

Switch



Reviews, updates, products and services from FirstBank

Quarter 1, 2024



Celebrating FirstBank at 130

On Sunday, 31 March 2024, FirstBank, Nigeria's oldest company on record that is still in business, and West Africa's premier bank, turned 130 years. What a significant milestone! The Bank Sir Alfred Jones, a Liverpool shipper, started as the Bank of British West Africa, with a paid up capital of £12,000, has undergone many transitions and is today a leading financial services group in Africa. This edition begins our celebration of our great customers. If you have a story to share on your banking relationship with FirstBank, kindly send to contentmgt@firstbankgroup.com.

Ways to bank

FirstBank offers you many ways to enjoy outstanding banking services. Whatever channel you choose, you will enjoy convenient and excellent service from the Bank that puts you first in everything.



Mobile Banking

Download and sign up to our mobile banking applications: FirstMobile and Lit App and join more than 22 million customers enjoying excellent banking services at their fingertips.



Online Banking

Want more space and freedom? Then visit FirstOnline, our internet banking platform that allows you to transfer funds, check balance, get statement, pay bills and buy data from your internet-enabled device



USSD Banking.

Dial *894# for a quick, convenient, secure and easy way to transfer money, check balance, purchase airtime and data, and pay bills anytime, anywhere. Works with all phones and requires no internet connection.



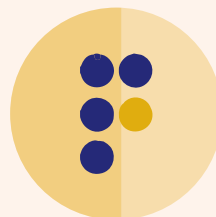
Chat Banking

Send "Hi" to 08124444000 with your registered phone number to activate WhatsApp Chat Banking. Enjoy numerous banking services ranging from onboarding to balance enquiry, funds transfer, bills payment, airtime and data purchase, among others. This service works 24/7.



Branch Banking

Do you want to visit a physical branch where you can interact with extra-warm and courteous FirstBankers? Click here for the full list of our 820 business locations across Nigeria.



Agency Banking

There are more than 233,500 FirstMonie agents, offering bespoke banking services. Look out for the FirstMonie sign nearest to you. There are more than five agent bankers per square kilometer in Nigeria.



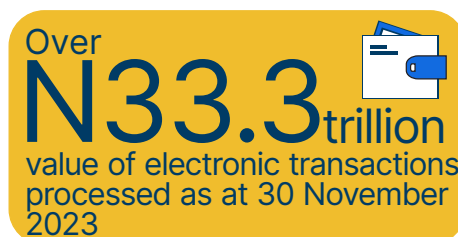
Self-Service Centre

Visit our Digital Xperience Centres at Adetokunbo Ademola, Victoria Island, University of Ibadan, Abuja Wuse New Market and Banana Island Estate branches to enjoy next generation banking.

For more on Ways to Bank, click on any of the icons



FirstBank in numbers





FirstBank
Since 1894

Celebrating
FirstBank @

130



Your success story is our success story


It's our 130th year and at FirstBank, we are rolling out the drums to celebrate a special milestone.

The theme of the anniversary celebration is Your Success Story is our Success Story.

Founded by Sir Alfred Jones, a Liverpool shipping magnate in 1894, FirstBank has stood together with the Nigerian people through ground-breaking historical events, from amalgamation in 1914 to the national independence in 1960 and through many military and democratic regimes.

According to the Bank, "our story is the story of Nigeria and the Nigerian people.

Celebrating 130 years of unwavering trust, our journey is not just a timeline; it's a testament to the faith people place in us. As we embrace the legacy of the past, it serves as a powerful prologue to the extraordinary impact we are committed to making for the next 130 years. Our story unfolds with each chapter, and the journey is only beginning. Join us as we continue to create a lasting impact that resonates for generations to come."

[Click here](#)  to follow the FirstBank 130th anniversary celebration.

The graphic features the '130' logo in the top left and the FirstBank logo in the top right. The central text reads: '1 man rose after 3 days, death had 0 power over Him.' Below this, it says 'Millenia later, He still remains victorious, and a true example of how one sacrifice can change the world.' and 'Happy Easter.' At the bottom right, it says '-You First-' and at the bottom left, it provides contact information: 'Contact us: 014485500, 07080625000 | firstcontactcomplaints@firstbanknigeria.com; https://complaints.firstbanknigeria.com'

Each digit carried profound significance, with “1” representing “one man rose after,” “3” symbolizing “Jesus rose after 3 days of dying,” and “0” signifying “death had 0 power over him.” This wordplay not only showcased the Bank’s longevity but also encapsulated the essence of the Easter story in a relatable and succinct manner.

By drawing parallels between its journey and the transformative power of faith, FirstBank struck a chord with its Christian customers, fostering a deeper emotional connection and reinforcing its commitment to shared values.

The emphasis on “one man’s sacrifice” underscored FirstBank’s recognition of the profound impact of individual actions and highlighted its role as a partner in its customers’ financial journey.

The campaign produced by SO&U, one of Nigeria’s foremost advertising agencies, enjoyed extensive sharing across diverse social media and ignited viral discussions within online communities.

Here are some comments from the Bank’s Instagram page @firstbanknigeria:

Iseez_itod: Best Easter message goes to FirstBank. Congratulations on 130 years anniversary.

Olaolabright: The FirstBank Easter message is a classic.

Celebrating creativity at 130

Sunday, 31 March 2024 was Easter Sunday and FirstBank’s 130th Anniversary. To celebrate both occasions, the Bank put out an Easter campaign to remember!

Through the years, FirstBank has created some iconic communication campaigns but there was something quite special about this one: The clever integration of the Easter narrative with its own journey, seamlessly weaving together themes of faith, sacrifice, and redemption.

It was a masterful blend of creativity, symbolism, and a deep connection to its audience.

At the heart of the campaign lays the ingenious use of the digits “1-3-0,” which served a dual purpose:

- commemorating the Bank’s milestone anniversary, and
- mirroring the story of Easter.

Second to none. It's from the heart awesome.

iam_Herbie_Amor: This is powerful. I love my Bank. FirstBank to the world. Cheers.

Through the years, First-Bank has created many iconic campaigns. To mark its 100th year, the Bank launched the hit television commercial, **FirstBank, una well done.** Here's the lyric

Man pass man, bank pass banki o.
FirstBank na u be no 1.

The Bank wey first start business for Nigeria o, don reach 100 years old.
FirstBank o, una well don o.

