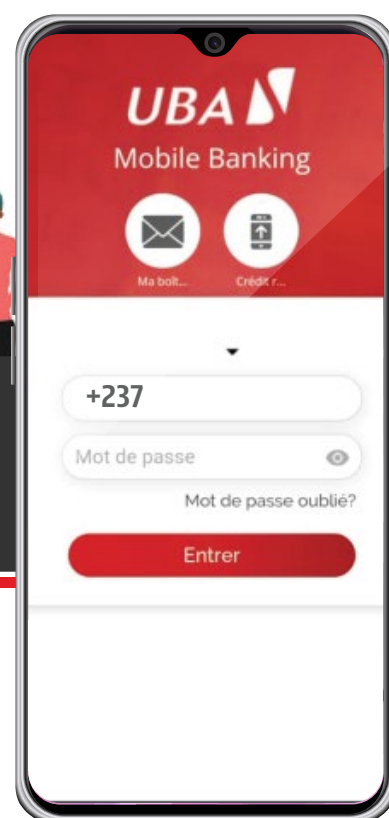


# UBA RED LETTER

Newsletter N°7  
April / 2020



Avoid the Queue  
and Get online



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By Marketing & Brand  
Communication

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**STOP**  
COVID-19

#WeAreInThisTogether  
#TakeResponsibility



## **INSIDE THIS EDITION**

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# COVID-19, THE PANDEMIC ATTACK

The Corona virus COVID-19 disease COVID-19 is an infectious disease caused by the recently discovered form the coronavirus. The new virus and its disease were unknown before the outbreak in Wuhan (China) in December 2019. Coronaviruses belong to a family of viruses causing illnesses ranging from a mild flu (some seasonal viruses are coronaviruses) to more severe pathologies like MERS-COV or SARS.

The virus identified in January 2020 in China is "a new Coronavirus". The disease caused by this new coronavirus was called SARS-CoV-2 by the World Health Organisation - WHO.

On March 11, 2020, WHO identified COVID-19 as a pandemic, that is, an epidemic having global impacts.

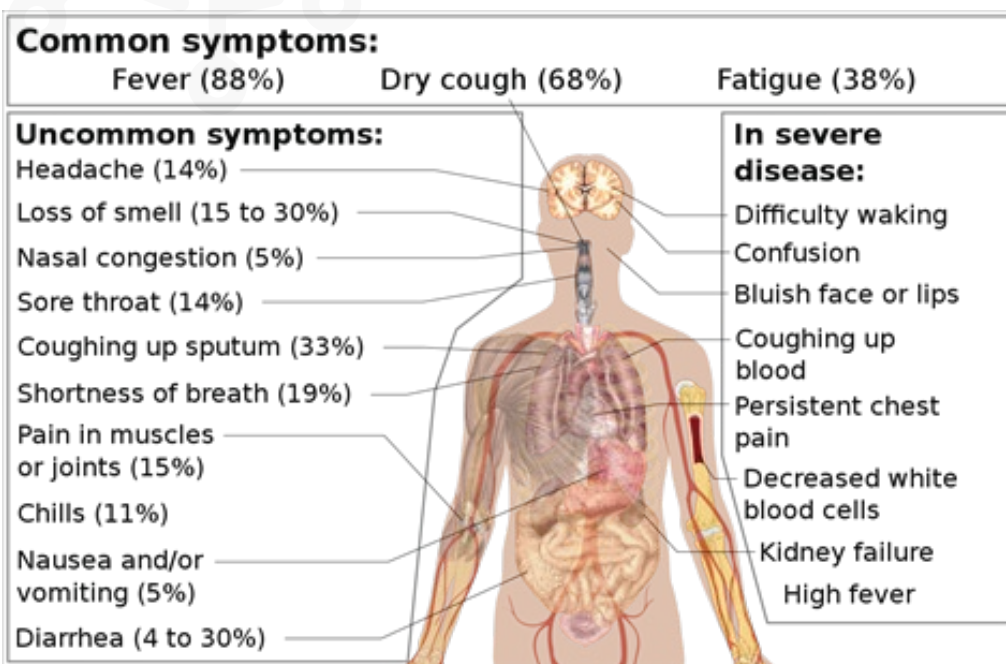
How is it transmitted?

