

A sleek white private jet is parked on a dark, reflective tarmac. The aircraft's cabin door is open, and its built-in airstaircase is extended, leading up to the entrance. The jet features several oval windows along its fuselage and a large engine at the rear. The background shows a clear sky with soft, wispy clouds. The overall scene conveys a sense of luxury and exclusivity.

WELCOME TO
XCLUSIVEPLUS

By  **access**

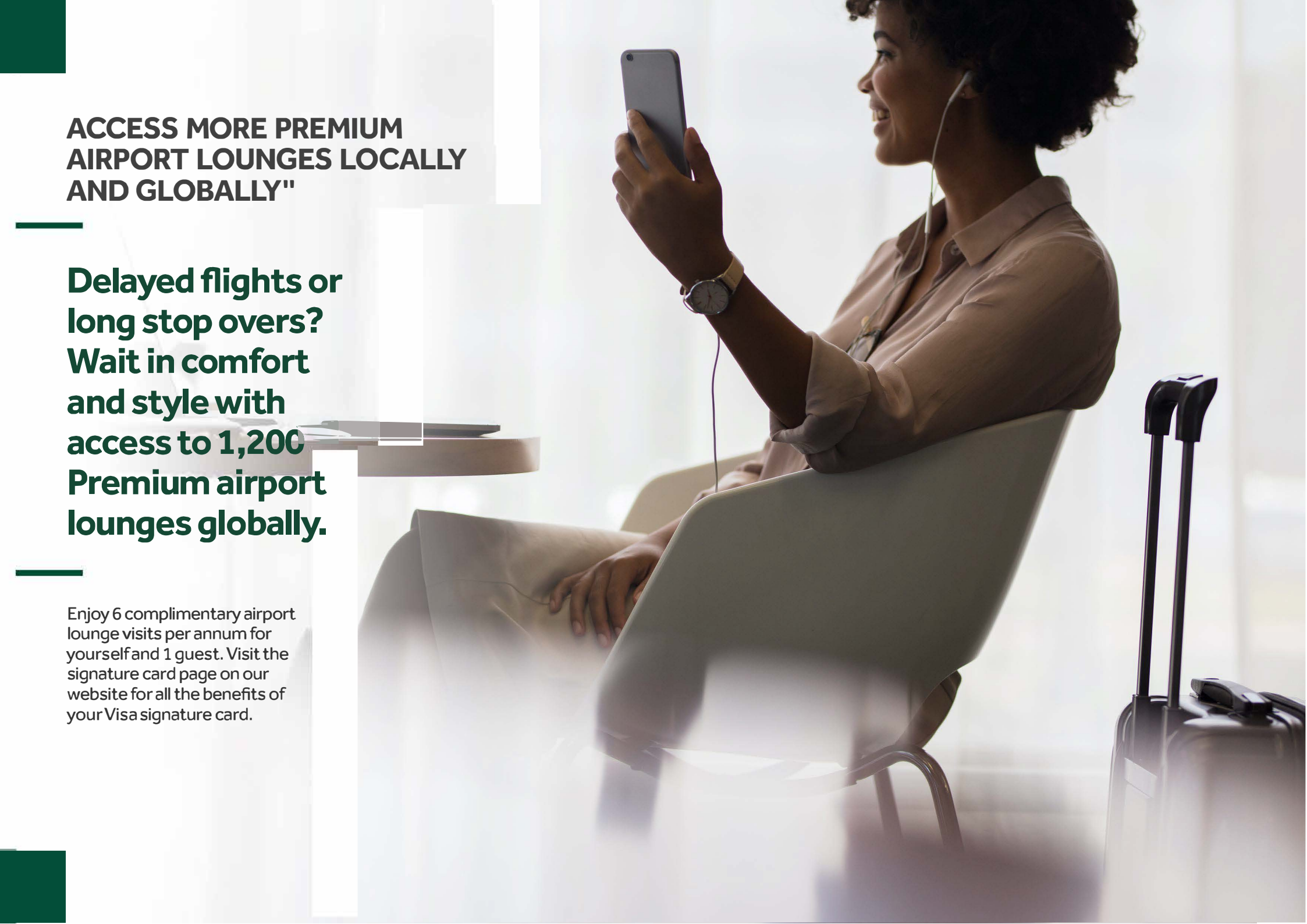
WELCOME TO A WORLD OF EXCLUSIVITY

There is something special about standing out from the crowd. Being appreciated. Knowing that you are valued. Receiving services that go beyond the norm.

