

UBA RED LETTER

Marketing & Brand Communication

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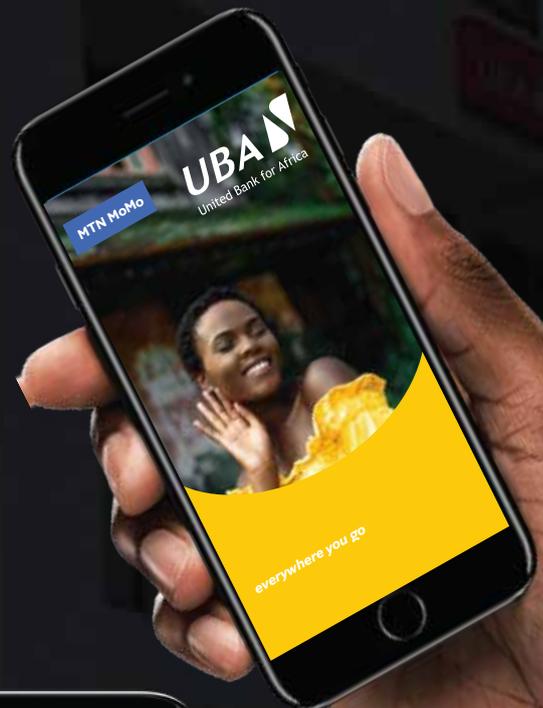
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What is UBA Red Letter ?

UBA REDLETTER is a new newsletter on the activities of UBA Cameroon.

We designed it to stay in touch with you, our valued customer, and communicate monthly on our products, our services and our current promotions.

We hope you enjoyed the first edition last month and believe that this new edition will delight you. So, stay connected!



Did you know?
"The UBA Group is celebrating its 70th anniversary."

Word from our Head of Digital Banking.

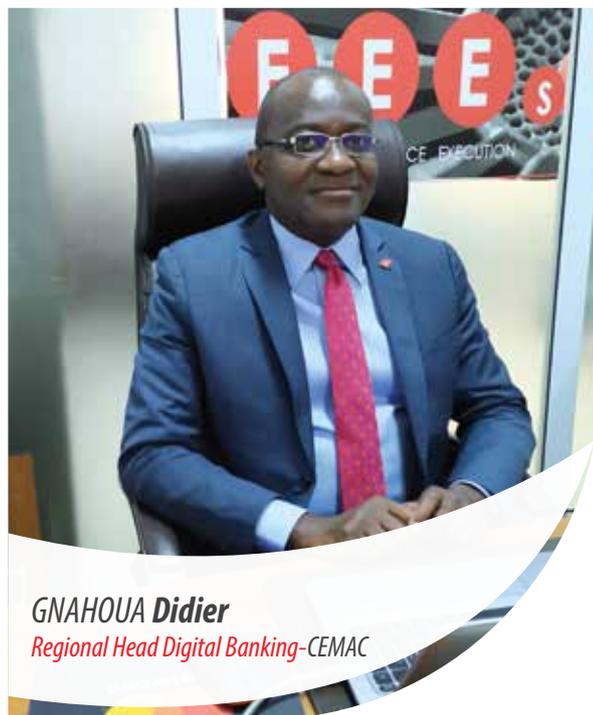
Interviewed by the Marketing & Brand Communication Department

Many companies including banks embark on the digital. UBA as an internationally renowned Financial Institution is not out of this opportunity offered by the digital world. From the group to the subsidiaries, our strategy is based on the range of digital services offered to our customers.

With digitalization, the customer no longer needs to get to the bank to do banking. UBA Cameroon has set up numerous products and services to help its customers carry out banking transactions without going to an agency.

Through its strategy, UBA Cameroon offers everyone access to digital financial services and thus promotes financial inclusion as advocated by governments including that of Cameroon.

The various components of UBA Digital Banking products include: bank cards (debit, prepaid), cash management on on-line banking platforms (Corporate and Private Customers), mobile channels, Points of sales (commonly known as POS), e-Commerce (on-line payment) and products resulting from our partnership with some local Telecom Operators and aggregators. To provide quality services to customers, the Digital Banking Department includes 3 sub-departments: Support & Assistance, which deals with customer support in the use of our products, from registration to current operation; Products Sales in branches, which ensures the marketing of the digital products at the level of branches; and Product Development, in charge of designing, developing and assisting in the sale of these Digital Products and Solutions in line with customer needs. The Digital vision of our bank is to always be at the forefront of highly dynamic new technologies, to provide our customers with quality services in a context of tough competition.



