

# Mastercard, Access Bank Team Up To Empower Youth

## A Daily Guide Report

MASTERCARD AND Access Bank Ghana have launched an innovative card under Access Bank's youth banking proposition, AccessU.

This unique offering is designed to empower Ghanaians aged 13 to 40 with essential financial solutions that align with different life stages and evolving aspirations.

This new proposition is structured into three key life stages: teens, young professionals, and middle-established professionals — with each stage offering tailored features that meet the evolving financial needs of Ghanaians.

For teens, the offering includes a prepaid or reloadable debit card with parental controls, expense-tracking tools, and scheduled allowances, aimed at teaching budgeting, saving, and financial responsibility. In

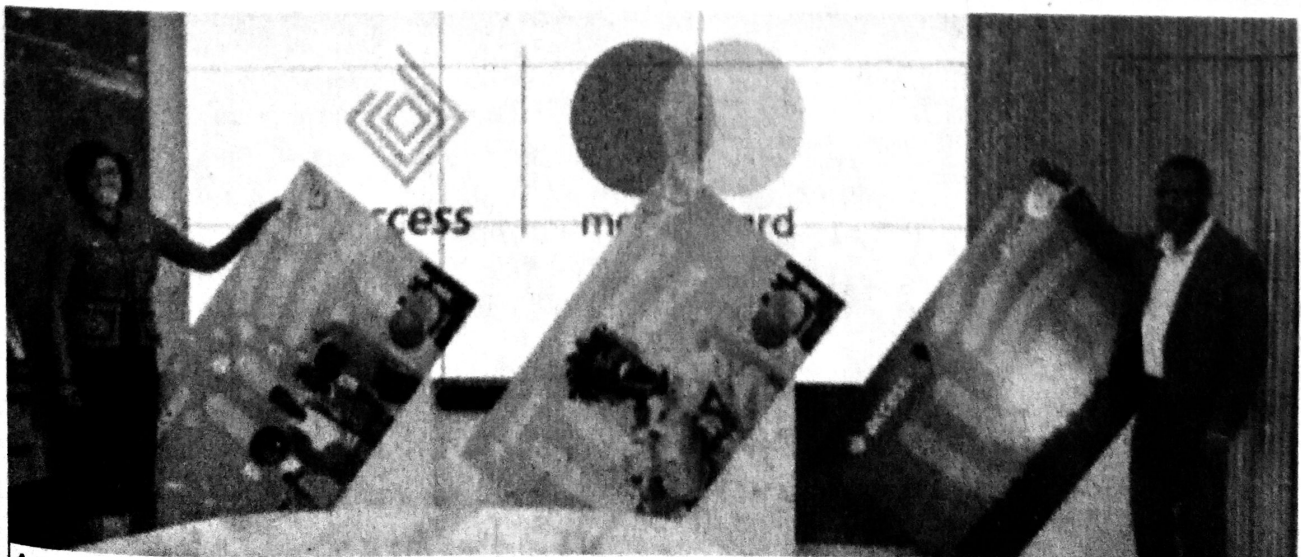
addition, the card offers discounts on gaming, streaming services, and educational platforms.

As users transition to young professionals, the card evolves to include a debit card paired with an entry-level credit card, using soft credit scoring to help first-time borrowers establish credit. This stage also introduces Buy Now, Pay Later (BNPL) integrations for e-commerce, travel, and gadgets, along with exclusive rewards on subscriptions. The offering further supports wealth-building with investment-backed cashback cards. For middle-established professionals, the product expands to premium debit and credit cards that offer travel, lifestyle, career advancement and health insurance benefits, as well as business and SME-linked corporate cards for entrepreneurs and executives.

"This launch reflects our shared commitment with

Access Bank Ghana to shape a more financially confident and digitally included generation. By embedding financial literacy and secure digital tools from an early age, we are empowering Ghana's youth to grow into financially responsible adults while also giving families peace of mind and contributing to a more inclusive digital economy," said Folasade Femi-Lawal, Country Manager and Area Business Head for West Africa at Mastercard.

Pearl Nkrumah, Executive Director, Retail and Digital Banking, Access Bank Ghana, added: "Our youth are not just the future, they are the now. Through our collaboration with Mastercard, we are not just offering banking solutions to young people, but we are enhancing their job market readiness, creating recruitment opportunities, empowering young entrepreneurs, and equipping them to achieve their dreams and impact



A scene during the event