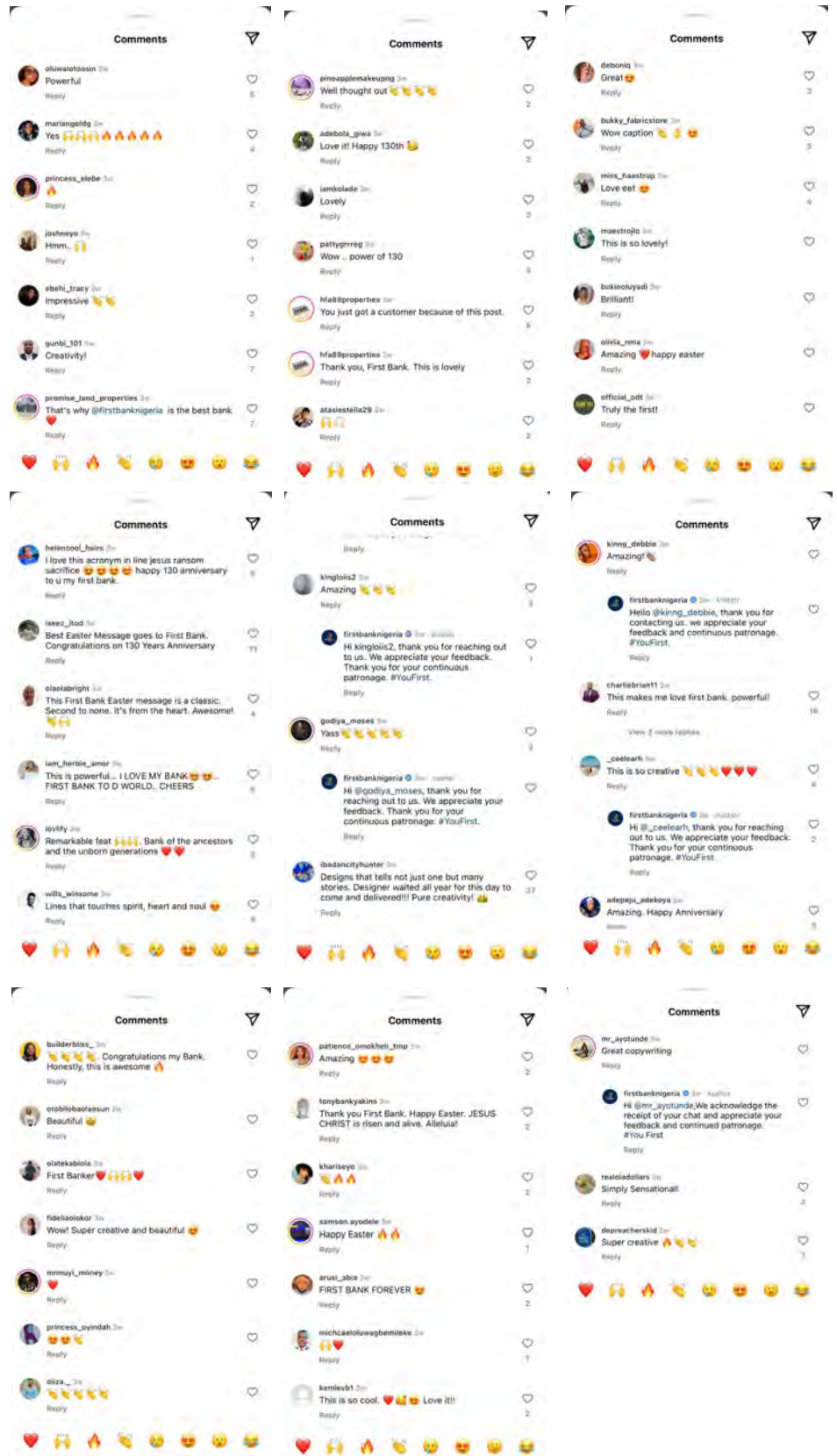
The Bank wey dey every corner for Nigeria o...
FirstBank o, una well done o

Wey don dey 100 years still dey strong and never tire o...
FirstBank o, una well done o

Bank wey dey 'helepu' business man and 'helepu' farmer o...
First bank o, una well done o

For sports, arts and culture, nko...
FirstBank o, una well done o)

Wey don dey hundred years still dey strong and never tire ooooo...
FirstBank o, una well done o)



FirstBank @ 130: Our milestones

1894

A technology company offering banking services

Founded by Sir Alfred Jones, a shipping magnate from Liverpool, England as Bank of British West Africa (BBWA) in 1894, FirstBank has successfully transitioned from a traditional, brick and mortar bank, to a 'brick and click' technology company offering banking services. Thanks to significant investments in technology and innovation, FirstBank is now a leading digital bank in Nigeria and Africa:

- 90 percent of all customer induced transactions processed on digital channels (*894# USSD, FirstOnline, FirstMobile and Lit App)
- Over 42 million user accounts (including digital wallets)
- More than 23 million digital banking users and 13 million cards issued.



1896

International operations began in Accra, Ghana and Freetown Sierra Leone 1898.

1914

Growing Network

6 branches at Amalgamation: Lagos (1894), Calabar (1900), Ibadan and Abeokuta (1911), Zaria (1912), Kano (1914). Two international branches: Accra (1896) and Freetown 1898.



1947

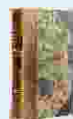
Development Partner

Advanced the first long-term loan to the then colonial government.

1957

Brand Building

Became Bank of West Africa (1957), Standard Bank of West Africa (1966), Standard Bank of Nigeria (1969), First Bank of Nigeria Limited (1979), First Bank of Nigeria Plc (1991), and First Bank of Nigeria Limited (2012).



Thought Leadership

Sir Alfred commissioned the reprint of A New and Accurate Description of the Coast of Guinea first published in 1705. The book now sells for \$1,582.14.

1907

Birth of CSR

Began sponsoring the Georgian Cup of the Kaduna Polo Tournament now in its 105th year.

1919



Funding Infrastructure

Funded the extension of railway lines for the Nigerian colonial government, part of the long term financing for national development launched 1947.

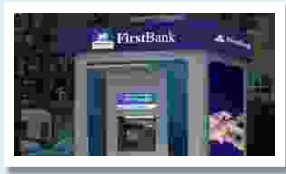
1955

Expansive Reach

114 branches across West Africa.

1963





1971

Public Company
Listed on the Nigerian Stock Exchange.

1991

First ATM
Introduced the first ATM at FirstBank Head Office Branch, 35 Marina for convenience, and round-the-clock banking.

2014

We are 120!
Launched FBN Holdings Plc Group Corporate Identity/Brand Refresh
Launched FirstBank Sustainability Centre at Lagos Business School

2017

High Performer
Over 6m digital banking users (fastest mobile banking penetration in Africa). Second bank in Africa to issue 10 million cards.
Commenced *894# USSD Banking.

2019

125th Anniversary
The FirstBank Group celebrated 125th anniversary of being woven into the fabric of society.

2022

Superior ROI
Crossed the N100billion profit line with a PBT of N130.9billion.