These become everyday experiences when you are a member of the XclusivePlus club; a premium banking experience designed to give you the recognition and exceptional service you deserve

Welcome to **XCLUSIVEPLUS**
By  **access**





**ACCESS MORE PREMIUM
AIRPORT LOUNGES LOCALLY
AND GLOBALLY"**

**Delayed flights or
long stop overs?
Wait in comfort
and style with
access to 1,200
Premium airport
lounges globally.**

Enjoy 6 complimentary airport lounge visits per annum for yourself and 1 guest. Visit the signature card page on our website for all the benefits of your Visa signature card.

SAY GOODBYE TO BANK QUEUES AND HASSLE

Sit back and relax in a comfortable environment with light refreshments, while our Lounge Executives take care of your banking needs.

Enjoy access to our meeting rooms where you can meet with your relationship manager or conduct your personal business meetings at no cost.

Please visit the Access Bank website for the list of Access Xclusive Lounges and their locations.

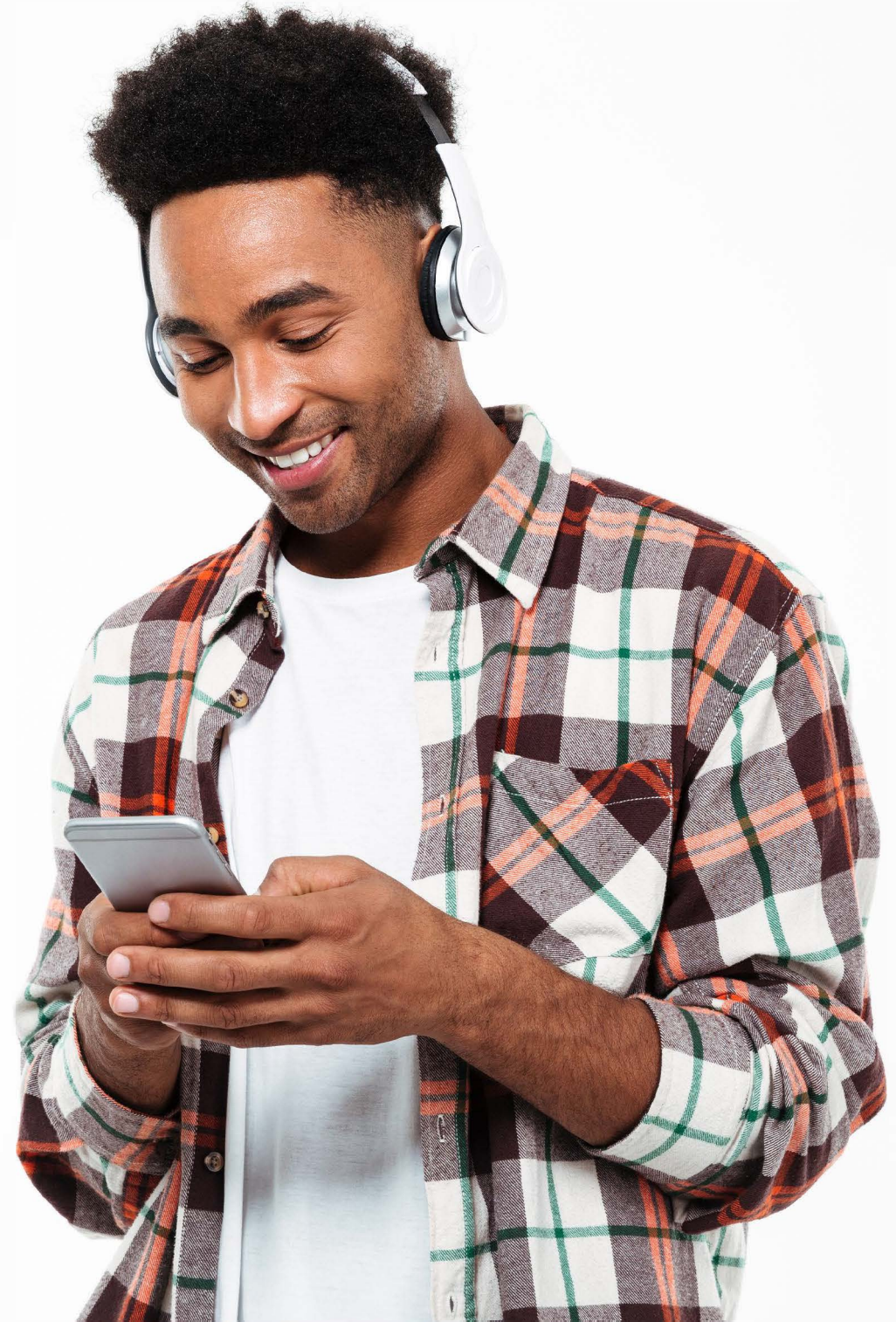


COMPLIMENTARY 10GB DATA BUNDLE OFFER

As an XclusivePlus subscriber, you will be able to save on your data bills by logging into the Xclusive channel to redeem your free monthly 10GB data bundle allocation. This redemption process takes less than two minutes.

STEP BY STEP REDEMPTION OF YOUR 10GB DATA BUNDLE

1. Log into the Xclusive channel via <https://xclusivechannel.accessbankplc.com> with the account used in subscribing.
2. Select “Data” on the menu tab.
3. Click “Get Data” underneath the network service provider for your registered phone number.
4. Review the phone number in the confirmation pop up.
5. Confirm selection.



COMPLIMENTARY MOVIE TICKETS MONTHLY

As an XclusivePlus subscriber you are entitled to two movie tickets every month to be used at various cinemas nationwide. These tickets are redeemed via the Xclusive channel in the quick steps shown below:

1. Log into the Xclusive channel via <https://xclusivechannel.accessbankplc.com> with the account you used in subscribing.
2. Select **"Movie"** on the menu tab.
3. Choose preferred movie, cinema, date, time and number of movie tickets.
4. Click **"Get ticket"**, confirm selection and e-ticket is sent to your registered email address.



FREE DELIVERY ON PRICEPALLY

