



CONTENTS

- ① *What is UBA REDLETTER?*
- ② *More about Retail Banking*
- ③ *Product of the month: AfriCash*
- ④ *Promo of the month:
Orange Bank to Wallet Tombola*
- ⑤ *NEW: UBA Music Show*
- ⑥ *Events of the month:
UBA Sponsorship activities*
- ⑦ *Client of the month: Agriex Cameroon Sal*
- ⑧ *Banking terms for you*
- ⑨ *Coming Soon*
- ⑩ *Useful contacts*



N'Nkakey Anie
Head Retail Banking.

More About Retail Banking

Retail Banking is a Department of the Bank in charge of inbound and outbound (diaspora) individuals (pupils, students, workers, entrepreneurs, artisans, traders, artists, etc.), as well as their respective groups, namely secondary schools, public and private Universities, SMEs, all types of associations (religious, professional, nationals, syndicates, etc.)

The Retail Banking provides customers with customized accounts, in view to collect their deposits, which may be remunerated or not based on the type of account. Each customer thus has the chance to open current or savings accounts.

Any account open by our customers is linked to a bundle of electronic solutions aiming to an unprecedented experience after each deposit, funds withdrawal, funds transfer and payment transaction. These essentially include debit cards, prepaid cards, e-statements, on-line banking, SMS alerts & e-mails. The cost of this bundle is in respect of whether it is a student account (500 monthly), a savings account (1,000 XAF monthly) or a current account (2,000 XAF monthly).

Loan facilities: Our loan facilities include: overdraft/liquidity facilities, school loans, consumer loan, equipment credit, investment credits, bank guarantees (over private and public contracts, customs), documentary credits, etc.

We equally offer to our customers a range of products developed with our partners insurers (bank insurance products, whose catalogue is under preparation), as well as payment platforms, namely Magic Banking, Push & Pull, etc.

Currently, we are running a back to school campaign, a bank insurance products distribution campaign, electronic collections for secondary schools, Universities and Councils.

Moreover, we are preparing a campaign to collect deposits on savings accounts and this will be the last action of the year intended for our customers. Added to that, we will soon launch the new "Adolescent Account", being an update of the Kids Account intended for children aged from 0 to 12; the special savings account at floating rate; the hybrid account, combining the features of a current and a savings account and the development of new bank insurance products.

So, we wish a successful 2019 academic year to our pupils and students, building on the good start offered by our back to school loan. As for graduating students, we will be delighted of their reconversion from "student customers" to "salaried customers" in our books and honoured to support them in their professional life.

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 second edition last month and believe that this new release will delight you. So, stay connected!

**Thank you for
banking *with us.***

We do not know what we will do without you



AfriCash

Cash transfers across Africa

Just so amazing

Send Money across Africa and taste the difference in rates and customer service.



Africash is a UBA Group exclusive fast, simple and cheap money transfer solution, to maintain ties with your family, friends or business partners, by sending money on-line and in real time in the large network of African countries where UBA operates. The simpleness of Africash originates from its ease of use. Indeed, sending money with Africash does not require you to buy FCY as all transactions are carried out in LCY. For instance, if you want to send money to Nigeria, you can deposit XAF and your recipient will be paid in Naira. Payments are equally possible in Euro/Dollar, provided the deposit was made in Euro/Dollar. The recipient instantly receives the money as described under section.

To send money with Africash, follow the simple steps below:

- 1 Visit a UBA branch.
- 2 Fill the Africash Sending Form.
- 3 Enter mandatory details.
- 4 Communicate the PIN code, the test Question and Answer to recipient.

HOW DOES IT WORK ?

To receive money sent with Africash, the recipient, in addition to having his/her National Identity Card or Passport or Residence permit, must:

- 1 Visit a UBA branch.
- 2 Fill the UBA Africash Withdrawal form. Mandatory details include the PIN code, the Test Question and Answer initially communicated by the sender.

Sending Corridor

Fees Applicable on all Amounts

Nigeria

3% (Minimum XAF 5,000)

Benin & Senegal and XOF Corridor

1% (Minimum XAF 5,000)

Other African Countries

1.50% (Minimum XAF 5,000)

CEMAC Countries

1%

Good news in my account

Bank to wallet

#150*7#



In partnership with Orange Cameroun, UBA Cameroon has launched a tombola along side this back to school period, giving customers using the Bank To Wallet service a chance to win each week, for one month, a 500,000 CFAF scholarship, One Laptop or One Smartphone. The first draw of the tombola took place on September 16, and the tombola itself ends on October 7, 2019.