Global Player

Opened FirstBank UK which became FBNBank (UK) in 2002, and FirstBank UK in 2023. It is the first

1982

Market Cap

First Nigerian bank and quoted company to hit N2trillion market capitalisation

2008

Online Banking

FirstMobile debuts.
Recognised by Interswitch as the first financial institution in Nigeria to achieve 100 million sustained monthly transactions in electronic payment.

2015

E-Commerce Unicorn

Processed more than 1.6billion (about 33% of total industry volume) transactions on electronic channels.
Launch of FirstBank Digital / Innovation Lab

2017

Digital Banking

Launched LIT App developed wholly in-house, targeting youth market.
Opened the first fully automated Digital Xperience Centre, Lagos. Two others opened in Ibadan and Abuja 2023.

2021

High Performer

Hits over 233,500 Agent Banking locations. FirstBank Subsidiaries' brand refresh and name change to FirstBank.

2023

“1894”



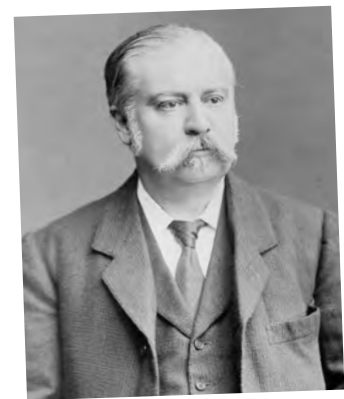
◀ FLASHBACK

1894 was a significant year in the history of the geographic area that was to become Nigeria 20 years later. As the British were gaining territory, they were also busy establishing political authority. Here's a local newspaper report - yes, there were local newspapers - from 23 November 1859 on the key developments of that year:

LAGOS HERALD,
SATURDAY, JANUARY 16,

The Niger Coast Protectorate.

In view of the reported massacre in the Niger Protectorate, it may be interesting to note that this "Protectorate," formerly called the "Oil Rivers Protectorate," includes the whole of the maritime region lying between Lagos and the Rio del Rey, with the exception only of the mouth of the Niger, assigned to the Royal Niger Company. The centres of trade are Old Calabar, the capital, Opoba, Bonny, New Calabar, Brass, Benin, Warri, and Sapele. The leading merchants of the district have constituted themselves an "African Association," which has its headquarters at Liverpool. It will be noticed that besides the Niger Protectorate there is the Royal Niger Company, which has armed an expedition to go to the help of the Protectorate. This Company, during 1894 and 1895, brought out of



What action did Sir Alfred Jones take in 1907 that laid the foundation for the Bank's thought leadership?

DID YOU KNOW?

That FirstBank is not only the oldest continuously operating company in Nigeria, it is listed amongst the oldest companies in Africa and the world and is a celebrated member of the CNN 100 Club, an elite club of businesses that have operated for 100 years and more? While **Kongo Gumi**, a family-owned construction company founded in 578 AD holds the record of being the world's oldest continuously operating business, **Nishiyama Onsen Keiunkan**, a hot spring hotel that opened near Tokyo in 705 AD is the oldest hotel on record.

Here are some of the oldest operating businesses in Africa.

1772: Mauritius Post started by Pierre Nicholas Lambert in Port Louis. It has 114 post offices, 1136 automated counters, more than 60 products and services, 2432 private letterboxes, a postal museum, online payment platforms and post shops.

1820: Premier FMCG South Africa

1838: First National Bank, FNB, traces its origin to Province Bank, formed in 1838. It has undergone a number of transition but remains a top four bank in South Africa.



1845: Old Mutual was established in Cape Town, South Africa by John Fairbairn and is still offering life insurance, savings, investment, asset management, banking and short term insurance.

1847: La Post Tunisienne

1849: Correios de Cabo Verde (Post of Cape Verde) the postal services company of Cape Verde founded as Correrios de Portugal.

1857: Founded as **Cape Argus** but now known as Independent Online, it is South Africa's leading news, current affairs and content company. The publications owned by the Group include The Star, Pretoria News, Daily News, Cape Times, Cape Argus, Sunday Independent, Saturday Star, Independent on Saturday and Sunday Tribune.

1857: Egyptian National Railway



1862: The Standard Bank Group is one of the continent's largest bank today.

1865: Two wine farms, **Boschendal**, (Dutch for bush and dale) located between Franschhoek and Stellenbosch in South Africa's Western Cape and **Groot Constantia**, named after the Latin word for constancy or steadfastness, began operation and are still flourishing today.

1867: Woodheads, South Africa still trades in leather and leather products.

1878: Hamoud Boualem, Algerian soft drink makers with 50 percent market share.

In good company

Japan is reputed to have 34,394 companies that have been in operation for 100 or more years – the highest by any country in the world.

The oldest company in the world is Kongo Gumi, a construction firm founded in 578 AD to building temples and shrines. It was recently acquired by a construction conglomerate, Takamatsu Construction Group, but temples still account for 80 percent of its business. The oldest hotel in the world recognised by Guinness World Records, is the Keiunkan in Nishiyama Onsen founded in 705 AD.

A recent map by a British publication, Business Financing, lays out the oldest companies still in existence in nearly every country. Can you find FirstBank?

What factors account for the longevity of FirstBank and other members of the 100 Club? Vicki TenHaken, author of *Lessons from Century Club Companies* identified five central characteristics:

Strong corporate mission and culture

TenHaken says these businesses "talk about their purpose all the time."

Unique core strengths and change management

TenHaken says these companies are very good at innovating and changing, but from a position of strength.

Close relationships with partners

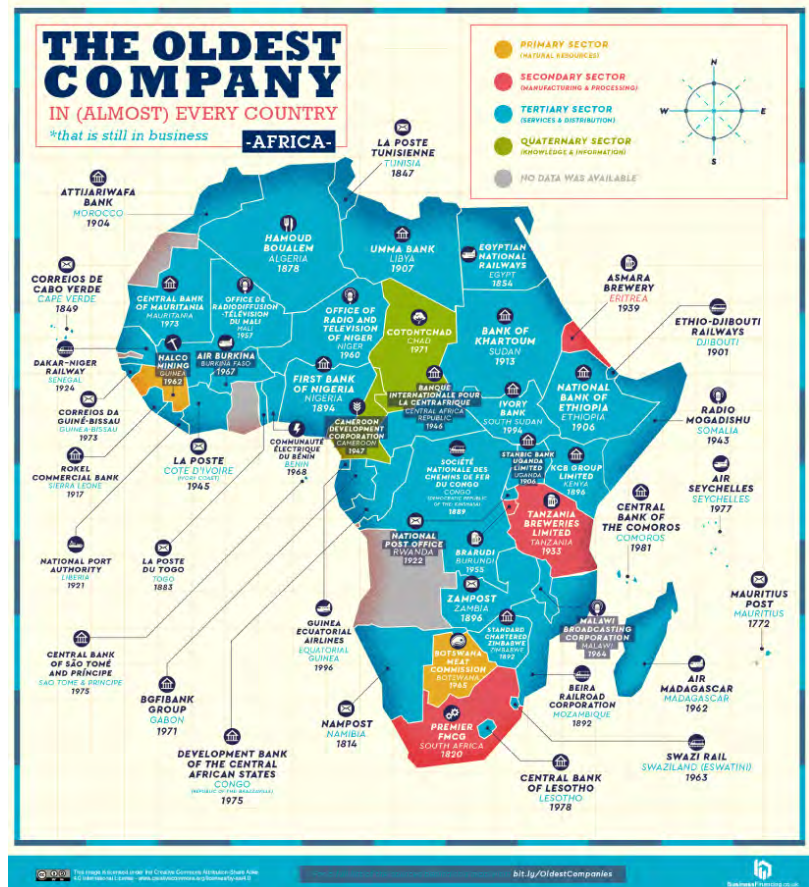
Stakeholder values remains very important to the company's success.

