



**GTBank**

Guaranty Trust Bank plc  
RC 152321

THE GTBANK  
CORPORATE  
SOCIAL  
RESPONSIBILITY

2013 REPORT



For us at Guaranty Trust Bank, we passionately believe that CSR embodies our ardent commitment and social pact with millions of people resident in our diverse operating environments. We are committed to enduring partnerships for sustainable development and adding value to whatever community we find ourselves.

Our passion is driven by the developmental challenges existing in our host communities and we are committed to remaining a socially responsible company that ensures its activities meet and exceed the social, environmental and economic expectations of all stakeholders.

# CSR

is how we colour lives around us



## GUARANTY TRUST BANK AND CORPORATE SOCIAL RESPONSIBILITY

At Guaranty Trust Bank plc, Corporate Social Responsibility (CSR) is a key component of our business strategy. We are driven by the developmental challenges of our host communities and believe that giving back to the host communities is a requirement for the overall development of the country and our business. We ensure that our CSR projects are targeted towards the needs of the society and are sustainable.

We passionately believe that Social responsibility embodies our ardent commitment and social pact with all our stakeholders. Our CSR programs are also strategically diversified through involvements of customers, shareholders and staff.

In order to ensure optimum impact and sustainability, our CSR strategy focuses on four major pillars, namely; Community Development, Education, Environment and Arts; as we believe they are essential building blocks for the development of communities and prerequisites for economic growth.

# COMMUNITY INVESTMENT & DEVELOPMENT



Clockwise from top:

- Dr. Sonya Armstrong leading a session at the 2012 Autism Seminar
- Children with special needs during the welcome parade at the Lagos State Special Olympics Competitions
- The GTBank booth at the 2012 Swiss Red Cross charity ball in Geneva, Switzerland



Massey Street Children's Hospital. Before and after the renovations.

**W**e have a long standing commitment to the communities in which we operate. Beyond the benefits our core business brings to our host communities, we aim to encourage social and economic opportunities through community investment activities.

Our commitment to community development is evident in the series of projects we undertook in 2012. Our programmes were targeted at marginalized and vulnerable children and families as we hope to improve the lives of the children, parents, caregivers, community members and partner organizations. This we did through advocacy, education and relief programmes.

**Improving lives through advocacy:** Efforts are constantly being made to be a voice for our host communities. An example of this is our orange ribbon initiative which supports children with Autism Spectrum Disorders (ASD); a

developmental disability.

**Improving lives through education:** We recognize the importance of educating the people in our community and have done this through series of programmes that are impactful and beneficial to their well being, day to day activities and social interactions.

**Improving lives through relief programs:** Relief programs help to eradicate poverty and hunger. We provided relief materials to victims of the flood disasters around the country.

### **MASSEY STREET CHILDREN'S HOSPITAL**

Globally, the availability of affordable healthcare services underscores the disparity in the quality of life enjoyed by the people. We are working to resolve the ongoing health struggles faced by children every day and replacing them with hope for the future.

The Massey Street Children's Hospital project remains our flagship in the area

of healthcare. The hospital was renovated in 1996 and has since then received our support in equipment maintenance.

### **AUTISM**

The Bank has become a voice for our host communities through our advocacy for children with Autism Spectrum Disorders (ASD); a developmental disability.

In 2012, we partnered with Blazing Trails International Center Lewisville, Texas, USA to deliver consultation services to children living with Autism Spectrum Disorder and an educative conference to caregivers, parents and the general public. A radio show 'Let's talk Autism' was also aired on four Nigerian radio stations in Nigeria to enlighten the general public on this developmental disability.

The seminar which held in March had over 750 people in attendance and was streamed live for viewing in Nigeria,

Ukraine, Kenya, U.S.A, Sierra Leone, Malaysia, Ghana, Greece and Iraq.

We engaged other stakeholders such as the Federal and State Ministries of Health & Education to encourage the participation and involvement of the government in driving this objective.

### **SPECIAL OLYMPICS**

Our Bank has maintained a strong partnership with the Special Olympics Nigeria (SONig) over the years to promote societal acceptance and all year physical training of individuals with intellectual disabilities.

In 2012, aside from our usual support for the National Olympics games, we had members of our staff volunteer during the competition in the following states; Enugu, Lagos, Imo, Abia, Osun, Ogun and Oyo States.

### **SWISS RED CROSS**

The Swiss Red Cross is a humanitarian organization which provides an avenue

to raise funds for welfare initiatives across the globe.