To take part in the tombola, you must:

- 1. Be effectively identified on Telecom and Orange Money.*
- 2. Have subscribed to the Bank to Wallet (Push&Pull) service.*
- 3. Not be a UBA Cameroon or Orange Cameroun staff.*
- 4. Have carried out both transactions in the same week with a minimum cumulated amount of 100,000 CFAF*

A draw is performed each Monday, on the sample composed by all eligible customers who carried out, in the same week, a transaction from their UBA account to the OM account and a transaction from the OM account to their UBA account, cumulating a minimum amount of one hundred thousand (100,000) CFAF. The prize giving holds each Thursday at the branch of domiciliation of each winner's UBA account.

Did you know?

"UBA Cameroon was the second most profitable bank of Cameroon in 2018"



MUSIC SHOW

FREE CONCERT

FOR UBA CUSTOMERS

*make a transaction in your account
and get your ticket**

**While Stock last.*



SATURDAY
NOV. 30
Canal Olympia
Douala Bessengue
18H00

*New in Cameroon! For the first time ever in Cameroon, United Bank For Africa unveils the UBA Music Show! It is a free music concert organized by UBA Cameroon for its customers. This giant end of year event will hold on Saturday, 30th November 2019 at the esplanade of the Canal Olympia Cinema Hall of Bessengue, in Douala. Come and enjoy your favourite stars; **Ben Decca, X-Maleya, Nabila, Blanche Bailly, Nyangono du Sud & other surprises.** Concert tickets are available in all UBA Cameroon branches.*

All you need is to deposit twenty thousand (20,000) CFA in your savings account and claim your ticket directly from the cashier who served you. Should you be a student, a deposit of ten thousand (10,000) CFA is enough. Therefore, if you do not have a UBA Savings account yet, this is your chance to open one and enjoy all other benefits of the UBA Savings account.

EVENTS OF THE MONTH

- ▶ UBA Africa Head of Retail Banking on a Working Visit to Cameroon
- ▶ UBA Present at The Nigeria Cameroon Trade Tourism & Culture

▶ UBA Africa Head of Retail Banking on a Working Visit to Cameroon



For one-week Ode Osita the UBA Africa Head of Retail Banking was in Cameroon to hold different working sessions with staff, partners and customers of UBA. After being received by the top management of the bank lead by MD/CEO of UBA Cameroon Dominique Mahend, he engaged different stakeholders in very interactive sessions. Be it with the retail staff, marketing staff, ROs, DSAs, Operation staff, control team, partners and customers all was destined to ensure a full understanding of the retail business in Cameroon and how UBA Cameroon can do more to improve the business. One of the key events on the calendar was the focus groups that brought together students, parents and entrepreneurs who all shared their opinions of the bank and provided suggestions that will better answer the needs of customers.

It was equally another insightful meeting with the UBA retail team lead by Anie Nn'kakey, the Head of Retail banking for UBA Cameroon who together went through the different products and noted feedback from ROs and marketing team to ensure these products/services meet the needs of customers while providing great customer experience. In a nutshell Ode Osita called on the teams to remain steadfast and continuously strive to ensure the banks products and services are reviewed regularly to stay relevant to the customer's needs. The UBA Africa Head of Retail Banking arrived from Senegal where he carried out similar exercises.

► **UBA Present at The Nigeria Cameroon Trade Tourism & Culture**

In a bid to promote and strengthen economic, social and cultural ties between Cameroon and Nigeria, the Nigerian Consulate in Douala organized the Nigeria-Cameroon Trade, Tourism & Cultural Week in Douala. The event that ran from Friday 27th September to Tuesday 1st October 2019 at the Canal Olympia compound, comprised of corporate exhibitions, presentations on ease of doing business in both countries, a one day start-up/entrepreneurship conference, arts & cultural display, B2B meetings /networking, tourism and transportation expo. UBA Cameroon was present alongside other companies with a stand at the fair grounds where visitors could learn about the bank's products and services, open accounts and see firsthand demonstrations of some digital products. It was also an opportunity to exchange with entrepreneurs and startups who were on hand in search of financial advice and support to start or grow their businesses.

The event was opened by Cameroon's Minister of Tourism accompanied by the Nigerian High Commissioner, the Consul General for Littoral and West regions and the Consul general for the North West and South West regions. Other high-ranking administrative authorities were present and participated during the 4-day event that ended with the celebration of the Nigerian Independence Day.



CLIENT OF THE MONTH

Agriex Cameroon Sarl



Agriex is part of Phoenix Commodities Group, one of the top 3 players in the rice trading industry, globally trading in excess of 1 MMT of rice annually.

Phoenix Commodities has turnover in excess of 1.5 Bn US dollars, originates/ distributes agricultural commodities and natural resources across 60+ global destinations. Commodities traded by Phoenix comprise rice, grains, pulses & specialty crops and coal. Physically handled about 6.99 million MTs of commodities.