As an XclusivePlus subscriber, you will be able to enjoy free delivery on your food items when you shop on Pricepally with your Visa signature card. To activate this benefit, follow the steps below.

STEP 1

Visit the link <https://pricepally.com>

- Select the city in which you are located.

STEP 3

Go back to the Homepage to place an order.

- Choose an item.
- Click on "Continue shopping or Go to cart".
- Once done with selecting your preferred items, go to cart and review your items.
- Agree to "the terms and conditions", then proceed to checkout.
- Select or add address, then choose delivery date.
- Select the preferred payment option, then click "pay with card".
- Enter your card details.
- Logout after successful payment.

STEP 2

FOR NEW USERS ON PRICEPALLY.

Sign up with your details.

- Use referral code "AccessXclusivePlus."
- Click "Create Account."

OR

FOR EXISTING USERS ON PRICEPALLY.

- Login and go to profile.
- Click on edit profile.
- Use referral code "AccessXclusivePlus."
- Update profile.



DISCOUNTS ON EVERY PURCHASE ON KONGA

As an XclusivePlus subscriber you get amazing discounts on Konga.com when you make payments using your Visa Signature card with the quick steps below:

- Visit the link **<https://www.konga.com/>**
- Choose items and add to cart.
- Proceed to checkout.
- Select or add address.
- Click **"Pay Now"**.
- Select "Card" for Payment Method and input Visa Signature Card details.
- Enter OTP and logout after successful payment.



VISA SIGNATURE NAIRA AND USD DEBIT CARD (BLACK CARD)

XclusivePlus subscribers are immediately upgraded to the Naira and USD Visa Signature debit cards which are premium cards, a class above the platinum cards that gives holders access to 1,200+ lounges globally.

The cards are designed to recognize the status of our esteemed clients and are packed with lots of benefits that reflect and enhance their lifestyle.

The Naira and USD Visa signature cards can be described as cards with immense local and global benefits and are enabled for both local and international spend.

The Visa Signature card is only available to XclusivePlus subscribers.



THE VISA SIGNATURE CARD BENEFITS

Premium Airport lounges

Access to over 1, 200 premium airport lounges worldwide.

Cardholders are entitled to 6 Free lounge visits per annum with 1 guest at each visit through Visa Airport Companion. (Other card holders pay \$32 per visit per person, therefore 6 visits with a guest would have cost \$324.