Long-term employee relationships

Employees at all levels stick around longer at century-long businesses.

Active members of the community

They are deeply rooted in where they are, visible in their community and willing to help out with various causes.



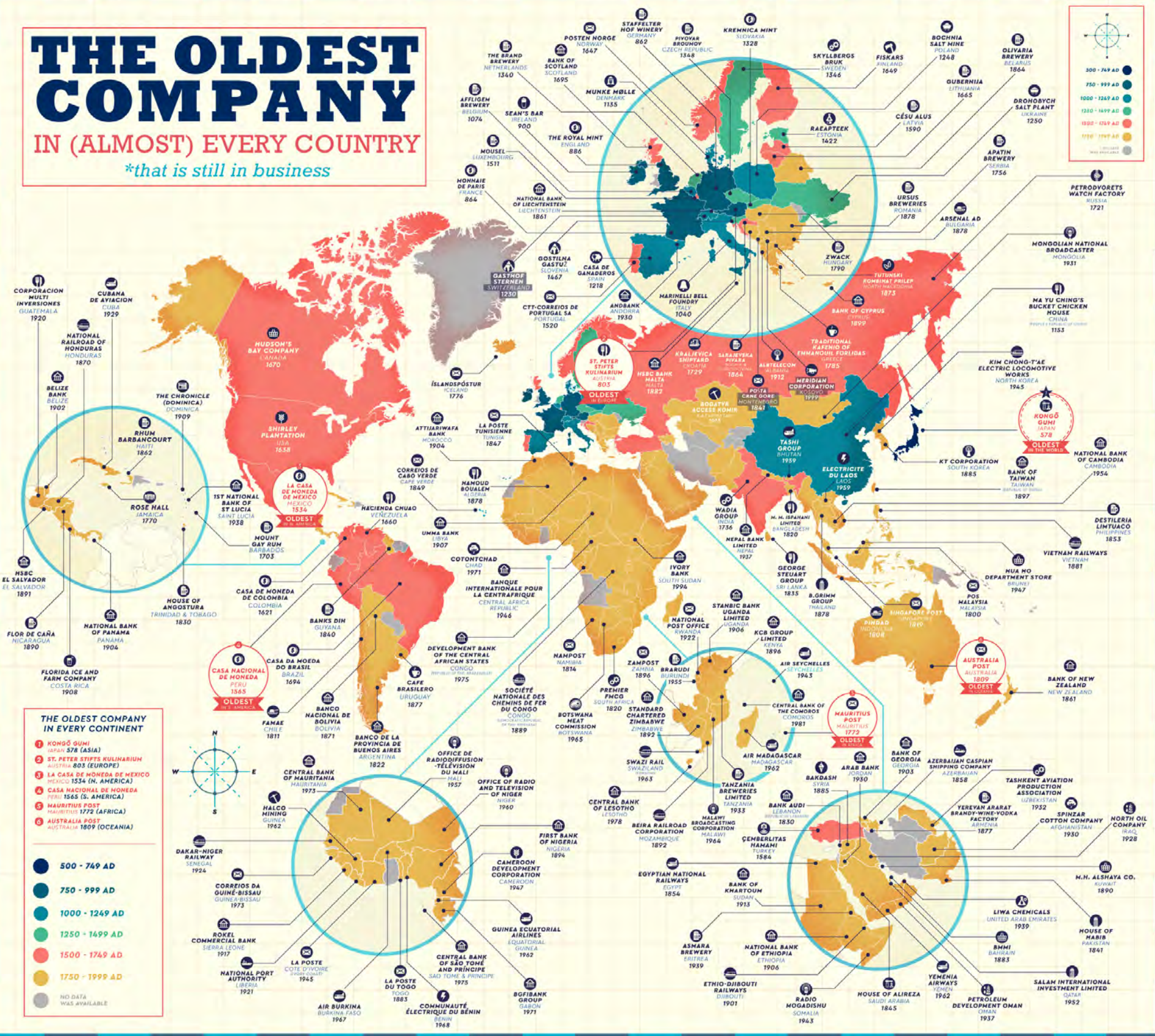
Top 10 oldest companies globally

Year	Company Name	Country	Industry
578	Kongō Gumi Co., Ltd.	Japan	Construction
803	St. Peter Stifts Kullinarium	Austria	Service Industry (Restaurant)
862	Staffelter Hof	Germany	Distillers, Vintners, & Breweries (Winery)
864	Monnaie de Paris	France	Manufacturing & Production (Mint)
886	The Royal Mint	England	Manufacturing & Production (Mint)
900	Sear's Bar	Ireland	Service Industry (Pub)
1040	Pontificia Fonderia Marinelli	Italy	Manufacturing & Production (Bell foundry)
1074	Affligem Brewery	Belgium	Distillers, Vintners, & Breweries
1135	Munke Mølle	Denmark	Manufacturing & Production (Flour Mill)
1153	Ma Yu Ching's Bucket Chicken House	China	Service Industry (Restaurant)

THE OLDEST COMPANY

IN (ALMOST) EVERY COUNTRY


**that is still in business*



THE OLDEST COMPANY IN EVERY CONTINENT

1. KONGŌ GUMI (Japan) 578 (ASIA)
2. ST. PETER STIFTS KULINARIUM (Austria) 803 (EUROPE)
3. LA CASA DE MONEDA DE MEXICO (Mexico) 1534 (N. AMERICA)
4. CASA NACIONAL DE MONEDA (Peru) 1565 (S. AMERICA)
5. MAURITIUS POST (Mauritius) 1772 (AFRICA)
6. AUSTRALIA POST (Australia) 1809 (OCEANIA)

- 500 - 749 AD
- 750 - 999 AD
- 1000 - 1249 AD
- 1250 - 1499 AD
- 1500 - 1749 AD
- 1750 - 1999 AD
- NO DATA WAS AVAILABLE



Meet Chief Samuel Asabia, the first Nigerian CEO of FirstBank and pioneer of financial inclusion

One of the high points of the centenary of FirstBank was the renaming of its corporate headquarters on 4 February 1994, after Chief Samuel Oyewole Asabia (1931–1993), economist, administrator, banker, and the first

Nigerian Chief Executive Officer of the Bank. The headquarter project was conceived and started during his tenure.