The bank actively participates in the Swiss Red Cross annual fund raising event. Funds raised are used to ensure continuation of efforts in the areas of healthcare, reconstruction and disaster relief and preparedness for the victims of Forgotten Disasters.

The funds raised in 2012 were utilized for:

- The prevention of blindness by conducting eye examination and treatment in **Ghana**
- Provision of primary healthcare and safe drinking water in **Sudan** to 200,000 children and adults
- Provision of portable water and building of latrines to improve hygiene of the villages in **Cambodia**
- Prevention/cure of tuberculosis through access to treatment. Also, the provision of required vitamins and mineral supplements and improvement of healthcare to prevent malnourishment in **Bolivia**,

### **Ecuador & Paraguay**

The Swiss Red Cross is a humanitarian organization which provides an avenue to raise funds for welfare initiatives across the globe.

### **STUDENTS IN FREE ENTERPRISE (SIFE)**

Guaranty Trust Bank has partnered with SIFE Nigeria for over 6 years and in 2012, we supported the SIFE Nigeria National Competitions amongst Nigerian Universities. This is a competition that brings together students from Universities across Nigeria, to showcase community development projects undertaken during the course of the year.

SIFE Nigeria is an organization that provides university students with the opportunity to make meaningful contribution to their communities and also discover their potential to achieve greater impacts as entrepreneurs and business leaders of tomorrow.

Left: A GTBank staff celebrating with a winner at the Lagos State competition for the Special Olympics Nigeria.

Right: Director of Special Olympics, Nigeria, Victor Osibodu, welcoming athletes from the 2011 Special Olympics World Summer Games in Greece





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# The Orange Ribbon

**D**isability is not a 'brave struggle' or 'courage in the face of adversity'; It is a celebration of the strength and enduring spirit of the human character.

The Orange Ribbon Initiative is borne out of our desire to raise awareness and draw attention to people & organizations making a difference in the lives of children with special needs & developmental disabilities.

Our desire for the Orange Ribbon Initiative is to provide a vehicle for the improved social awareness and acceptance of children with special needs & developmental disabilities.

Today, we encourage you to Stand Up for Children; today we ask you to become a "Voice for Children With Special Needs".



# EDUCATION

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Education is a priority to us at Guaranty Trust Bank plc. We support education programs for children in and outside of the classroom through our 'Adopt-a-school' programme and Support for Sports.

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- We ensure that children continually learn by creating a conducive learning environment
- We train/ equip teachers to engage their students through more effective teaching practices
- We encourage outstanding performance of the students through scholarships
- We encourage staff to volunteer as coaches to students in our adopted schools outside of school hours
- We encourage children to expressive outside their classroom; this is channeled through sports
- We offer ways to attract drop-outs back to school.



## ADOPT- A- SCHOOL PROGRAMME

Our Adopt-a-School programme continues to impact positively in the lives of students. The adoption of these schools is for life and effort is continually made to ensuring these schools have an enabling environment for learning and receiving quality education.

### INFRASTRUCTURAL UPGRADE

#### Installation of Chemistry Laboratory at Government Day Secondary School, Bauchi

The Bank renovated and installed a fully equipped chemistry laboratory for the students at Government Day Secondary School. The laboratory was commissioned in August, 2012 by the Honourable Commissioner for Education, represented by the Director of School Services-Alhaji Mohammed Musa and the management of the school.

#### Revamping of Laboratory Ceilings at Government Girls Secondary School Gwaram

We replaced the ceilings of Chemistry, Physics and Biology laboratories of the Government Girls Secondary School Gwaram in December, 2012. GTBank initially donated these laboratories to the school in 2008.

#### St. Georges Boys and Girls Primary Schools.

The Bank in 2012, undertook renovation works at St. Georges Boys and Girls Primary Schools. The renovation works included; painting of the entire school, wall mural on the school wall and playground, overhaul of the plumbing system, provision of furniture and cabinets for teachers and pupils, rebuilding of school fence and installation of fans in classrooms:

### SIGNAGES

As part of commitment to our schools, we revamped the aesthetics of our adopted schools by placing signages in front of the schools.

- St. Georges Boys Primary School, Falomo, Lagos state
- St. Georges Girls Primary School, Falomo, Lagos state
- Government Day Secondary School, Shadawanka, Bauchi State
- Government Girls Secondary School, Gwaram, Bauchi
- Community School, Npkolu, Port Harcourt, Rivers State
- Baboko Community School, Ilorin, Kwara State

### TEACHERS TRAINING

We partnered with the British Council, Nigeria with a view of improving the delivery capacity of the teachers in our adopted schools. The 2012 Training programme was on

Content and Language Integrated Learning Module; teachers of St George's Boys & Girls Primary Schools were trained in September. We trained 25 teachers in the schools.