GNAHOUA Didier
Regional Head Digital Banking-CEMAC

It is in that vein that we have made significant innovations such as funds transfers into customers' accounts initiated from Europe or the United States through the platform of our internationally renowned Aggregator of Money Transfer Companies, the possibility to send funds from a UBA account to a Mobile Money account and vice versa, Value Added Services like airtime top-up, recharge of prepaid cards, opening of savings accounts via our Facebook Messenger solution (LEO) and our Mobile Banking, payment of invoices and payment of certain taxes through our Magic Banking solution (USSD). It shall be noted that with our recent integration to GIMAC, our customers will carry out transactions at significantly reduced costs. Our new card product, the Platinum MasterCard, which will be launched very soon, is a premium product that offers many international privileges.



We equally have ongoing projects that are worth to mention, namely the mobile merchant payment, the Visa QR (mVisa) and Mastercard (MasterPass QR), WhatsApp Banking (the bank on WhatsApp), the MasterCard prepaid card, the cardless withdrawal at ATMs, just to name a few.

To sum up this word during this back-to-school period, we wish an excellent and successful year to all pupils and students, a year of great pride for their parents. And we encourage parents to give financial education to their children, so they be at the forefront of it. It is also important to note that very soon at UBA, the youth aged 15 to 20, through a parent authorization, will have the privilege to obtain the “Youth Card”, which is also currently under development.

Thanks to the Marketing & Brand Communication Department for this great initiative to interview the actors involved in the Bank & daily activities in order to shed more light on our noble customers.



PRODUCT OF THE MONTH :
Bank to Wallet (Push & Pull)

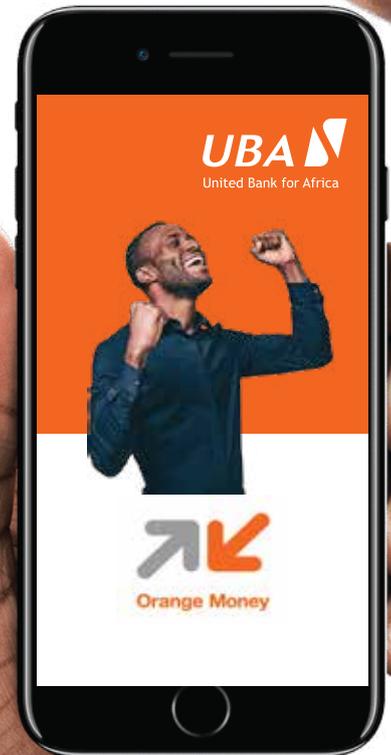
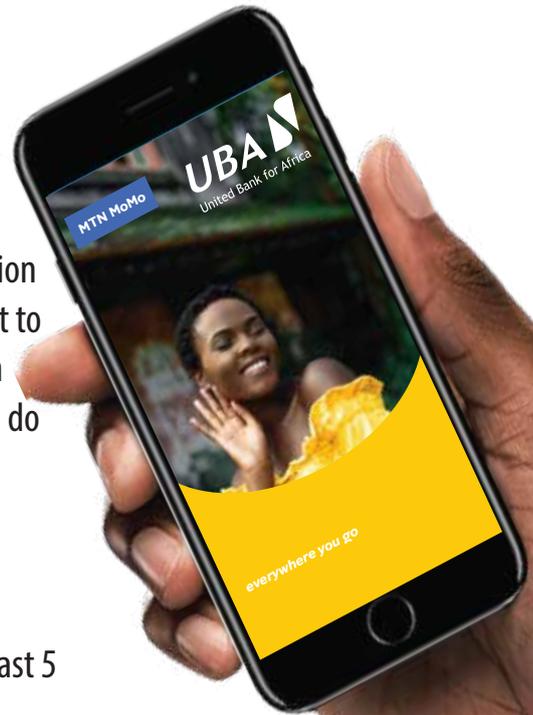
Push & Pull is a UBA service in partnership with telecommunication companies that allows customers with a “mobile money” account to carry out banking transactions through the “mobile money” menus of the carrier. The customer who subscribed to this service can do the following:

- Transfer from his bank account to his mobile money account.
- Transfer from his mobile money account to his bank account.
- Check the balance of his bank account. View the history of the last 5 transactions of his bank account.