Dr Paul Ogwuma, Governor of the Central Bank of Nigeria, (CBN) at the time said the renaming was a “befitting honour being bestowed on this great Nigerian.”

Without doubt, Chief Asabia was a great Nigerian. His career traversed both the public and private sectors.

He served as permanent secretary in several ministries, including the Ministry of Finance and headed various national commissions, including Population Census (1963); National Grading Committee for the Trading Services (1966); National Wages Advisory Council (1972-75); Capital Issues Commission which later became Securities Exchange Commission (1972-75).

He was a member of the boards of the Nigerian Security Printing and Minting Company (1970-75) and the Nigerian Stock Exchange (1975-81) as well as the Vice President, Nigerian Economic Society.

In 1970, Chief Asabia was appointed deputy governor of the Central Bank of Nigeria serving until 1975 when he was appointed Vice-Chairman and Chief Executive, Standard Bank following the federal government's acquisition of majority interest from Standard Chartered Bank. Some achievements during his tenure at FirstBank included the recruitment and training of college graduates to replace expatriate staff, construction of the Head Office building now fittingly



Chief S O Asabia
Managing Director / Chief Executive Officer
(October 1977 - October 1984)

named after him, and expansion into rural areas across the country. Indeed, a major reason for the federal government's takeover of Standard Bank's interest was to expand banking and credit facilities to more Nigerians and FirstBank was asked to expand into the rural areas. So it is safe to say, Chief Asabia was a pioneer in financial inclusion.

On retirement from FirstBank, he became the founding Chief Executive Officer of First Interstate Merchant Bank (now part of Unity Bank of Nigeria) and founding chairman of Banque Internationale du Benin in 1989. Asabia's published works include: *Development of Commercial Banking in Nigeria*; *Impact of the Nigerian Enterprises Promotion Decrees on the Banks and other Financial Markets*; and *Aspects of Inflationary Trends in the Nigerian Economy, 1973- 1979*.



Sir Maurice Archibong, octogenarian and celebrated architect in Calabar, Cross River State where FirstBank opened its second branch in 1912, reminisces on his 50 years of business relationship with FirstBank

"I feel so at home with FirstBank"

My name is Maurice Efanganga Archibong. I am an architect. I started my professional practice in Lagos but moved back to Calabar in the early 70's. My business relationship with the Bank began in 1973 when I opened my first account for the practice. I have operated that account for more than 50 years. I have opened a number of other accounts afterwards. FirstBank remains my Bank, whether for business or personal use. I run a current account, a domiciliary account, a joint account with my wife, a deposit account... I operate different accounts for different operations, almost all types of accounts you can think of.

And when the Bank went public, I moved from just being a customer to being a shareholder. It's a special relationship. If you check, you will find out that I am probably one of the oldest customers of FirstBank Calabar still alive.

What attracted me to FirstBank was the service quality especially. FirstBank was truly the first in those days. Yes, there were other banks, you know, but FirstBank was clearly in a class of its own. My account is domiciled with the

Calabar Road Branch, quite an imposing structure on Calabar Road. You would never fail to notice it. It was the Bank. Yes there were other banks in the city and I opened accounts with two others, but FirstBank was first, I can say that without mincing words. I later had to close those other accounts and bank with FirstBank alone. I feel very much at home in the Bank. I have had a very good relationship with the Bank and the staff in that branch. The staff there thoroughly understand me. They are very cordial people. Even now that I do not frequent the banking hall because of my age, that bond remains extra strong.

I am now 88, and I have difficulty moving around. Whenever I manage to go to the Bank, many of the staff will go the extra mile to attend to me and shower me with love. They pay attention to me and help me to carry out all my requirement. It's always a very warm and wonderful experience. They deliver very personalised service; service that makes me feel very special and very much at home. And each time I call the Bank, they give me very personal attention which I do not think I could have gotten anywhere else. They make me feel really special and at home.

When I started with the Bank, everything was manual. There were files for each customer where all their information were held. There were ledgers in different colours where transactions were logged. You had to queue and on very busy days, there were tallies that were issued to customers. Customers were often served according to their tally numbers. You could leave the bank, go do something else and return on time to take your position on the queue

to be served. If you were prominent and knew the Bank manager, you could head straight into their office to enjoy even more premium service. The branch manager's office was quite large and the manager himself was prominent in business, social and even government circles. The branch accountant usually sat on a swivel chair on an elevated platform so they could have full visibility of the banking hall and the customers.

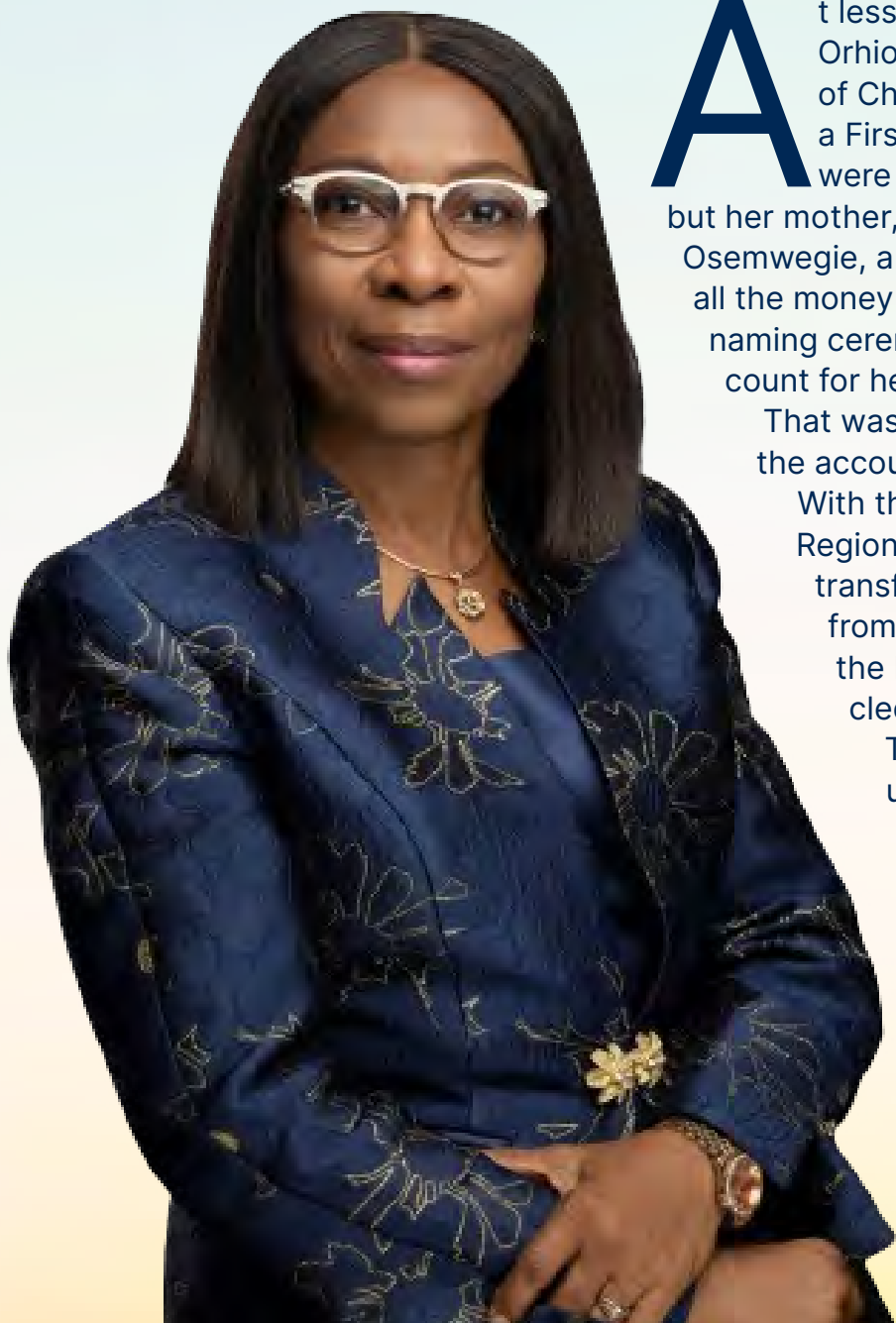
I remember there was something called local cheques and upcountry cheques and they all required different length of time for you to obtain value. Banks closed to the public at 3.00pm. But all that began to change in the early 90's with the introduction of banking innovations and technology.