### ORANGE EXCELLENCE SCHOLARSHIP AWARDS

Our annual Orange Excellence Awards held in four of our adopted schools. This Scholarship award aims to promote intellectual excellence amongst students in our adopted schools. The award is open to students with best overall aggregates. The scholarship applied to tuition payment, textbooks and uniform purchase and payment of examination fees.



A recipient of the Orange Excellence Awards at St. Georges Boys receiving his certificate.



A GTBank volunteer staff taking a class during the Orange After-School Preparatory Classes.

The following students are beneficiaries of the awards.

#### **St. Georges Boys School**

- Primary 1 - Master Ramos Olawale
- Primary 2 - Master Abubakar Ayomide
- Primary 3 - Master Pius Kelvin
- Primary 4 - Master Aboyeji Dolapo
- Primary 5 - Master Olom John
- Primary 6 - Master Apedo Arnaud

#### **St. Georges Girls School**

- Primary 1 - Miss Peace Andrew
- Primary 2 - Miss Patience John
- Primary 3 - Miss Cecelia Agbor
- Primary 4 - Miss Folashade Fakinmaju
- Primary 5 - Jennifer Ojemekere
- Primary 6 - Miss God'slove Friday

#### **Government Day Secondary School, Bauchi**

- JSS1 - Miss Sadiya Muhammed
- JSS2 - Master Pius Anichukwu
- JSS3 - Master Abdul-Razak Muhammed
- SS1 - Master Ismail Sirajo
- SS2 - Master Zaheerah Usuman

#### **Government Girls Secondary School, Gwaram**

- JSS1 - Miss Aisha Muhammed Iyabo
- JSS2 - Miss Sadiya Jibrin Yusuf
- JSS3 - Hajara Mohammed
- SS1 - Miss Hauwa Safiyanu
- SS2 - Miss Thayyibat Suliamon

#### **FREE NOTEBOOKS**

As part of our efforts to commemorate with Children, the bank distributed branded Smart Kids Save Exercise Books to Lagos State Ministry of Education and students in our adopted schools

#### **ORANGE AFTER-SCHOOL PREPARATORY CLASSES**

The Orange After-School Preparatory Classes is a coaching class organized for students preparing for their national examinations. The classes are being coordinated and taught by GTBank Staff Volunteers.

In 2012, we coached pupils of St. Georges Boys and Girls Primary Schools for a 3 week period in preparation towards their National Common Entrance Examinations. The Schools recorded a 98% pass rate for the pupils.



The Trophy



## SPORTS

Guaranty Trust Bank is a major sponsor of Sport Education in Nigeria. Our interest in supporting sport was borne from our commitment to the development of young people/youth in the local community. Sports plays a major part in the development of life skills and values in society and we support a wide range of tournaments that bring learning opportunities to young people in the Country.

Our football tournaments include:

- Principals Cup
- Heritage Cup
- Super Cup

### GTBANK-LAGOS STATE PRINCIPALS CUP

314 Schools participated in the 3rd season of the competition with over 400 matches played within the 6 districts in Lagos. The Principals Cup is the oldest secondary school football competition in Nigeria. Our Bank started sponsoring in 2009. The competition is set to promote and identify grass-root football talents amongst secondary school students.

The finals matches of the 2011/2012 GTBank-Lagos State Principals Cup held at Teslim Balogun Stadium, Lagos with over 10,000 students present to witness the matches.

Kuje Senior Secondary School and Dairy Farm Senior Secondary school emerged as winners in the female and male categories. The schools won One Million Naira each

### 2011/2012 Season Results

#### Female Category

Winner - Kuje Senior Secondary School  
2nd place - CMS Girls Grammar School  
3rd place - Jubilee Senior Model College  
4th place - Ikotun Senior High School

#### Male Category

Winner - Dairy Farm Senior Sec School  
2nd place - Sango Senior Sec School  
3rd place - Oshodi Senior High School  
4th place - Angus Memorial School

### GTBANK HERITAGE

This competition was newly introduced into the GTBank Football tournament competition. It is a GTBank sponsored football competition in partnership with the Lagos State First Generation Schools; these schools were the pioneer schools that participated in the Principals Cup as far back as the 1940s.