The disease is spread through respiratory secretions called droplets, transmitted or projected in the air when an infected person sneezes or coughs. Therefore, close contacts with an infected person is enough to spread the disease: shared living spaces, being at less than 1 meter of distance with an infected person who coughs or sneezes, or when discussing without protective measures.

Another preferred way of circulation of the virus is through unwashed hands. Thus, to stay safe and protected against the disease, abiding to the protective measures and the social distancing is mandatory.

We can also be infected by COVID-19 when we touch our eyes, mouth and nose after touching contaminated objects or surfaces.

## How is it Diagnosed? Symptoms & Testing process ?



The most common symptoms of COVID-19 are fever, fatigue, and dry cough. Some patients in addition experience pain, nasal congestion, runny nose, sore throat or diarrhoea. These symptoms are generally mild and appear gradually.

Some other patients, although infected, have no symptoms and feel good. The majority (nearly 80%) of patients are healed without any particular treatment. About one over six people infected by the disease may experience more serious symptoms such as dyspnea (breathing difficulties). The elderly and patients with comorbidities (high blood pressure, heart problems or diabetes) have more chances to experience the severe symptoms. Any person who has fever, who coughs or has breathing difficulties should seek medical care.

## **Prevention, the key option**

Above all, it is important to stay informed on the latest news of COVID-19 outbreak, by regularly consulting WHO's website and statistics from national and local public health authorities.

The COVID-19 contamination and spread risks may be mitigated through simple precautions:

- Frequently and thoroughly wash your hands with soap and clean water or a hydro-alcoholic solution.

Why? Washing your hands with soap and clean water or a hydro-alcoholic solution helps kill the virus on your hands.

- Maintain a minimum distance of 1 meter between you and people who cough or sneeze.

Why? When somebody sneezes or coughs, the droplets projected in the air may contain the virus. Being too close may cause you to inhale these droplets.

- Avoid touching your eyes, nose and mouth.

Why? Your hands may come into contact with many surfaces contaminated with the virus. Touching your eyes, mouth or nose, you may introduce the virus in your system and be infected.

- Make sure you and the people around you do follow the recommended respiratory hygiene rules. When coughing or sneezing, cover your mouth and nose, or do it in the crook of your elbow, or use a disposable handkerchief.

Why? The respiratory droplets spread the virus. By adopting the respiratory hygiene rules, you protect people around you from viruses such as those responsible for cold, flu or COVID-19.

- If you do not feel well, stay home. If you have fever, cough and dyspnea, seek medical attention. Follow the instructions of local health authorities.

Why? The national and local authorities have the most recent information.

- If possible, do not travel, especially if you are elderly, diabetic, or have heart or lung disease. Why? You are highly exposed to COVID-19.

## **Mesures taken by UBA Cameroun**

Mandatory wearing of the mask for everyone.

Strict hygiene measures deployed in all our branches.

Hydro-alcoholic disinfection solutions supplied in all our branches.

Cleaning and disinfecting the counters several times in a day.

In line with the measures recommended by the Government, controls are carried out at the entrance of branches to ensure every person has a mask before entry.

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**Kehinde** Kolawole

## WORD FROM OUR **CHIEF OPERATING OFFICER**

The Operations Unit is a Support Unit of the Bank that is designed to process transactions of customers in line with laid down policies and processes established by the Bank. These policies and processes operate within the ambit of the regulatory provisions guiding the banking industry.

The Operations Unit must render effective and efficient services to our teeming customers as accurately as possible within the shortest possible time such that customers will like to have repeat business with the Bank. Thus, customer satisfaction is the ultimate goal as this will serve as the bedrock for the business growth of the Bank.