The banking landscape has changed drastically. I may not be able to tell you in detail, but these changes have made banking easier and more convenient. You can operate your account from anywhere. I can say without being boastful, that I have been quite successful and comfortable. And to be a comfortable person, it means you must have had a bank to support you and help you as you grew your business. I talk about my success as a retired architect, and I know I couldn't have achieved most of the things I did without the help of a bank. I had support from a good bank behind me; I had the support of FirstBank. I've had a good relationship with the Bank. It couldn't have been better. My son Maurice Junior later joined FirstBank as a staff, which makes the relationship even more special

To share your great customer story with us, kindly email us at contentmgt@firstbankgroup.com

65 years of banking with FirstBank

The incredible banking journey of Tope Omage



At less than one month of age, Tope Orhionsefe Omage, fellow of the Institute of Chartered Accountants of Nigeria, had a FirstBank account to her name. There were no children's account at the time but her mother, Mrs Marian Bose (Igbinedion) Osemwegie, a nurse, thought it prudent to gather all the money gifts she received at the daughter's naming ceremony to open a savings bank account for her.

That was in 1959. The city was Ibadan and the account number was 7754.

With the creation of old Mid-Western Region in 1963, Madam Osemwegie was transferred to Benin. The account moved from Ibadan to the Ring Road Branch of the Bank in Benin where it is still domiciled.

The account number has continued to evolve to align with current account numbering format but the value and customer satisfaction the Bank delivers remains.

Now 65, Tope has a record of continuously operating a savings account with FirstBank for 65 years! And that means her account is half as old as FirstBank which turned 130 on 31 March 2024.

Tope went on to study Accounting and had an extensive career

at the Central Bank of Nigeria (CBN) where she broke the glass ceiling, becoming the first woman to be appointed Director of Finance. In 2021, she was appointed to the Board of the same FirstBank as a non-executive director.

Recalling her customer journey with FirstBank, Tope said:

“My mother opened an account for me in FirstBank as far back as 1959 - account number 7754 - which I maintained until numbers were changed in the mid 1990s.

Who would have thought the baby whose naming ceremony cash gift was used to open a savings account in her name would rise to become a non-executive director in the same Bank more than 60 years after?”

Today, Tope operates other banking accounts with FirstBank and relishes her unique journey and relationship with the Bank. She has been a customer, banking regulator (as a Director in CBN, she had responsibilities for bank examination and supervision) and now, a member of Board of Directors of the Bank.

At the time her mother opened that savings account, no one imagined that Tope was being set up to fall in love with numbers, banking and financial literacy. In her illustrious journey, Tope has built up skills in finance, audit and compliance,



amongst others. At school, she studied Accounting and received an HND in 1979. An MBA followed in 2000 and today, she holds fellowship and membership of many professional associations.

At Central Bank where she spent 35 years, one of her key foci was promoting financial literacy, especially among small and medium scale enterprises.

Today, FirstBank offers two children account products, and another focused on young adults, namely:

KidsFirst for children aged 0 - 12 to introduce them to savings and financial literacy; **MeFirst** for teenagers aged 13 - 17 to help them embrace the culture of financial responsibility from a young age, and **XploreFirst**, targeted at young people aged 18 - 29.

To share your great customer story with us, kindly email us at contentmgt@firstbankgroup.com



Have you got little ones?

Let's help you plan their future today.

Open a KidFirst or MeFirst Account for your children to enjoy amazing financial benefits.

Open to children from 0 - 12 years old and teenagers 13 - 17 years old.

Visit a FirstBank branch to open one.

Terms and conditions apply.



FIRSTBANK IS AN FBN HOLDINGS COMPANY



-You First-



Banking from the cradle



FirstBank's children targeted products are the best ways to put your kids and young adults on the path to financial independence. Our range of age-specific - KidsFirst, MeFirst and XploreFirst - accounts help to introduce them to the basic principles of savings, financial literacy and responsibility.



With **KidsFirst** savings account, children aged 0-12 learn the rudiments of saving and financial responsibility in very exciting ways. With this account, children get to enjoy fun activities such as cool treasure hunts and cinema events all year round.

KidsFirst accounts are opened in the children's name but operated by the parent/guardian who can deposit cheques and dividend warrant of up to N2 million into the accounts. No account opening balance is required but children get to enjoy trendy gifts from the Bank when the account is opened with a minimum of N10,000.00. Apart from saving for the future, payments of tuition and other fees can be done through the account.



The KidsFirst account is automatically converted to **MeFirst Account** when account holders turn 13. MeFirst is the FirstBank's account for teenagers, designed to help teens embrace the culture of financial responsibility from a young age while keeping them positively engaged and entertained. Teenagers between the ages of 13 – 17 learn all about money in fun ways as benefits enjoyed for opening this account.