To view available lounges, download the Visa Airport Companion (VAC) app from the iOS Store or Google Play.

Create an account on the Visa Airport Companion (VAC) app and present your digital card to gain access to lounges.

Concierge service

A 24 - hour Concierge service - that can help with almost anything.

From travel arrangements (flights, reservations, car hire) to booking restaurants and buying gifts. Contact number: **+44 (0) 207 136 8631**

Visa Luxury Hotel collections

Access to the Visa luxury hotel collection

Cardholders are guaranteed the best rates and VIP treatment at over 900 prestigious Hotels around the world.

Visit **www.visaluxuryhotelcollection.com** to see the list of hotels available.

AVIS Car Rental

Up to 35% discount at Avis Car Rental around the world

Avis is one of the world's best-known car rental brand.

Visit **www.avisworld.com/visa** for more info.

Airport Meet & Greet

25% off Airport meet and greet services by trained agents

Available at over 450 destinations globally. This guarantees clients a seamless airport experience. Visit **www.cemea.yqnowgroup.com**.

Travel Insurance

Cardholders will enjoy free travel insurance for themselves and their families whenever they pay for their flights and accommodation using the Visa Signature card.

Cover includes:

- Emergency Medical Expenses & Repatriation
- Hospital benefits
- Baggage / Travel delay
- Travel accident
- Cancellation and Curtailment
- Overseas Legal Expenses
- Collision damage waiver

This travel insurance cover can also be used for Visa applications purpose too

Visit **www.cardholderbenefitsonline.com** to view the policy.

A group of business professionals, including a man and two women, are seated at a conference table. They are all clapping and smiling, suggesting a positive event or presentation. The man is in the background, and the two women are in the foreground, with one woman in the immediate foreground and another slightly behind her. They are all dressed in business attire. The table in front of them has papers, a pen, and a glass of water.

ACQUIRE KNOWLEDGE, SHARE IDEAS AND NETWORK WITH INDUSTRY LEADERS

As an XclusivePlus client, you will be invited to seminars, conferences and round table discussions covering a wide range of topics such as:

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- + Wealth Management & Investment
 - + Economic Outlook
 - + Financial Planning
 - + Growing your Business
 - + Access to finance and lots more

This event would give you the opportunity to gain knowledge from industry experts and like minds.

We understand how valuable your time is and that is why we have made your banking transactions our top priority.

As an XclusivePlus client, our aim is to ensure that all your banking transactions are efficiently leaving you more time to focus on other things that matter.

In-branch fast track services

Our dedicated tellers will ensure that you no longer have to wait in queues to conduct your transactions in our branches.

Back-end priority processing

Whether you are opening a new account, booking an investment, or applying for a loan/credit card, your requests will always be top priority.



With a team of skilled relationship managers to manage your portfolio, we guarantee premium service, attention and expertise.

Your Relationship Manager will be supported by a team of professional wealth and product specialists to help you make the right financial and investment decisions.