Anwar-UL-Islam emerged winners of the competition and they received a cash prize of Seven Hundred and Fifty Thousand Naira.

### 2012 Results

Winner - Anwar-ul-islam Model College, Isolo  
2nd place - Kings College, Lagos  
3rd place - St. Gregory's College, Lagos

The GTBank Heritage Cup

## GTBANK SUPER CUP

This is a play off between the Winners of the Principals Cup and the Heritage Cup. It produces the "Champions of Champions" of the GTBank football tournaments. Dairy Farm Senior Secondary School won the competition.

## THE TOURNAMENT AMBASSADOR PROGRAMME

This volunteer initiative featuring Old boys and Girls of participating Principals Cup and Heritage cup schools. This programme creates a platform for ambassadors to serve as role models and inspire students to take full advantage of opportunities available to them during the tournament.

In 2012, we invited Stephen Keshi, an ex- principals cup player and Super Eagles' football coach together with Mr. Isa Omagu, Deputy General Manager, GTBank to motivate over 500 students on theme "Life's key Success Factors"

## PLAYERS DEVELOPMENT

### PROGRAMME (CAMP GTBANK)

This a residential camp designed as a football talent development vehicle to identify, train and develop the next generation of Nigeria's football talents that emerge from the tournaments.

A total of 26 players (18 male, 8 female) were selected from the 2012 Principals cup and Heritage cup competitions to participate in the Camp. Mark Ellis, Youth Coach for Arsenal FC and Fulham FC was invited to Nigeria to coach the young players on series of trainings featuring formation, strategy, tactics, conditioning and physical exercises. He

was assisted by our local coaches such as Yise Shofoluwe (Nigerian Male Coach) and Ms Anne Chiejine (Nigerian Female Coach). Officials of the Ministries of Education and Sports acted as chaperones and were present throughout the camping period.

The 2012 female winners of the Lagos State - GTBank Principals Cup - Kuje Senior Secondary School as the MD GTBank hands them their trophy



