



# RED LETTER

Newsletter N°4  
JAN / 2020



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By Marketing & Brand  
Communication

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## Words from the Deputy Managing Director

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**Marguerite  
Fonkwen**

### **The year 2019 was seemingly a great one for UBA Cameroon in terms of overall growth in business performance. What in your opinion accounted for this?**

2019 was indeed a great year for UBA Cameroon with even greater and stronger milestones than the precedent. For an institution like ours, many aspects contributed to this but I will like to mention three key factors.

**Firstly**, our Customers – We are so thankful for the wonderful opportunity we have had to serve our customers of our varied and rising portfolio. As a customer centric bank, we rightly put our customers at the heart of everything we do and we are grateful for their appreciation. We sincerely thank our customers for the trust, support and strong cooperation throughout the course of last year. Without their loyalty and dedication to the UBA brand, we could not have achieved all that we did in 2019.

**Secondly**, our People. One of our greatest asset is our young, dynamic and hardworking personnel. To thrive in our kind of business, faced with meaningful competition, you need the right people for the job. People who are driven by passion and commitment to serve and meet the changing demands of customers and the market. I am proud to work side by side with bulldozer-colleagues. They all have the UBA DNA, something extraordinary which most companies are still in quest for.

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**Lastly**, I could mention Innovation. We strongly understand that the World is changing and so is Banking. Therefore, to stay in business and maintain leadership aspirations, only companies that have sought to innovate will be able to succeed. In the last decade, the banking sector has witnessed wide trends in digitalization spurred more and more by sophisticated customers' demands and expectations.

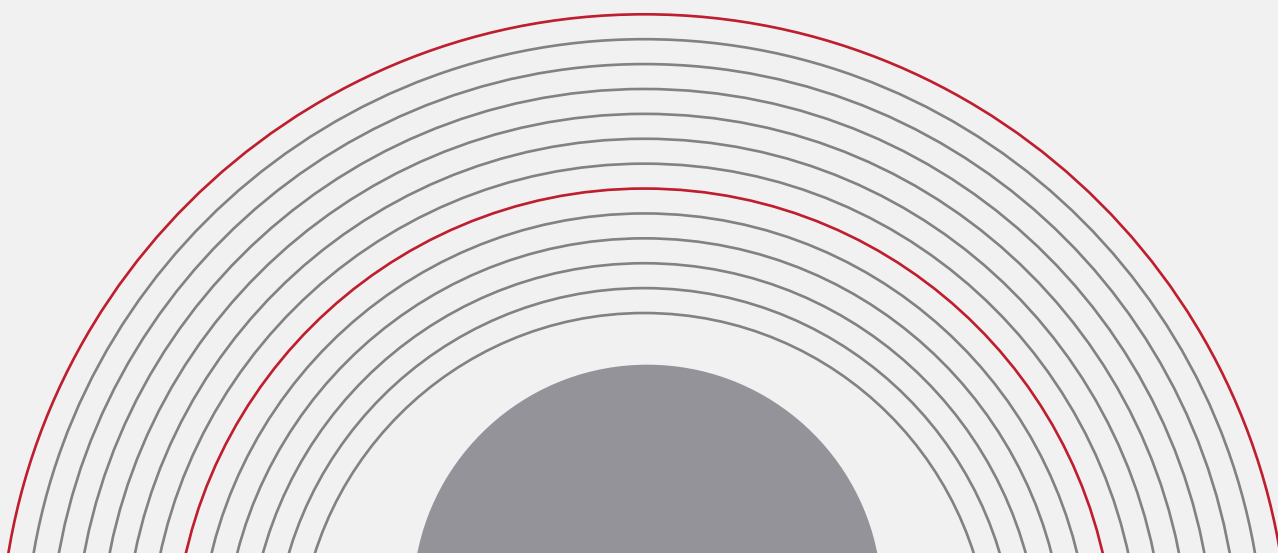
We have not only been listening to our customers, but have proactively acted accordingly. Today, we are proud not only to have launched a unique and exquisite product for women called **"UBA Ladies Account"** coupled with a female leadership program; but more importantly to have introduced advanced and innovative digital banking platforms in the market.

You must have heard of **Magic Banking, Leo** – the virtual banker available on Facebook and WhatsApp, **UBA Mobile Banking** App... enabling customers to open their accounts and conveniently carry out basic banking transactions from their mobile phones at the comfort of their homes, offices and across the world. This is the future in banking and UBA Cameroon is already living the future today.