HOW TO
SUBSCRIBE ?

To subscribe to the Push & Pull service, just go to any branch with:

- A copy of your NIC.
 - The completed Push & Pull subscription form (Downloaded from our website: <https://www.ubacameroon.com/uba-pushpull/>).
- Once at the branch, go to the customer service to obtain relevant instructions. We will guide you to obtain your activation code and complete your enrolment in the system.



HOW DOES IT WORK?

To access the Push & Pull service, simply follow these steps:



- 1 Access your mobile account dialling the USSD PIN code *126#
- 2 Press 5 to select "Bank Operations"
- 3 Then press 4 to select "UBA".
- 4

At this point, the system displays the list of available transactions, so you can choose. For each choice, your secret code will be required to continue the transaction.



- 1 Access your mobile account dialling the USSD code #150*7#
- 2 Press 1 "Bank Operations".
- 3 Press 1 to select "UBA".
- 4

At this point, the system displays the list of available transactions, so you can choose. For each choice, your secret code will be required to continue the transaction.

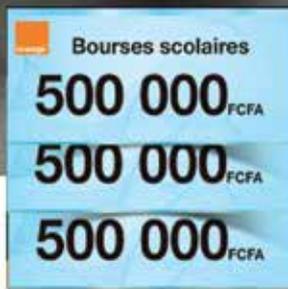


NB: Note that the transfer transactions with PUSH & PULL are secured by the same 5-digit PIN used for MTN Mobile Money transactions.

Good news in my account

Bank to wallet

#150*7#



Every week, win 500 000 CFA F in scholarships,
Laptops, telephones by cumulating Bank to
wallet transactions.

Cumulante both transactions thesame week:

- By transferring from your Orange Money to your bank account
- By transferring from your bank account to your Orange Money.

Every week* win :

- 500 000 CFA F in scholarships
- Laptops/telephones

To participate, go to your nearest UBA branch

PROMO :

A bank account for all

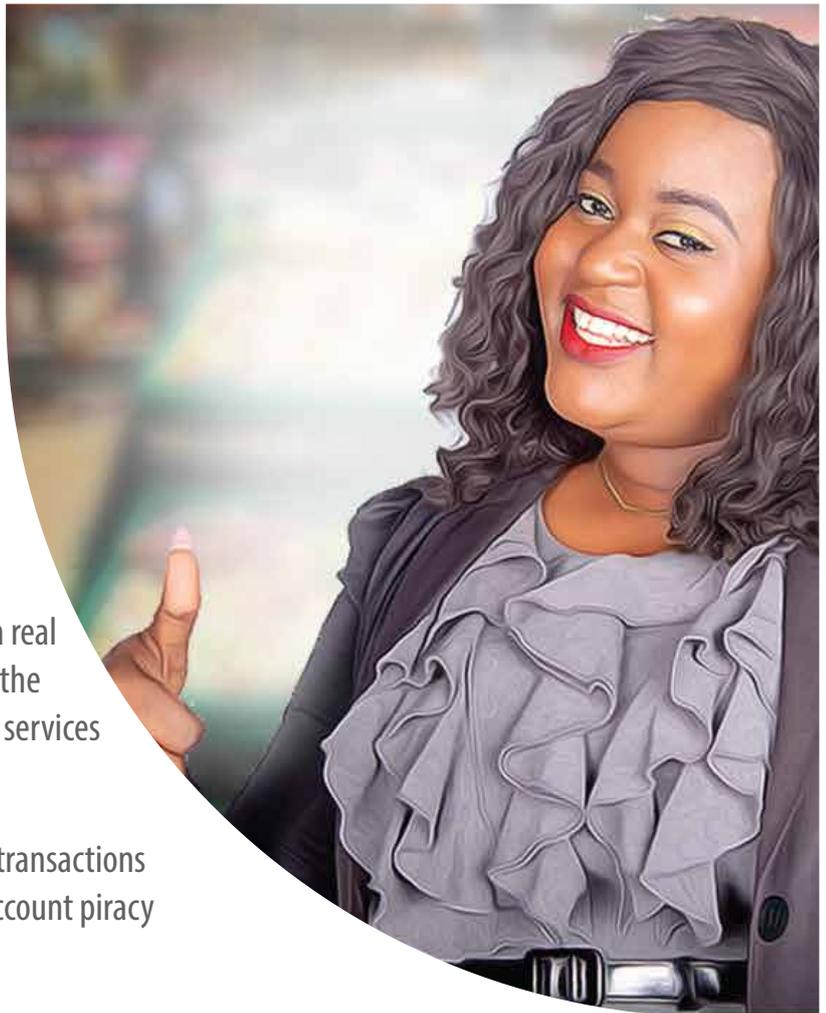
In a constant effort to improve access to its products and services, UBA Cameroon has launched a great promotion called “a bank account for all” to benefit from the opening of a bank account with only 1 000 CFAF and access to several other digital services. Indeed, it is an invitation to the savings culture and a real opportunity to access the digital universe offered by the United Bank for Africa (UBA). A wide range of digital services await you, including:

SMS Alert is a solution to be notified in real time of transactions on the bank account. It thus eases the detection of account piracy cases and gives more security to the account.

Mobile Banking is a solution that allows to carry out on the UBA mobile banking application, banking transactions and others like money transfer to prepaid card, bill payment, purchase of telephony credit. It can be downloaded from App-Store and PlayStore.

Internet Banking is a unique, multifunctional and integrated platform of on-line banking services. It allows you to remotely access your accounts and perform various banking operations (account consultation, statement download, on-line transfers, reporting) from your office.

VISA Debit Card is an international electronic payment method that can be used for cash withdrawals and various payments 24/7 in almost 2 million VISA ATMs around the world.. Our VISA Cards also allow you to make online payments and payments via POS (inbound and outbound). It is also important to note that the promo “A bank account for all” is valid until December 31, 2019.



So, visit our Facebook page and/or our branches to open your bank account (current or/and savings). On Facebook, you can open a bank account by chatting with our virtual banker, Leo (<https://web.facebook.com/ubachatbanking/>). In an interactive discussion, Leo will lead you step by step through the on-line process to creating your account.

Did you know?

“UBA Cameroon was the second most profitable bank of Cameroon in 2018”

EVENT OF THE MONTH:

Training on the new CEMAC foreign exchange regulation

UBA Cameroon has organized a training session which is still ongoing to ensure that its staff is aware of the new CEMAC foreign exchange rules put in place by the Bank of Central African States (BEAC).

A team made up of credit, risk & treasury departments have been the main instructors since the 3rd of August and will run to the end of September. So far so good, it has been holding in batches to allow participants assimilate the provisions of the new regulations.

The new regulation came into effect on March 1st with a six-month compliance period that will end on September 1st, 2019. The offences that will be incurred for non-compliance with this new regulation have also been discussed throughout the session. In the approach that was used, the trainers explained to the participants the difference that exist between the different actors of the regulation in the country BEAC, MINFI and COBAC.

Regarded as more flexible than the previous, this new device also brings innovations which were focused on throughout the training. For example, criminalise informal manual exchange activities.

The participants were also briefed on the regulatory framework specific to credit institutions, microfinance and banking groups of the CEMAC zone. A validation test was conducted to determine the impact of the training.



CLIENT OF THE MONTH : STE ICE

Our customer of the month is **STE ICE**, a company distributing major household appliances of brands such as SHARP, SAMSUNG, SONY, LG, TOSHIBA, INDESIT.



Sté ICE

It is a representative of **ARKAYS** Group. You will find STE ICE shops at Akwa, in the street right in front of Akwa Palace.

Post Box 15020 Douala Cameroun , 24, Rue Joffre , Opposite Arno . Akwa .
info@steice.com





BANKING TERMS FOR YOU

Overdraft

It is the money you withdraw from your account when you run out of funds. It's like a loan that the bank gives you.

Example:

"She received an overdraft notice when she spent more than she had in her checking account."

Collateral

This is something, like a house, that's used as a guarantee (assurance or backup) when taking out a loan. If the borrower cannot pay the debt, the bank becomes the owner of the collateral.

Example:

"She didn't have any collaterals, so she decided to take out a mortgage."



**I AM HERE
TO HELP
YOU**

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FULFILLMENT CENTER**

Connect with us.

233 50 67 82



+237 233 506 782



www.ubacameroon.com



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