- Account is opened in the child's name but operated by the parent/guardian
- Zero account opening balance
- Pre-paid card for the child (in 5 design options) on which parents/ guardians can load weekly/monthly allowances.
- Cheques and dividend warrants lodgement into the account



MeFirst account holders automatically transition to **XploreFirst** Account when they attain age 18 as this account is specifically targeted at accounts holders aged 18 – 29 years, as well as student of tertiary institutions.

XploreFirst Account offers loads of exciting benefits for holders. While no account opening balance is required, there is a minimum operating balance of N100. The account comes with a Verve Debit Card and allows for lodgements of cheques and dividend warrant as well as the participation of account holders in all savings loyalty campaigns.

One of the benefits of this account is the N150,000.00 XploreFirst Annual scholarship available to account holders. This scholarship is available via a raffle draw open to all customers who maintain an average account balance of N10,000 for six months. The account can be opened with a valid student Identity card and a copy of the school admission letter. General and customised debit cards are available.

Break the Limits with your FirstBank Credit Cards



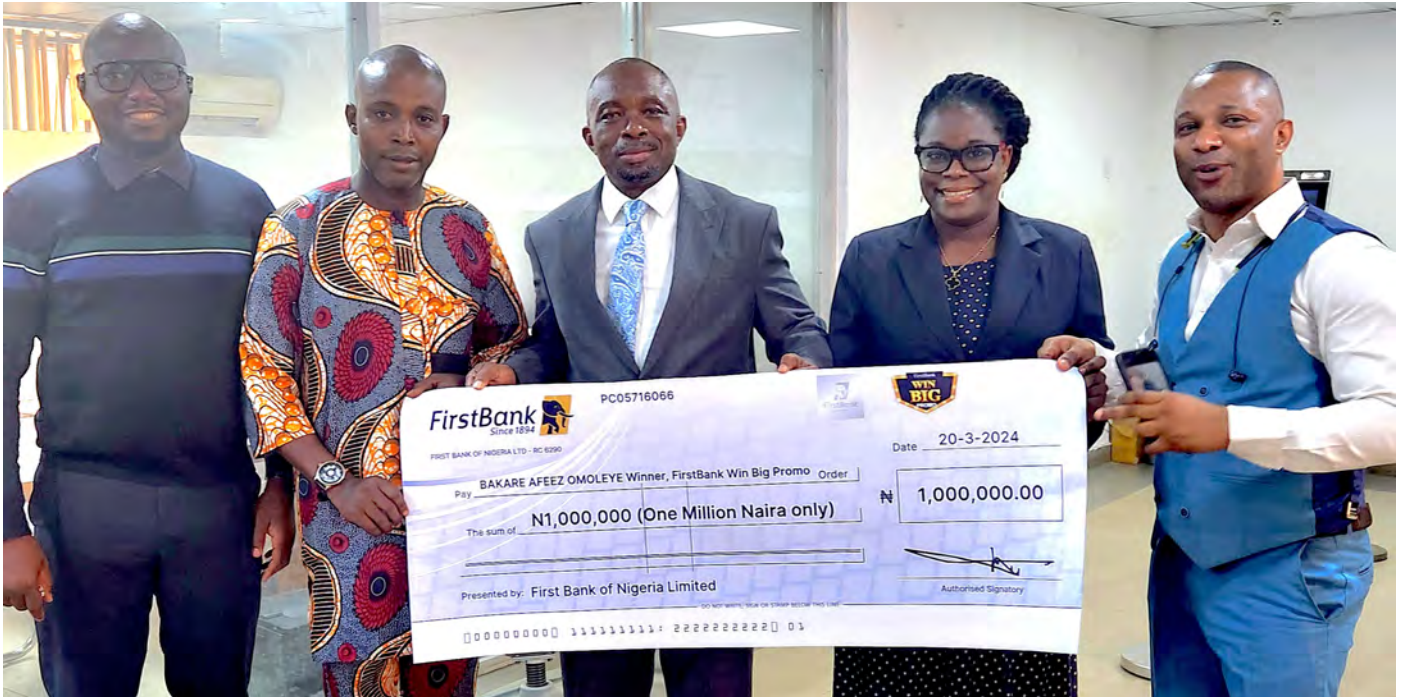
SCAN
FOR MORE.

Spend up to \$10,000 with your Visa Gold Credit Card and ₦3,000,000 with your Naira Credit Card.

Experience other rewarding benefits that come with your Credit Cards. Now, you have the power in your hands. Get a Credit Card today.

Visit any FirstBank branch to get started.

FirstBank WinBig Promo ended with a bang



Six customers have won N1m each at the grand finale of the FirstBank 'WinBig' promo. This brings the total number of customers rewarded with various cash gifts by the Bank to 1246 during the four-month promo, regarded as one of the most extensive reward campaigns in the Nigerian financial services industry.

The promo began in October 2023 with FirstBank promising to give N170m worth of cash rewards and recharge cards to customers who met participation criteria of the monthly draws. The promo was open to:

- Customers who opened a FirstBank account, deposited and maintained a minimum of N5,000 and performed a minimum of five transactions in one month on any of the Bank's channels (FirstMobile, Lit App, USSD, Online



- Banking and Debit Cards);
- An existing customer who has deposited and maintained a minimum of N5,000 and has performed a minimum of five transactions on any of the Bank's channels in a month;

Live smart,
shop smarter.
**Switch to the
Virtual side of life**



Enjoy seamless and secure payment with your FirstBank Virtual Card.
Download yours from your FirstMobile App, Firstmonie Wallet or Lit App now.
Don't have any of these Apps? You can download them from your iOS App Store
or Google Play Store.

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- An existing or a new customer had to either deposit N50,000.00 monthly for four consecutive months or maintain a minimum deposit of N200,000 for four consecutive months and in addition, performed a minimum of five transactions monthly on any of the Bank's channels.
- An existing customer who has reactivated his dormant account and deposited a minimum of N1,000.00.

At the final draw, Dr Adesola Adeduntan, CEO, FirstBank Group, said the WinBig promo was designed to reward new and existing customers for their incremental deposits, savings, and other transactions on their FirstBank account. He reiterated that the initiative aimed to reinforce the Bank's longstanding commitment to prioritise its customers by rewarding them for their loyalty.

"At the onset of the promo, we set out to give N170m cash rewards to our customers who participated and met the criteria to qualify for the monthly draws. I am happy to announce that 1,240 customers have been rewarded in fulfilment of our promise.

Today, six more customers who have been certified to meet the criteria for the final draw will be rewarded with N1m each".

Dr. Adeduntan was represented by Mr. Ini Ebong, the Bank's Executive Director of Treasury and International Banking.

Four draws were held before the grand finale with 1,240 individuals winning N100,000 each (or N124 million), according to Ikemefula Nwachukwu, Head of Personal Banking at FirstBank. Another 40,000 customers received 1,000 worth of airtime totaling N40million. With the six winners at the grand draw, the Bank completed the promised N170million.