### **To all your customers reading from you, what would you like to say to them especially as they continue to remain loyal right up to 2020?**

I wish to say Happy and Prosperous New Year to all of them and their loved ones. May the Almighty God guide them through the full realization of their businesses and hearts' desires. I sincerely express my gratitude to them once again for their trust and infinite loyalty. UBA Cameroon stays highly committed to delight them more this new year and beyond with an improved service quality together with innovative and user-friendly banking solutions.

**Thank you and God bless.**





## Product of the month

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# UBA Ladies

**UBA Ladies** is a gender specific product designed for female customers of the bank.

It aims at encouraging ladies who desire to maximize returns on their accounts by granting them a higher interest rate as their savings is growing in their bank account.



### ACCOUNT FEATURES

- Opening balance= 25 000 FCFA
- Minimum balance= 50,000 FCFA
- Interest payable: Yes
- Pack: XAF 1,000 (Compulsory)
- Fax/Email Indemnity: Free
- Cheque book: No
- Balance enquiry: Free
- Third party deposit: Allowed
- International Funds Transfer: Allowed
- Age required : Above 21 year

### UBA LADIES PACK

- Free beauty regiment
- Women leadership program
- Round table, Debates, Tea Discussions
- Attractive interest rates 2,75%

### DOCUMENTATION

- Completed account opening form
- Valid means of Identification:
  - 2 photos (4x4)
  - Copy of valid ID
- Localization plan or utility bill (max. 3 months old)
- Revenue justification
  - Pay slip or work attestation (employees)
  - Business registration or tax payers' card (self-employed)

# Events

## ► UBA CAMEROON LAUNCHES NEW RETAIL PRODUCTS

UBA Cameroon officially launched four new products on Tuesday 17 December 2019 in Douala. **UBA Ladies Account, UBA Kids Account, UBA Project Account and UBA Nextgen Account.** All these accounts are designed to meet the needs of the different customer segments.

This ceremony had two phases, a press briefing and a coaching and motivational session dedicated to empowering women. The DMD Marguerite Fonkwen Atanga presiding over the ceremony welcomed all the guests and customers and thanked them for their loyalty through the years. She also laid emphasis on the UBA Ladies account, which has special characteristics destined to empower women from all works of life. According to the DMD “Our presence here today is not only to launch a new product, but also introduce a movement for women by women. We shall provide women with expert tools and advice, given by a chartered coach, on entrepreneurship, auto-management, but foremost, we shall try to develop in women the courage and strength to dare, to renew with their inherent independence, pro-activeness and creativity”. Account holders will benefit from close follow up to ensure they are successful in their different endeavors.

To set the pace, a special session under the theme “From creation to effective business management”. The motivational speaker Coach Jeane Nsoga took time out to enlighten the women present on how to be more creative, dare to venture into business and how to manage their businesses. The very engaging session ended with a question and answer session.



Coaching and Motivational Session



# Events



NEW RETAIL PRODUCTS LAUNCH CEREMONY

## ► UBA FOUNDATION IN CAMEROON VISITS 2 ORPHANAGES

UBA Cameroon staff under the umbrella of the UBA Foundation visited two orphanages in Yaounde and Douala in December 2019. In line with Corporate Social Responsibility activities organized at the end of the year, staff made free will donations in cash, foodstuff etc. to support the different orphanages.

In Yaounde, the Regional Director for the Centre region Aissatou Hamadou and the Head Institutional and Public-Sector Christian Njankouo led the staff as they visited the **Saint Therese Obili Orphanage**. This orphanage caters for about 50 orphans and the founder depends solely on good will donations to cater for the kids aged between 1-16 years. The UBA delegation carried diverse gifts for the children and spent some valuable time in their midst singing and reciting rhythms. The founder was very emotional as she thanked UBA for the gesture that will go a long way to help with providing for these children.



St. Therese Obili Orphanage Yaounde



# Events

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In Douala, the UBA Delegation was led by Dominique Mahend MD/CEO and Marguerite Fonkwen Atanga DMD to visit the **Destiny Home Orphanage**. This Centre cares for children between 1-16 years with a capacity of up to 25.

The MD encouraged the founder for such a noble initiative. He called on all to take this as an example and make it a habit to support less privileged children.