ELIGIBILITY & PRICING

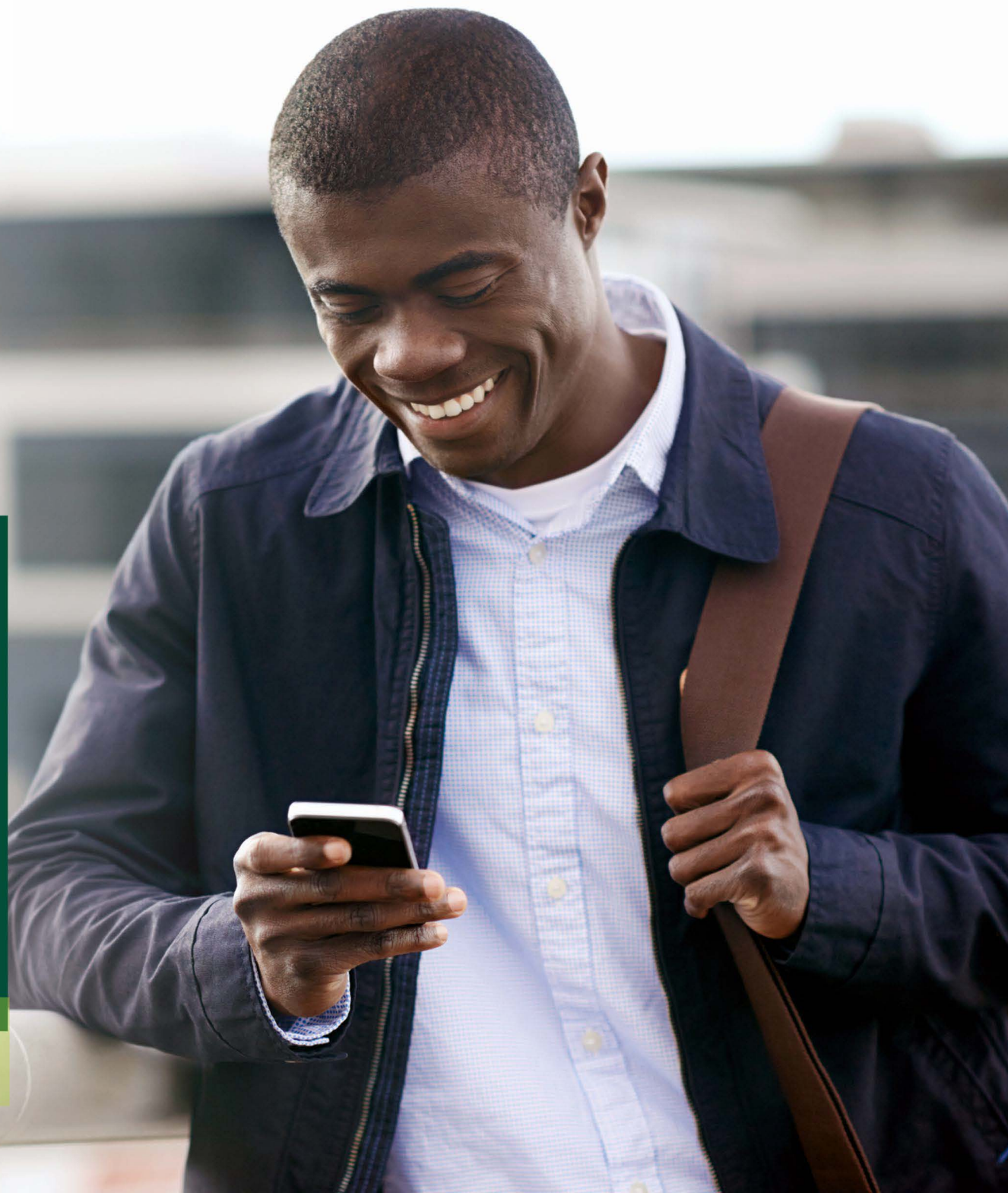
**XclusivePlus is
available to all
Access customers.**

You can enjoy all these premium benefits by subscribing to the XclusivePlus offering at a monthly subscription fee of **N9,999** or a quarterly fee of **N29,997**.

You can also select the annual subscription option and enjoy a discounted rate of **N95,990** per annum.

*Each Plan is subject to a 7.5% VAT charge at subscription and upon renewal.

*Terms and conditions apply.



GETTING STARTED

Subscribing to XclusivePlus is simple.

Website:

Visit

www.accessbankplc.com/xclusiveplus
and fill out our easy opt-in form
and start enjoying all the benefits.

Form:

You can also visit any of the Access
branches to complete the opt-in form.

AccessMore Mobile App:

Login to the AccessMore app to subscribe with these simple steps;

- Login to the AccessMore App.
- Select "**Show All**" on the Menu tab.
- Choose XclusivePlus (under Lifestyle menu).
- Click on "**Join the XclusivePlus Club**".
- Read the Terms and Conditions.
- Click "**I agree**" and follow prompt.
- Click "Subscribe"

IT IS IMPORTANT THAT YOU READ AND UNDERSTAND OUR TERMS, CONDITIONS AND PRIVACY POLICY

The XclusivePlus Proposition ("XclusivePlus") has been designed by Access Bank Plc (hereinafter referred to as "the Bank") specifically for its customers. This is a premium banking experience designed to offer our customers the recognition and exceptional service they deserve.

I hereby agree to be bound by the following Terms and Conditions (T&Cs) of the XclusivePlus Proposition.

