

ATB Bank Nigeria: Knowledge Base Document for AI Service Support Agent

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Purpose: To provide a comprehensive reference for the ATB Bank AI Service Support Agent to assist customers with inquiries about products, services, dispute resolution, and operational details.

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1. Introduction

This document serves as a knowledge base for the ATB Bank AI Service Support Agent, enabling efficient and accurate responses to customer inquiries. It includes details on banking products, services, operational procedures, and contact information for ATB Bank, a leading financial institution in Nigeria with 30 branches nationwide.

2. Products and Services

2.1 Account Products

Product	Minimum Opening Balance	Minimum Balance Requirement	Features	Pricing
Current Account	₦ 50,000	₦ 10,000	Cheque book, debit card, online banking	₦ 5,000 maintenance fee/quarter
Savings Account	₦ 10,000	₦ 5,000	Interest on deposits, debit card, online banking	₦ 1,000 maintenance fee/quarter
Kid's Account	₦ 5,000	₦ 0	Debit card, online banking, parental controls	Free maintenance for minors

2.2 Card Products

Product	Issuance Turnaround Time (TAT)	Pricing
Debit Card	4 days	₦ 2,000 issuance fee
Credit Card	7 days	₦ 5,000 issuance fee, 20% interest p.a.
Prepaid Card	4 days	₦ 1,500 issuance fee

2.3 Loan Products

Product	Interest Rate	Repayment Plan	Pricing
Overdraft	18% p.a.	Flexible repayment options	₦ 5,000 arrangement fee
Secure Loan	15% p.a.	Fixed repayment options	₦ 2,000 arrangement fee
Asset Financing	12% p.a.	Fixed repayment options	₦ 5,000 arrangement fee
Student Loan	10% p.a.	Flexible repayment options	₦ 1,000 arrangement fee

2.4 Digital Banking Products

Product	Features	Pricing
Internet Banking	Bill payments, fund transfers, account management	Free
Mobile Banking App	Bill payments, fund transfers, account management	Free
SMS Alert Service	Transaction alerts	₱ 500/quarter
Email Alert Service	Transaction alerts	Free

2.5 Other Products

Product	Features	Pricing
Merchant POS	Point-of-sale transactions	₱ 10,000 setup fee, 1.5% transaction fee
QR Payment	Contactless payments	1% transaction fee
Agency Banking Service	Banking services at agent locations	Varies by agent

3. Dispute Resolution

- Turnaround Time (TAT): 3-5 working days
- Contact Details:
 - Email: dispute@bank.com
 - Phone: 0800-BANK-123

4. Loyalty Programs

- Debit Card Rewards Program: Earn points for debit card usage, redeemable for rewards.
- Credit Card Cashback Program: Receive cashback on eligible credit card transactions.

5. Contact Details

- Email: info@bank.com
 - Phone: 0800-BANK-123
 - Physical Locations: 30 branches across Nigeria, including:
 - Branch 1: 123 Main St, Lagos
 - Branch 2: 456 Elm St, Abuja
 - (See Section 7 for sample branches)
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6. Branch Opening Hours

- Monday - Friday: 8:00 AM - 5:00 PM
 - Saturday: 9:00 AM - 2:00 PM
 - Sunday: Closed
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7. Sample Branch Locations

City	Number of Branches	Sample Locations
Lagos	5	Lagos Island, Lekki, Ikeja
Abuja	3	Garki, Wuse
Port Harcourt	2	D-line, GRA
Kano	2	City Centre, Airport Road
Others	18	Various cities across Nigeria

Note: Full branch list available at bank branches or website.

8. Security

- Deposit Protection: Customer deposits are secured by the Central Bank of Nigeria (CBN) and Nigeria Deposit Insurance Corporation (NDIC).

- Fraud Prevention: Advanced encryption and multi-factor authentication for digital banking platforms.
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9. Applying for Products

- Online Application: Available via ATB Bank website (www.ATBbank.com) (www.ATBbank.com).
 - Physical Application: Available at any of the 30 branches.
 - Required Documents: Varies by product (e.g., ID, proof of address, income verification for loans). Contact branch or website for specifics.
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10. Repayment Plans

- Flexible Repayment Options: Available for Overdraft and Student Loan products, allowing customized repayment schedules.
- Fixed Repayment Options: Available for Secure Loan and Asset Financing, with structured monthly payments.