1 2 3 4 5 6 7 8

GTBank

Date 02/06/2012

Pay 1st Place, Principals Cup (Female Team) or Order

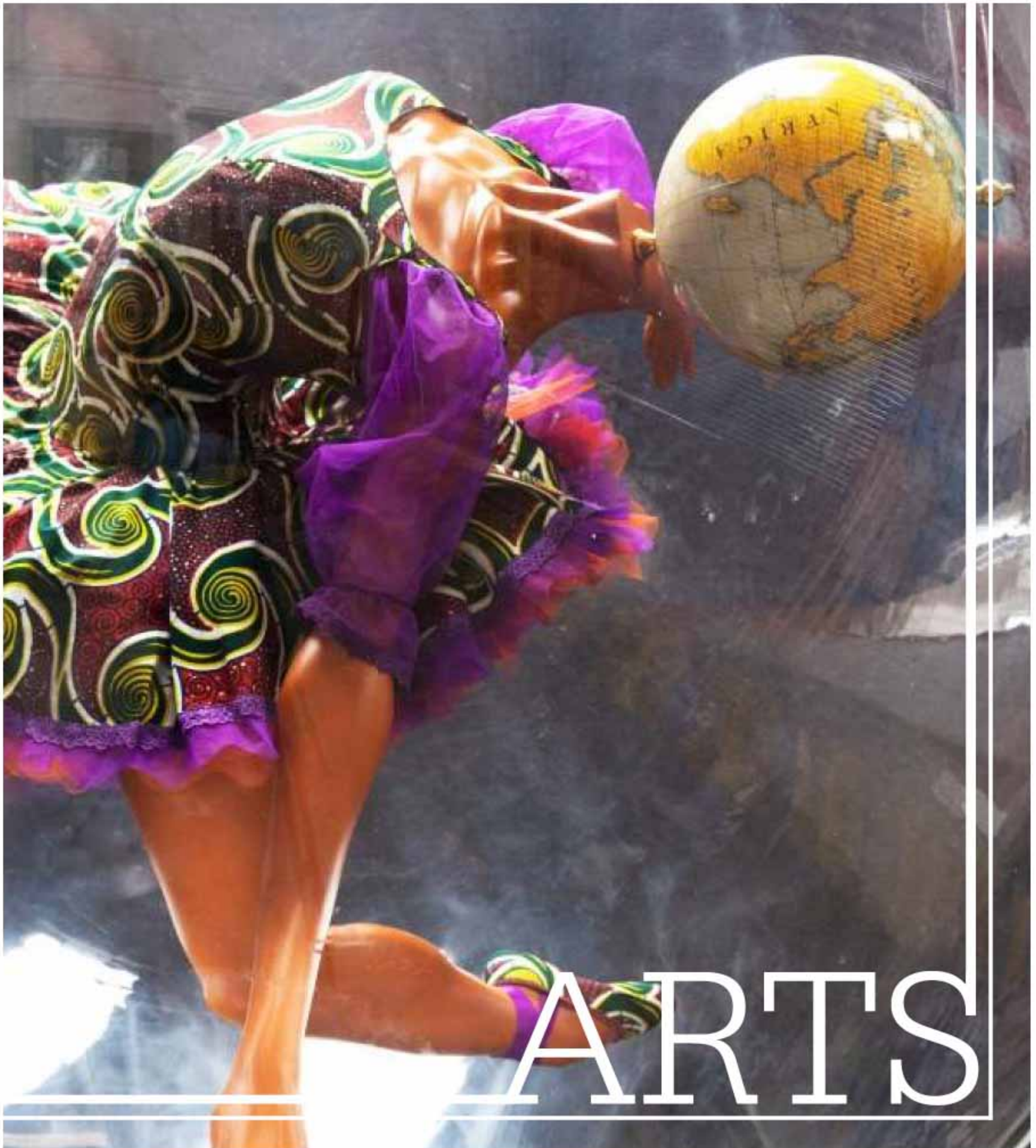
the sum of One Million Naira Only

N 1,000,000.00

# The GTBank Football Tournaments 2012 in pictures

Clockwise from right: • The Heritage Cup monument erected at King's College, Lagos. • Captain of Dairy Farm Senior Secondary School Football Team receiving the Super Cup Shield from Mrs. Babs-Akinyeye and Mrs. Lola Odedina, GM, GTBank. • Mr Mark Ellis, Arsenal FC and Fulham FC youth coach drilling players at Camp GTBank. • Mr. Stephen Keshi, Super Eagles National Coach, addressing the students during the TAP. • Barr. Enitan Oshodi, Hon. Commissioner for Youths and Sports presenting the trophy to the captain of Dairy Farm Senior Secondary School, winners of the male category of the 2012 Principal's Cup.





*Globe Head Ballerina (Royal Opera House, London), 2012 by Yinka Shonibare MBE. Courtesy UP Projects ROH. Photo Mark Blower*

At Guaranty Trust Bank plc, we acknowledge the importance of Cultural Exchange that is why we appreciate and understand the value of African Art.

We believe that Cultural Exchange has important business benefits, and we also know how vital it is to appreciate and understand different values in order to build successful relationships and do business internationally. Our global cultural partnerships with Tate and other Art Initiatives seek to increase

understanding and interaction among cultures around the world through the exploration of culture in all its varied forms which include painting, film and music. Each cultural project is chosen for its ability to enhance cultural awareness and provide tangible benefits for African Art

#### **PARTNERSHIP WITH TATE**

In 2012, we renewed our partnership with Tate and supported the "Across the Board" Project.

The "Across the Board" project invites local and international audiences to engage with artists, curators and

scholars and look into current cultural and artistic production in Africa. They present various narratives on art making and knowledge production through a wide range of initiatives which includes exhibitions, lectures, screenings and performance programmes. The project engages local art scenes and creates great visibility and a strong social component.

The GTBank and Tate partnership brings governance and legality through the interaction of African based and international cultural institutions and individuals. We constantly work to promote the value of African Artists and Art at local and international levels.

#### **THEATRE AT TERRA**

The Bank supports performing arts in partnership with Terra Kulture. This partnership was to support and build talents in stage performance.



*Revolution Kid (Fox), 2012  
by Yinka Shonibare MBE  
Courtesy the artist and  
Collection Museum Beelden aan Zee,  
Den Haag- Scheveningen  
(The Netherlands)*

This page and opposite:  
Pieces from Yinka Shonibare's  
art exhibition, Fabrication, holding until the  
1st of September 2013 at the Yorkshire  
Sculpture Park.  
Fabrication is proudly sponsored by GTBank.

# ENVIRONMENT





We take steps to safeguard our environment by ensuring the sustainable use of our resources. We also take measures to protect and restore the natural environment in which we operate through internal and external projects and campaigns.

The bank has incorporated environmental management systems into our business model to ensure all environmental concerns are addressed.