### **Divisions of Operations**

In UBA Cameroon, Operations Unit, which is headed by the Chief Operating Officer (COO). Kolawole Kehinde, is structured into various divisions. Supporting him as direct reports are the following individuals :

- The Head of Operations (Awal Mohamman) – he oversees the coordination of Head Office Operations
- The Area Operations Managers (Triphene Lonbon and Mmira Solange) – they oversee the coordination of Branch Operations; and
- The Head of Trade / GSSC (Joseph Suh) – he oversees the coordination of Trade and GSSC Operations

Thus, invariably, the Operations Unit is divided into :

1. Head Office Operations
2. Branch Operations
3. Trade and GSSC Operations



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## Head Office Operations

The Head Office Operations Division have little or no interface with customers . It handles transactions of high values . The various services handled include:

- (a) Clearing interface with Central Bank
- (b) Treasury bookings and liquidations
- (c) Cheque Production Requests
- (d) Account Payables
- (e) Reconciliation and Settlement
- (f) Branch Support Services
- (g) Remittance Support

## Branch Operations

Branch Operations is the division that has direct interface mostly with customers of the Bank who need services. Customers visit the branches to carry out services or make enquiries. Some of the services offered in branches include:

- (a) Account Opening
- (b) Card Issuance
- (c) Cash Deposits and Withdrawals
- (d) Cheque Deposits and Withdrawals
- (e) Balance enquiry
- (f) Funds Transfer
- (g) Cheque Clearing
- (h) ATM services

## Trade and GSSC Operations

The Trade Operations Division of the Bank handles transactions relating to buying and selling on behalf of customers within and outside the country. The Group Shared Services Centre (GSSC) is the unit handling deposits and loan bookings for the Bank and the 12 Francophone countries where UBA Group has presence currently.

Some of the services being rendered by this Division include the following:

- (a) LC processing
- (b) Foreign or International transfers
- (c) Documentary Bill Processing
- (d) Loan and Deposit bookings

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## **During this actual pandemic crisis how well is UBA Cameroon Operations responding to this challenging moment ?**

A number of measures are in place from the Operations suite to ensure we render effective services during this difficult time so our customers and staff do not get infected with or spread this virus . Some of the measures are listed below :

The maintenance of social standing by spacing out customers in the banking halls at a minimum distance of 1 metre each

The sprinkling of hand sanitisers on the hands of customers and staff to kill the virus and prevent spread by a positive carrier

We closed down operations of three offices and 3 cash agencies that appear most vulnerable – Marche Centrale, Nvog Ada, Mvog Mbi, Airport , China Town and Soa University

Customers are also being encouraged to enroll for our digital banking products so they can carry out transactions from the comfort of their homes without necessarily moving from one place to another or coming to the Bank

Rotation of staff to allow staff take vacation, rest and carry out test to confirm their status against COVID -19

Whilst the measures are not exhaustive , we shall continue to review unfolding developments and take measures to ensure that our customers and staff are well served and protected against this contagious disease.

On a final note, it is advisable that we continue to take necessary precautions in line with advice from the medical experts as COVID-19 is a collective fight by all and sundry.

Let us continue to stay safe!

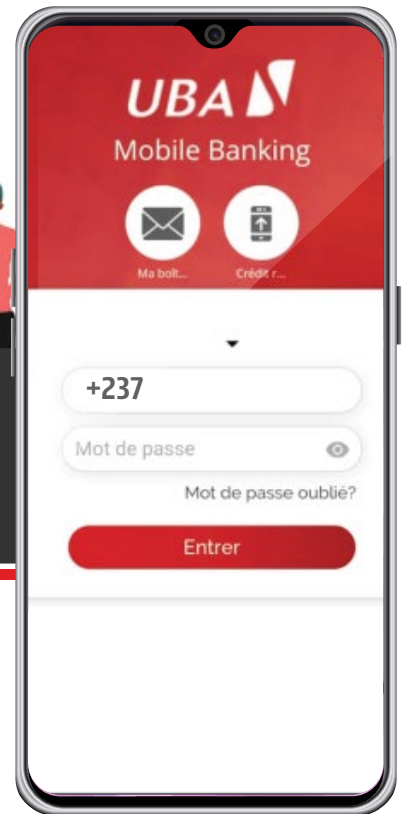
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## PRODUCT OF THE MONTH: **MOBILE BANKING**

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Avoid the Queue  
and Get online