The DMD on her part encouraged the children to be obedient, grateful and to seize any opportunity to become better. She also called on them to take their studies very seriously. The gifts were handed over to the Centre at a time when preparations for Christmas were ongoing. These visits wrapped up the CSR activities for the year at UBA Cameroon.



Destiny Home Orphanage Douala



# Events

## ► UBA CAMEROON DONATES BOOKS UNDER THE READ AFRICA INITIATIVE

In line with the UBA Foundations drive to improve reading amongst students on the African continent, UBA Cameroon donated some books and other didactic material to **Collège des Lauréat in Douala**. This high school has more than 1000 students and is situated in the Douala 3 Council area one of the fastest growing suburban areas of the economic capital of Cameroon. UBA Cameroon was led by the MD/CEO Dominique Mahend , the DMD Marguerite Atanga accompanied by staff drawn from all the branches in Douala .They were heartily welcomed by the school authorities and students with whom they carried out series of activities. The books donated were; What Sunny Saw in the Flames, Fine Boy, Weep not Child, Fisherman, L'aventure Ambigué from well internationally acclaimed writers in Africa such as Cheikh Hamidou, Nnedi Okorafor, Ngugi Wa Thiong'o. The principal Jean Marie Dhainaut on behalf of the school thanked the bank for gesture that will increase the available reading material in the school. On his part, the MD/CEO called on the students to read the books and constantly work to improve on this habit for it will help them perform well in school. He also encouraged them that books remain a major source of knowledge. A very interesting reading session followed with both staff and students reading. The event ended with an interesting quiz on African writers where students won prizes.



Collège des Lauréat in Douala.

# Events



Books and other didactic material  
donated to Collège des Lauréat in Douala.



Something  
priceless  
for *you*

UBA Mastercard

-  UBA Cameroon SA
-  UBA Cameroon SA
-  cfccameroon@ubagroup.com
-  233 50 67 82