### **INTERNATIONAL AFFILIATIONS**

In 2012, the bank became a signatory member to the United Nations Environmental Programme Finance Initiative on Sustainable Development and is committed to promoting sustainable development, sustainability management and public awareness.

The United Nations Environmental Programme Finance Initiative (UNEP FI) is a global partnership between the United Nations Environment Program and global financial sector. The initiative works with financial institutions to understand the impacts of environmental and social considerations on financial performance.

The bank is also an organizational stakeholder at the Global Reporting Initiative; our role is that of promoting research and development in the area of sustainability reporting.

Global Reporting Initiative is an

internationally non-profit organization that provides sustainable reporting guidelines towards a sustainable global economy.

### **ENERGY EFFICIENCY SOLUTIONS**

Guaranty Trust Bank plc, being innovative has implemented Energy Efficiency Solutions as part of our contribution to mitigating the effect of climate change in our environment. We have invested in renewable energy and implemented resource efficient ways in conducting our businesses.

### **RENEWABLE ENERGY**

#### **Biogas Project- Waste To Energy**

In order to promote a sustainable environment in our host community, our Bank partnered with the Students In Free Enterprise (SIFE) Nigeria on a Bio-gas project which involved the conversion of domestic waste to methane gas for domestic use. The pilot project which began at the University of Ado-Ekiti was taken to the University of Abuja and the Nnamdi Azikiwe University Akwa.

In 2012, the first prototype – pilot phase was deployed and used by a family in Ekiti State and received positive feedback. We intend to donate portable bio-gas plants to local communities within Ekiti state.

### **Solar Energy**

In 2012, efforts were made to reduce our emissions; we currently use solar energy to power 35 GTBank e-branches and branches in different locations. This initiative is part of our efforts in transiting to a low carbon economy and it is also in line with the 2012 World Environment Day themed “Green Economy: Does it include You?”.

The list of the locations is as follows:

- OAU Branch
- Kwasu
- GTBank Ayangbure Road, Ikorodu Solution2
- Federal Polytechnic Ede
- Osun State University, Osogbo
- Federal Polytechnic, Offa
- GTB Onipanu E-Branch1
- D.L.I. Unilag
- Slicks Bar, V.G.C. Ajah
- University Of Jos, Jos
- OAU Teaching
- Ministry of Lands, Ilorin
- Crescent University, Abeokuta
- E-Branch Ikota Shopping Complex
- New Abule-Egba (E-Branch)
- Itire (E-Branch)
- Ikom
- Kpmg, Aboyode Cole
- Grimaldi, Tincan Island Apapa
- Al Hikmah University Ilorin

- OAU Offsite
- Uniben
- Adeola Odeku Branch
- Big Treat Aba Rd PH
- Lautech
- Abu Zaria
- GTBank Magodo Solution1
- University Of Agriculture Abeokuta ICT Center
- GTBank Shell Ra1
- Mtn Office, Ajah
- Ebeano Supermarket, Lekki
- University Of Yola, Yola
- Wesley College, Ilesha
- Usman Dan Fodio University, Sokoto(E-Branch)
- Passport Office, Ikoyi Lagos.



- From Top:
- Solar panels powering the GTBank, Uniben branch
  - Greening Project at African University of Science and Technology, Abuja
  - A GTBank E-Branch, Toyin street, Ikeja

## RESOURCE EFFICIENCY

### Electronic Channels

In 2012, we upgraded our electronic channels to ensure time and energy conservation. Customers were encouraged to adopt alternative channels such as Point of Sales (POS) terminals, Internet banking, Mobile Banking/GTMobile, Automated Teller Machines (ATMs) and e-branches through aggressive media campaigns and promotions.

### E-branch

We began the deployment of electronic channel branches to reduce our carbon footprint and that of our customers by transacting business through electronic means. Transactions such as withdrawals, transfers, balance enquiries, bills payment, voucher vending and cash deposits can be done in these branches. We presently have about 33 e-Branches nationwide.

### E-savers

We have incorporated greening into our products development which has led to the launch of accounts like the GTCrea8 e-Savers account for students and the e-Account for salary earners. These Accounts can be operated only through electronic channels.

### Diesel Consumption

The Bank has adopted a mandatory 8.00pm generator shut down time in our branches nationwide to reduce the amount of fossil fuel released into the atmosphere. This has gone a long way to reduce our carbon footprint.



### Energy Saving Lights

GTBank replaced 70% of all sodium vapour light bulbs with energy saving light bulbs in all its branches which have proven to consume less energy and last longer thus ensuring a safer environment.