Phoenix participates in the entire value chain from sourcing, shipping and logistics management to marketing and distribution, placing significant emphasis on the quality of the rice that we source and trade in

Agriex Cameroon headquartered in Douala is an importer & distributor of rice. Agriex Cameroon is a 100% subsidiary of Phoenix Commodities DMCC, incorporated in Dubai Multi Commodity Center (DMCC), a Free Trade Zone under the authority of government of Dubai promoting commodities trade

SOME BANKING TERMS FOR YOU



ATM

ATM stands for Automated Teller Machine, which is a machine that helps you make bank transactions just by using your card. The word teller refers to the bank clerk who helps you with transactions. Cashpoint or cash machine are also used.

Example :

« I need to stop at the ATM to take out some cash. »

Mortgage

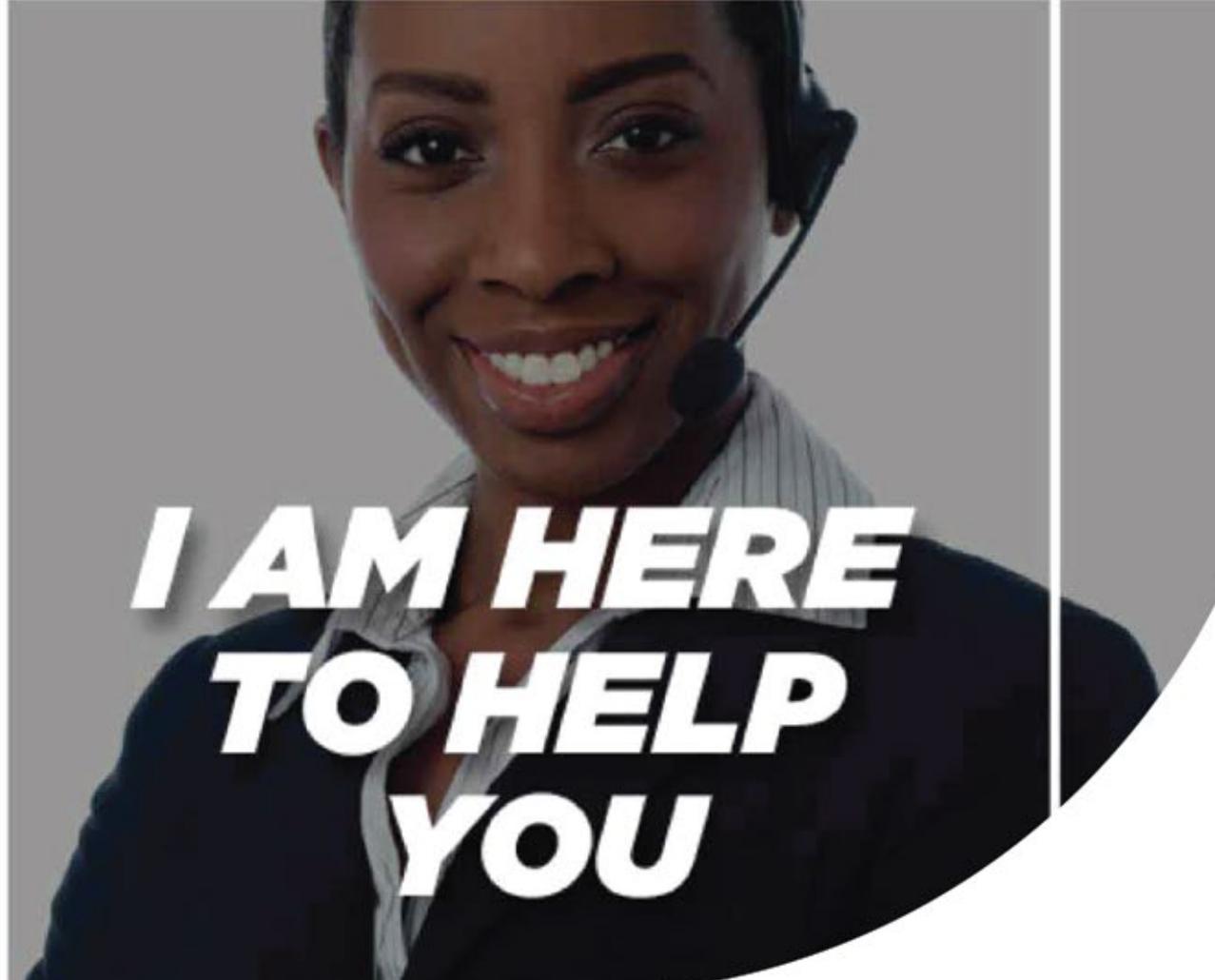
A mortgage is an agreement by which someone can borrow money from a bank to buy a house. The bank becomes the owner of the house until the debt is paid up.

.Exemple :

« They need to take out a mortgage to buy a house. »



Coming
Soon



**I AM HERE
TO HELP
YOU**

**UBA CUSTOMER
FULFILLMENT CENTER**

Connect with us.
233 50 67 82



+237 233 506 782



www.ubacameroon.com



@UBAcares



cfccameroon@ubagroup.com



UBA Cameroon SA

24/7