Representatives from the National Lottery Regulatory Commission (NLRC), Federal Competition and Consumer Protection Commission (FCCPC), and Lagos State Lotteries and Gaming Authority (LSLGA) were present at the draw. Nkiru Onuzulu, the zonal co-ordinator of the Lagos zonal office, NLRC, praised the draw for its transparency. She also commended the Bank for the promotion and stated that the cash prizes would help reduce the economic difficulties faced by families in Nigeria.

The World in Your Wallet

Spend multiple currencies with one card



FirstBank Visa Debit Multi-Currency Card

With the FirstBank Visa Debit Multi-Currency Card, you can transact business anywhere in the world, whether in Naira, Dollars, Pound Sterling or Euro, all on one debit card. We give you the world, because we put You First.

Visit www.firstbanknigeria.com for more information.

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5 things you can do with FirstBank debit cards

FirstBank is the second largest banking card issuer in Africa with more than 13 million cards issued to date. This means, there is one FirstBank card holder amongst every 17 Nigerian. Here are the advantages and things you can do with a FirstBank debit card:

1. Make payment almost everywhere

From dining to car fueling, booking a trip, or paying for your airline ticket, your debit card provides the best payment method and it is accepted by most merchants across the country so you

don't have to worry you do not carry cash in your wallet. Your cards are accepted worldwide at ATMs and stores wherever Visa or Mastercard is accepted. Also, your cards can be used online for all transactions. So go ahead and link them to your favourite online stores and shopping

apps. Shop with confidence and convenience every time. With just a few clicks on your phone, you can easily complete your purchases.

2. Track and manage your expenses

A debit card makes you accountable for all your transactions and aids in budget management. Nobody else can use the debit card except you authorised them by sharing your debit card credentials. So, whenever you buy something online or instore, or withdraw money from an ATM or a FirstBank Firstmonie agent, the same transaction value is deducted from your bank account in real-time and you will receive an instant notification on your registered mobile number and email address. This notification assists to track your expenses and identify your spending habits. This means, you can easily check how you are spending your money.

3. Manage your card

To take full control of your debit card, go to our accounts settings and card services feature available on our online banking and mobile app. With card management, you can control your spending, set up a maximum daily transaction limit for your ATM withdrawals and online and in-store purchases and determine when, where, and how your

card is used. You can even turn it off and on.

4. Protect and secure your finances

Your money is always safe with us even when you misplace your card. You can easily block and unblock a FirstBank debit card by login into your account online or via the mobile app. Simply log into your FirstOnline account, select Card and go to Block/ Unblock and take the action you want to. Blocking your card prevents your account from being used for unauthorised transactions. Be rest assured that FirstBank is fully committed to protecting its customers. So we constantly scan cards for suspicious activity and will notify you about questionable transactions we notice.

5. Exciting rewards and promos

With FirstBank debit card, you stand the chance to enjoy exclusive promos and rewards from the Bank and its partners. Stores, and card issuers like Interswitch, Visa and MasterCard frequently offer promos and discounts to cardholders. With these offers, everytime you shop, dine, pay bills, and book a trip, you take yourself nearer to the perks and discounts!





Fourth Digital Xperience Centre opens in Banana Island

FirstBank's fourth Digital Xperience Centre has opened at Banana Island, Lagos. There are DXCs at Adetokunbo Ademola, Victoria Island; University of Ibadan and Wuse, Abuja.

The FirstBank DXC is more than just a digital banking hub; it's a gateway to experiencing the future of banking firsthand, designed to put customers at the forefront of innovation.

With every step the Bank takes and every innovation it introduces, the unwavering dedication to prioritising customer needs remains paramount.

Dr Adesola Adeduntan, CEO, FirstBank Group said at the commissioning: "As FirstBank marks its 130th anniversary on 31 March, let me use this opportunity to reaffirm our commitment to

continue to live true to our mantra of being woven into the fabric of society by investing in modern technology infrastructure to pioneer digitisation of the Bank's products and platforms, thus providing convenient, seamless, safe and secure banking experience to the over 42 million accounts that we serve nationwide."



[Click here to watch the opening ceremony of DXC, Banana Island](#)



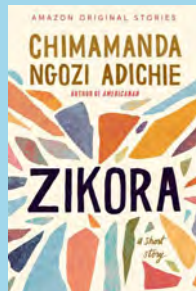
Top List

Here's our top selection of books, movies, TedTalks and apps to give you that spark

Books



1. **Zikora** Chimamanda Ngozi Adichie
2. **University of Berkshire Hathaway** by Daniel Pecaut with Corey Wrenn
3. **The Story Selling Method** by Philipp Humm
4. **Principles** by Ray Dalio
5. **Love Yourself Like Your Life Depends On It** by Kamal Ravikant
6. **Nice Girls Don't Get the Corner Office** by Lois P. Frankel
7. **Atomic Habits** by James Clear
8. **Managing Oneself** by Peter Drucker
9. **The Dip** by Seth Godin



Movies

1. **A Tribe Called Judah:** Funke Akindele
2. **Blackberry:** Matt Johnson
3. **Becoming Warren Buffet:** Chris Chaung
4. **Dark October:** Linda Ikeji
5. **The Promised Land:** Nicola Acel
6. **All Quiet on the Western Front:** Edward Berger
7. **The Trade:** Jadesola Osiberu
8. **Drops of Happiness:** Salifu Zakari
9. **Fyre:** Chris Smith
10. **Anatomy of a Fall:** Justine Triet



Apps

1. **MasterClass:** Online classes taught by subject matter experts.
2. **Just Answers:** Get expert answers to nearly every question.
3. **Todoist:** Helps you to organise your thoughts into easily achievable tasks.
4. **Grammarly:** Your complete writing assistant.
5. **Bard:** Google AI chatbot
6. **Rev:** Transcription services offering both AI and human generated transcriptions.
7. **Shortcuts:** For iPhone users, lets you create a series of events when triggered.
8. **IFTTT:** Short for 'If this, then that' helps you create automation between devices like Apple Shortcuts.
9. **Airtable:** Collaboration tool, available in free and paid versions.
10. **Pocket:** Save



1. **So Nigeria** hosted by Aros and Isaac
2. **Hard Facts** with Sandra Ezekwesili
3. **VT Podcast "Ideas That Matter"** with Vusi Thembekwayo
4. **The Diary of A CEO** with Steven Bartlett
5. **The Obi One Podcast** with John Obi Mikel and Chris MChardy
6. **Vision of Health** with Dr Franlie Jackson-Spence
7. **The School of Greatness** with Lewis Howes
8. **Step Up Nigeria** a media channels by Step Up Nigeria
9. **Made in Nigeria** by Afiola Etomi and Oluwamayowa Idowu
10. **Listening Session** with Obinna Agwu