## REFORESTATION / GREENING

### Beautification/landscaping

In 2012, we undertook the landscaping of the president's house, mathematics institute and faculty house area at the African University of Science and Technology, Abuja.

Our Bank currently maintains landscaping works in the following locations

- Macdonald Roundabout, Ikoyi, Lagos
- Daula Roundabout, Kano.
- St. Georges Boys and Girls Primary Schools, Falomo, ikoyi

# ORGANIZATIONAL GOVERNANCE



At Guaranty Trust Bank, Corporate Governance remains a core principle of our business operations. It is embedded in the ethical, legal and transparent way we conduct our business and serve our clientele. Our corporate governance is clearly established in a Code of Corporate Governance which continues to guide the Bank; ensuring compliance with regulatory requirements and accountability of Management & Board of the Bank.

The Bank continues to be mindful of its commitment to safeguard and improve shareholder value as it submits itself to the best of local and international practices through compliance with the:

- Code of Corporate Governance issued by the Securities and Exchange Commission
- Code of Corporate Governance for Banks in Nigeria Post Consolidation issued by the Central Bank of Nigeria
- The additional disclosure requirements under the Disclosure and Transparency Rules of the Financial Services Authority United Kingdom. In Guaranty Trust Bank, the ultimate responsibility for the governance of the Bank resides with the Board of Directors which comprises 8 Non-Executive Directors and 6 Executive Directors.

Our Board of Directors exercises an oversight function through various Committees; Board Credit Committee, Board Human Resources & Remuneration Committee and Audit Committee.

The Bank also appointed a Chief Compliance Officer to monitor compliance with the Code of Corporate Governance and provide regular statutory reports to the Central Bank of Nigeria.

# DIVERSITY

Guaranty Trust Bank has been a gender equal organization since 1990; well before the Millennium Development Goals for Gender Equality. In 2012, our bank's average staff ratio was 43% female and 57% Male with an ultra modern crèche facility within the head office premises, enabling new mothers visit their babies whilst at work. The Bank's board

composition is a clear representation of our position on gender equality.

Our staff across the world comprise people of various nationalities as there is no racial bias in our employment process rather people are engaged based on their qualifications and ability to fulfill job requirements.

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# CONSUMER ISSUES

We are true to the Saying "Customer is King". At Guaranty Trust Bank plc, we are synonymous with excellent service delivery. We believe that our customers have the right to accurate information on our products and services offering at all times.

We are accessible to all our customers through our various channels such as GTConnect via telephone, GTCare via Social media- facebook, twitter, googleplus and [complaints@gtbank.com](mailto:complaints@gtbank.com).

We have a dedicated Total Quality Management Team in the Bank that ensures the bank continues to deliver exceptional customer service through stakeholder management and feedback. The Team monitors all customer complaints from our various channels –

social media (face book and twitter), complaints, GTConnect and In-branch issues and hold quarterly stakeholder meeting with all business units and management to ensure that all recurring customer issues are resolved.

We also implemented a Quality Management System (QMS) in accordance with the NIS ISO9001:2008 requirements. Our QMS is a structural framework that is designed to ensure appropriate control, continuous monitoring and improvement of the Bank's processes for effective and efficient usage by staff. This is achieved through the adoption of documented guidelines such a Quality manuals, Standard Operating Procedures, Service Level Agreements and Government Statutory laws and Policies

# LABOUR PRACTICES



Guaranty Trust Bank operates a non-discriminatory policy on its recruitment process whereby both able and disabled persons are considered for employment strictly based on merit and qualification. Our Health Safety and Welfare policy ensures that our work premises are safe for operations, and with regular fire drills in all our branches coordinated by the Chief Security Officer.

Our Bank continues to operate a Group Personal Accident Account and Workmen's Compensation Insurance Policy for the benefit of all employees. We also operate a contributory pension plan in line with the Pension Reform Act 2004 as well as a Terminal Gratuity Scheme for employees

## FAIR OPERATING PRACTICES

At Guaranty Trust Bank, policies are put in place to ensure that sound ethical practices are observed and promoted in all business areas and units.