Subscribing to the XclusivePlus Proposition

- I wish to subscribe to the XclusivePlus Proposition offered to the customers of the Bank.
- I understand the benefits of the XclusivePlus offering and I am aware of the required subscription fee.
- I understand that the XclusivePlus offering is only available to the Bank's customers.
- The Bank reserves the right to modify this terms and conditions or its policies relating to XclusivePlus Proposition at any time without any notice to me.
- I understand I will be migrated to a Premium Current Account upon successful subscription, if i subscribed through a DiamondXclusive current Account.

Payment of Subscription

- I authorize the bank to debit my account for the XclusivePlus subscription based on my selected payment plan and preferred date.
- I understand that upon completion of the sign-up form, my account will be debited immediately for the first subscription.
- I understand that my subscription plan will have to be renewed in the following month to enable me to continue enjoying the benefits of XclusivePlus Proposition and any late payment may affect access to some benefits and I hereby confirm that my subscription shall be automatically renewed unless I instruct the Bank otherwise in writing.
- If for any reason the Bank is unable to debit my preferred repayment account on my selected repayment date, I authorize the bank to debit the account on any subsequent day that the account is funded.
- I authorize the bank to debit any of my other Access Bank Accounts for any outstanding XclusivePlus Subscription Fee if required.

Visa Signature Debit Card

- I understand that any existing VISA Debit Card that was previously issued on the same account will be de-activated, once I collect my new Visa Signature Debit Card.
- I understand that the lifestyle benefits attached to the Visa Signature Debit Card which includes, but are not limited to Visa Airport Companion, Travel Insurance and Hotel discounts are subject to the terms and conditions governed by Visa International.
- I understand and agree that my Visa Signature Debit Card is one of the benefits attached to an active XclusivePlus Subscription, hence if my XclusivePlus Subscription fee is not paid as and when due, the Bank has the right to de-activate the Visa Signature Debit Card and all related benefits tied to the card.
- In the event that my Visa Signature debit card is deactivated, I will subsequently be issued a regular Debit Card, at the regular bank charge for that card.

Movies Tickets

- Complementary movie tickets offered to XclusivePlus Subscribers are non – transferable. (Subscribers may need to show an ID card at the venue).
- I understand that there are a specified number of free movie tickets available within each month and these will be issued to XclusivePlus Subscribers on a first come first served basis. Hence, redemption of these free tickets is subject to availability.
- I understand that if I have redeemed my free movie tickets and do not use them for whatever reason, it will still count as part of my monthly allocation.

Cancellation of the XclusivePlus Subscription

- The Bank may at any time, with notice to me, suspend, cancel or refuse to renew my XclusivePlus membership without affecting my outstanding and rights as an account holder.
- I understand my subscription can be cancelled for reasons including but not limited to; Inability to debit my accounts due to insufficient funds or when I no longer meet the bank's qualifying criteria.
- I understand that I may terminate my XclusivePlus Subscription at any time, by giving the bank notice of at least (5) working days. A termination request can be sent to the Relationship Manager at my branch or via the contact center.
- I understand that the benefit is available for me to redeem within the month and cannot be rolled over to the next month.

Data Privacy and Protection

- I understand that my subscription to XclusivePlus gives the Bank, Access Corporation, and the ecosystem the right to share my information and/or document ("Data") with any service provider or third party providing any of the various lifestyle benefits available to me as an XclusivePlus Subscriber.
- I hereby consent to the collection, processing, use, and transfer of my Data, within or outside Nigeria, for the purposes stated herein.

Limitation of Liability

- The Bank shall not be liable to me, if The Bank is unable to perform its obligations under XclusivePlus Proposition due (directly or indirectly) to the failure of any machine, data processing system, industrial dispute, or anything outside the control of The Bank, its agents, or subcontractors.
- I understand that the bank is not the provider of the various lifestyle benefits available to me as an XclusivePlus Subscriber and shall not be held liable for any claims whatsoever arising from the provision of such lifestyle benefits to me.

Severability

- If any provision of these T&Cs is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue to be in effect.
- If any unlawful and/or unenforceable provision of these T&Cs, would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Law and jurisdiction

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter (including any non-contractual disputes or claims) will be governed by the laws of Nigeria, and the courts of Nigeria will have exclusive jurisdiction to settle any such disputes or claims.



XCLUSIVEPLUS CONTACT US

Call our 24-hour Contact Center
0201-2712005-7, 0201-2273000-9 or 0700-300-0000
to contactcenter@accessbankplc.com