GET IT ON  
Google Play



App store



## EVENTS

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### UBA CAMEROON SUPPORTS THE GOVERNMENT FIGHT COVID19 PANDEMIC

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UBA Cameroon headed by its subsidiary chairman of the board and MD/CEO have took the lead to donate a cheque of 150 million to the government of Cameroon following the announcement from the group to support governments fight the COVID19 pandemic. This event took place on the 27th of March 2020 at the Nation's political capital. The cheque was handed over to the Minister of Public Health Dr Malachie Manaouda on behalf of the government. The donation will provide significant and much needed support to the Cameroon public, by supplying relief materials, critical care facilities, and financial support to Governments.

### ED/ DMD UBA CAMEROON EMBARCKS ON A BUSINESS DEVELOPMENT TOUR IN THE CENTRE REGION

Last 2 weeks, our DMD/ED Maguy Fonkwen Atanga was on an out-station working visit in the Centre Region to support and drive key business development opportunities for the Center Region, that will sustainably fuel the bank's quest for stable deposit growth, enhanced digital payment opportunities and foster its alliance with strategic state and private-sector partners.

During her tenure in the nation's capital Yaoundé, she met with several Ministers, Directors and Reps of renown institutions including The Minister of Agriculture, The Minister of Decentralization, The SG of the Ministry of Urbanization & Town Planning, the Deputy Managing Director of CAA, the Director General of Société Immobilière du Cameroun (SIC), Director of Treasury, Director of Cooperation at MINEPAT and SMEs, PAC International, BUNS....

### UBA CMR TAKES PREVENTIVE MEASURES TO REDUCE THE SPREAD OF COVID-19

Since the advent of the COVID-19 pandemic, it has been a nightmare putting the world, economies and world leaders at panic. A lot has been developed to see on how to reduce the spread especially, as it is penetrating into Cameroon. With the pandemic forcing its way in Cameroon, UBA has been able to develop containing strategies to reduce its spread ranging from temporally sending all interns and DSA home, putting some staffs on situational leave, use of sanitizers, use of face mask, implementing social distance policies, reducing cues in the banking hall and constant communication on the effects of the disease with all relevant disease control. So far, Cameroon has recorded 209 cases as at date.

## EVENTS

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### **UBA CAMEROON TAKES PART IN THE WOMENS DAY**

In March UBA Cameroon honored the women in different branches and business offices. The 8th of March 2020, the international women's day was filled with colorful breath taking display from the women. In line with the banks position on promoting women's empowerment, the MD/CEO encouraged the women to continue to be good examples and to continue to seek for better empowerment.

### **UBA CMR PARTNERS WITH ACHA TO CARRY OUT FREE EYE SCREENING**

UBA Cameroon up holds CSR as one of its major pillars to continually put itself as the best bank who do not only focus on the business part but also how healthy its community is. This year she was able to go further by establishing new clause in an already existing partnership with the Presbyterian eye health service for free eye screening and consultation. Unlike last year, the partnership limited activities in the littoral region. But thanks to the performances of last year, it has now been expanded to all the regions with UBA presence.

### **UBA CAMEROON MD/CEO VISITS THE GOVERNOR OF LITTORAL REGION**

Dominique Mahend the MD/CEO of UBA Cameroon visited the Governor of the Littoral region of the country alongside the RD for Littoral I and the branch manager for UBA Campus. it was an opportunity to discuss key business development opportunities for the Region, that will sustainably fuel the bank's quest for stable deposit growth, enhanced digital payment opportunities and foster its alliance with strategic state and private-sector partners.

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# SOME BANKING TERMS FOR YOU



## **Electronic Banking**

Electronic banking is a system that allows customers to complete banking transactions on the Internet. It's also called online banking, Internet banking or e-banking.

### **Example :**

"Customers find electronic banking very convenient because they no longer need to go to the bank to make transactions."

## **Deferred Payment**

A deferred payment is a payment that's postponed (put off) for a later date because you cannot complete the transaction when you would normally complete it.

### **Example :**

"He was going abroad for a month, so he decided to use deferred payment for his electricity bill."



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**

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