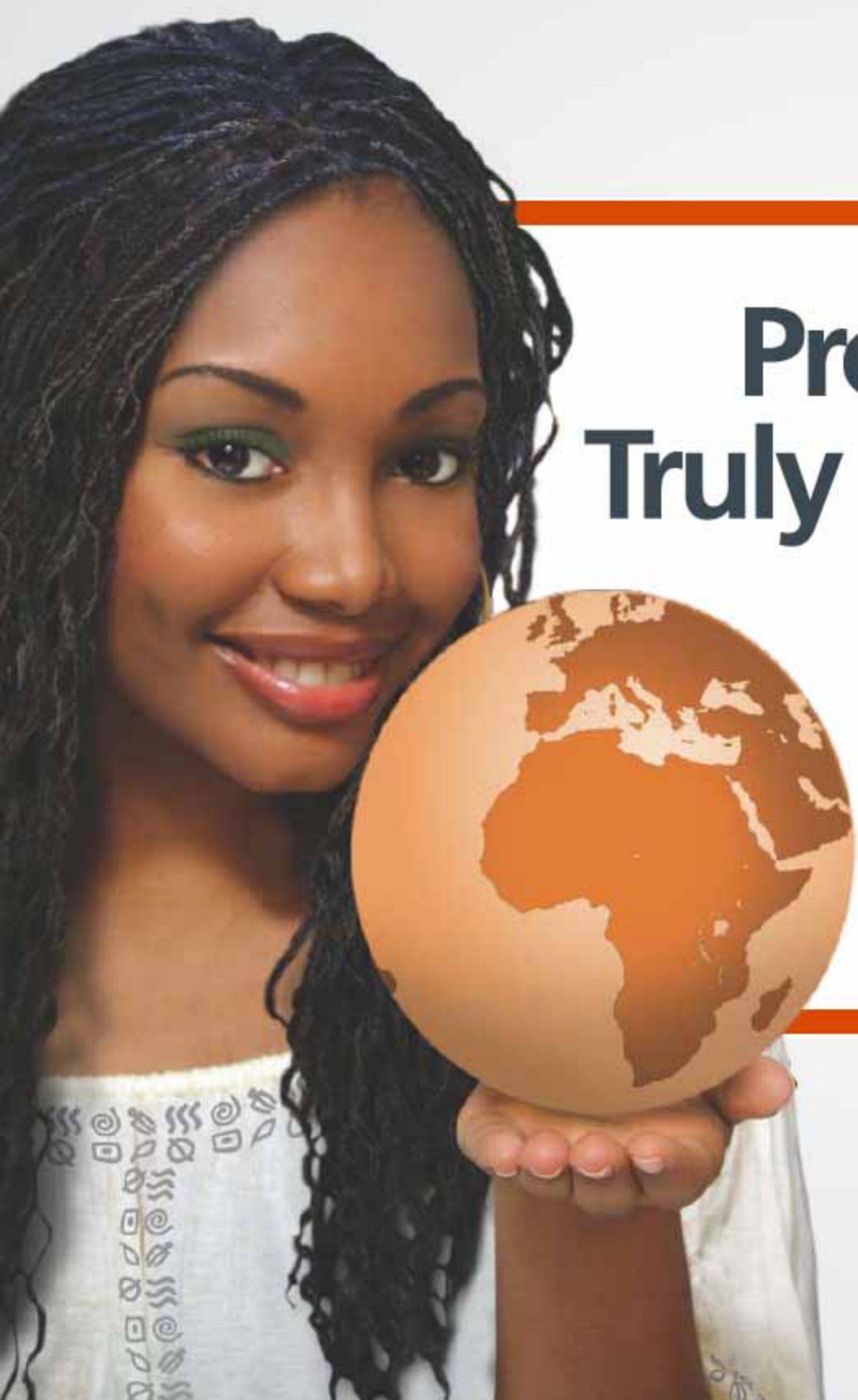
We remain committed to providing exceptional financial services whilst complying with the provisions of all the relevant anti-money laundering and anti-terrorism regulations by:

- Continually improving the Anti-Money Laundering/Counter-Financing of Terrorism (AML/CFT) Framework to ensure the effectiveness of our business processes
- Engendering a culture of AML/CFT awareness within the organization

- Providing the requisite resources to prevent, detect and report money laundering and terrorists and/or terrorism financing activities
- Monitoring, benchmarking and continually improving our processes in line with regulations and international best practices.

Guaranty Trust Bank indemnify its officers against any action, fines, penalties, liabilities or sanctions which they may incur or maybe imposed on them on the account of carrying out their duties in good faith, provided they are not guilty of negligence or willful default.

Our membership of the Convention on Business Integrity is a public attestation to our position on the sound ethical practice



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# Proudly African Truly International

## Guaranty Trust Bank plc

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Published in April 2013  
by the Communications and External Affairs Grop  
Guaranty Trust Bank plc