



World Consumer Rights

"A just transition to
sustainable lifestyles"

Shadi Showa – Head of Customer Experience at Access Bank

Over the years, the rights for consumers have evolved, there was a time when consumers were at the mercy of the sellers taking whatever that was offered to them; hence the principle of Caveat Emptor ("Buyer Beware"), where it became the responsibility of the consumer to inspect whatever what was being sold to them. Fast forward to today, consumers have now become aware of their rights and are calling out service providers who do not treat them fairly. All service providers in any industry have the responsibility of ensuring that the products and services they offer to their consumers are fit for purpose. This also means that the services should be designed with the consumer in mind and not only basing it on the company profits.

This has been facilitated by controls introduced by Governments and other regulatory institutions that have been set up to protect consumers, as at the end of it all consumers were the ones experiencing financial losses, health risks and other negative impacts that affect their lives and livelihoods.

The theme for the 2025 World Consumer Rights Day which is commemorated on 15th March 2025 is "A just transition to sustainable lifestyles." This theme is apt as the advent of consumerism has led to consumers to have an increased demand for products and services which at the same breath can lead to service providers to provide substandard products which are not fit for purpose and not sustainable in the long term.

At Access Bank, we believe in treating our customers fairly, giving them respect and ensuring that there is integrity throughout their interactions. All our products and services undergo stress tests to benefit the customer in a positive and sustainable manner. The measures put in place allows the Bank to protect customers and meet regulatory requirements. In designing our products and services, we ensure that customer rights are not infringed upon, this is made possible through the mapping of processes to ensure that customers have a great customer experience at each

touchpoint when acquiring a product or service. This could be through opening an account, applying for a loan facility, renewing a card, using our SaruMoney digital platform or simply using the ATM.

Commemorating our World Consumer Rights Day, we continue to uphold the best practices in protecting customers thorough the provision of clear, concise, and easy-to-understand information about our services, which can be freely accessed at our branches, website and social media platforms. The Bank has a wide array of financial products and services which are not a one size fits all. Our people have been trained to assess and recommend products based on individual needs that are suitable for the customer and sustainable in the long term.

The enactment of the Data Protection Act of 2024 which officially came into effect on 14 January 2025, ensures that the privacy of individuals in relation to how their personal data is used is also a key component of the rights of consumers. Access Bank is committed to ensuring that any processing of personal data is transparent, lawful and fair. Further, all customers' personal and financial information is kept secure, confidential and used appropriately.

In conclusion, Access Bank remains committed to safeguarding the rights of our customers by nurturing a relationship of trust in all its dealings and interactions with the customer. The Bank has robust feedback mechanisms which are accessible to all our stakeholders and are handled in a timely and efficient manner.

Access Bank, more than banking.

For more information on our products and services, call our
Contact Center on **3993300**
Or email us on customerexperiencebw@accessbankplc.com



Africa | Asia | Europe | Middle East
<https://botswana.accessbankplc.com>

Member of the Deposit Insurance Scheme of Botswana.



more than banking