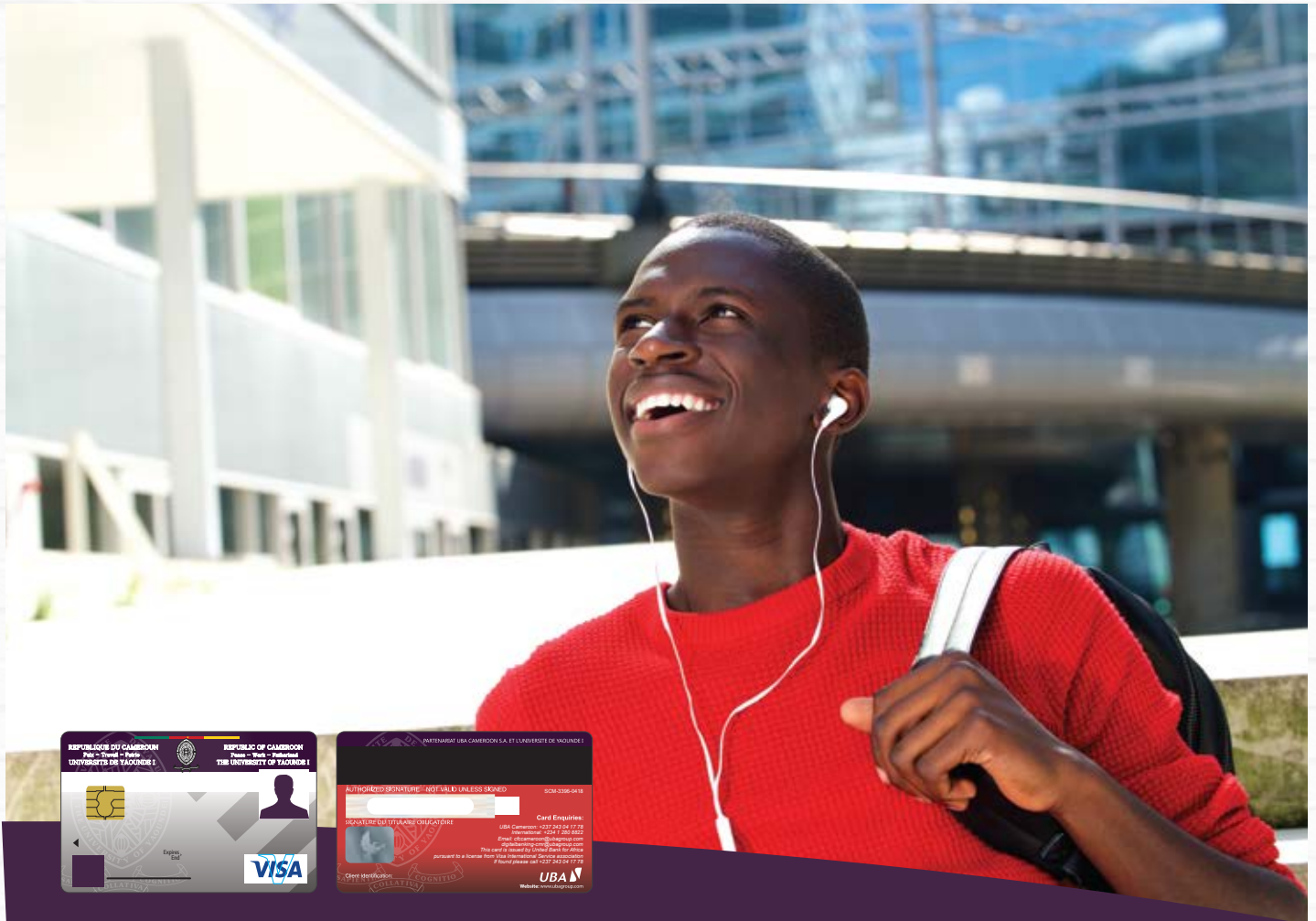


# UBA CAMEROON ORGANISES AN AFTERWORK FOR ITS MASTERCARD CUSTOMERS





## Promo of the month: MULTIPURPOSE STUDENT CARD



The Multipurpose Student Card is a customized card that bears the colors and images of your institution and incorporates information to singularly identify your students. You can have student's information relating to the faculty, the department, the level of studies, the personal information and even the signature of the dean and of the cardholder. It also has a bar code and is compatible with biometric technology. In addition to being a student card, it can also be used as a rechargeable electronic wallet on any VISA terminal (ATM, electronic payment terminal, on-line store) worldwide. With this card, students will be able to:

- Pay their university fees on-line;
- Buy their restaurant tickets or pay for any other need on campus;
- Make purchases in shops;
- Receive on their card the monthly allowance/pocket money from their parents;
- Wisely manage their expenses by avoiding cash handling and related risks, while cultivating good management practices.

**CUSTOMER OF THE MONTH :**  
**COMETS SARL**

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COMETS SARL  
B.P. 10184 Douala  
00 237 690 129 501/00 237 675 177 350/00 237 690 026 191  
infoplus@cometsengineering.com / cometssarl@yahoo.fr  
N °: 025289 (RC / DLA / 2004 / B / 033506)  
Stated capital: 6.000.000 fcfa

**COMETS SARL**

(COMPTOIR DE METALLURGIE DE  
TUYAUTERIE ET DE SOUDAGE)

COMETS Sarl is a Cameroonian limited liability company (Sarl).  
Its headquarters are in Douala, with the offices and workshop  
located in the port area opposite the Dangote Cement Cameroon  
Head Office.

**BUSINESS AREAS**

COMETS Sarl is a multidisciplinary company specializing in engineering and industrial  
construction services Industrial construction

- Construction and assembly of industrial piping
- Construction of vertical cylindrical (tanks) and horizontal tanks
- Manufacturing
- Construction of metal structures (metal frameworks, service station awnings, all types of metal sheds)
- Laying of pipelines for the transfer or reception of petroleum products
- Plant maintenance



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# SOME BANKING TERMS FOR YOU



## **Personal Identification Number (PIN)**

This is a secret combination of numbers that only account holders can use to access their accounts.

### **Example:**

"After three failed attempts to remember his Personal Identification Number, he had to contact the bank."

## **Safety Deposit Box**

A safety deposit box is a safe that the bank rents for people to store their valuable items.

### **Example:**

"After having his house broken into twice, he decided to keep his important documents in a safety deposit box."



Une prompte résolution est  
notre mot d'ordre.  
Prompt resolution is our  
watch word.

UBA

**CENTRE D'APPEL ET D'ASSISTANCE UBA**  
**UBA CUSTOMER FULFILLMENT CENTER**

*Contactez-Nous / Connect with us.*

**233 50 67 82**  
**24/7**

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