

Fidelity Bank has launched a digital self-onboarding solution for its innovative Smart Account, a minimum-effort “Know Your Customer” (KYC) requirement account that was launched in 2014 to extend financial services to the unbanked and underbanked in Ghana. The new platform has made it easy to open a Fidelity Smart Account from any location using the shortcode *776#.

Through this initiative, all prospective Smart Account customers of Fidelity Bank can open an account remotely with their phones without visiting a branch or filling out forms. It is simple, fast, and easy to use, and clients need only a valid national ID card and no additional documentation to open an instant account. In addition, since the account opening process is USSD based, there is no need for internet connectivity.

The Fidelity Smart Account comes with a daily deposit and withdrawal limit of GHS5000 and GHS2000 respectively. You can also deposit and withdraw easily at any of the 5,000 Fidelity Agent Points nationwide or via MoMo using the shortcode *776#. Customers are automatically linked to mobile banking services to enjoy features such as airtime top-ups and transfers.

Speaking at the launch of the new digital self-onboarding solution, Esi Mills-Robertson, Director of Inclusive Banking at Fidelity Bank, stated: “We understand that today's customers expect a dynamic and personalized experience that gives them the freedom to bank without limitations. After a careful study of the market, we anticipated the need for customers to open an account via USSD in real time and this birthed the instant USSD mobile account opening solution for the Smart Account.”

“With this digital self-onboarding solution, the Smart Account now joins our growing list of digital innovations like our online web account opening portal and Kukua, our WhatsApp Banking Assistant, to give customers the flexibility of banking anywhere and anytime. The move is also intended to reduce in-person interactions during this COVID-19 pandemic era,” she added.

The launch of this instant USSD mobile account opening solution for the Fidelity Smart Account is another example of how Fidelity Bank continues to make banking services easily accessible, affordable and convenient.

About Fidelity Bank Ghana

In a little over a decade, Fidelity Bank Ghana has grown from a discount house to a Tier-1 Bank and is now the largest privately-owned Ghanaian Bank in Ghana. The bank currently serves its approximately 2 million customers in 75 branches across Ghana and is a leader in the digital banking revolution. The bank has two

subsidiaries, Fidelity Asia Bank Limited, which is a wholly owned subsidiary in Malaysia and Fidelity Securities Limited, an asset management firm. In a short period of time, Fidelity Bank has become a household name in Ghana by adopting a customer-centric culture and delivering consistently on the promise of making a difference in the lives of all stakeholders.

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