

# **RULES FOR THE "Open, Save & Win" CAMPAIGN**

## **PREAMBLE:**

**UNITED BANK FOR AFRICA (UBA) CAMEROON S.A.**, a public limited company with a Board of Directors and a capital of FCFA 10,000,000,000 (Ten Billion CFA Francs), whose registered office is at 1719 Boulevard de la Liberté, Akwa, B.P. 2088 Douala, Cameroon; registered with the RCCM of Douala-Bonanjo under number 2006/B/1489, represented by **Mr JUDE ANELE**, Managing Director, is organising a competition entitled "**Open, Save & Win**" throughout Cameroon for our future and existing customers during the period from 1st November to 31st December 2023.

## **ARTICLE 1: PRINCIPLE OF THE GAME**

The competition (campaign) consists in offering cash prizes to customers who have built up and/or increased their savings: the aim is to encourage new customers to build up savings and existing customers to increase their savings in order to be selected as one of the winners.

## **ARTICLE 2: TERMS AND CONDITIONS OF PARTICIPATION**

The competition (campaign) is open to all individuals who have an account opened in the books of United Bank for Africa (UBA) Cameroon SA before or during the duration of the competition (campaign).

## **ARTICLE 3: ELIGIBILITY CONDITIONS**

### **a) Monthly winnings**

- For new customers: at the end of a given month of the campaign, to have a minimum balance of 100 000FCFA in an account opened in the books of United Bank for Africa (UBA) Cameroon SA during the same month.

- For existing customers: double the balance of the account at the end of a given month of the campaign compared to the previous month, with a minimum of 100,000FCFA.

For each category (new and existing customers), 10 customers meeting the above criteria will be selected in descending order of their respective account balances in the books of United Bank for Africa (UBA) Cameroon SA.

In the event of a tie between several customers in terms of their respective account balances in the books of United Bank for Africa (UBA) Cameroon SA, the selection will be made in alphabetical order.

#### **a) "Supersets"**

- For existing customers: triple at the end of the campaign, the balance of their respective accounts domiciled in the books of United Bank for Africa (UBA) Cameroon SA compared to the balance on 31 October 2023 with a minimum of 100 000FCFA.

10 customers meeting the above criteria will be selected in descending order of their respective account balances in the books of United Bank for Africa (UBA) Cameroon SA.

In the event of a tie between several customers in terms of their respective account balances in the books of United Bank for Africa (UBA) Cameroon SA, the selection will be made in alphabetical order.

#### **b) The following are not eligible for this competition**

- Employees of United Bank for Africa (UBA) Cameroon SA,
- The bailiff and his team,
- Legal entities
- Customers under a banking ban.

### **ARTICLE 4: CAMPAIGN MECHANISM**

#### **- New customer:**

- ✓ **Step 1:** Open a UBA savings account and bring the balance to a minimum of FCFA 100,000 in order to be selected as one of the monthly winners and win the FCFA 100,000.

#### **- Existing customers:**

- ✓ **Step 1:** At the end of a given month of the campaign, double your account balance compared to the previous month's balance in order to be selected as one of the winners at the end of each month and win the sum of FCFA 100,000.
- ✓ **Step 2:** triple your account balance on 31 December 2023 compared with your balance on 31 October 2023, with a minimum of FCFA 100,000, to be eligible for the super prize at the end of the promotion and win

FCFA 1,200,000, paid out over 12 months at a rate of FCFA 100,000 per month.

#### **ARTICLE 5: VALUE OF THE PRIZES**

The total value of the prizes is 16 000 000 FCFA (sixteen million CFA francs).

#### **ARTICLE 6: TERMS AND CONDITIONS AND DEADLINE FOR AWARDING THE PRIZES**

The balance of the participants' accounts on 31 October 2023 constitutes the starting point from which the increase in the customer's deposits will be considered eligible for the various prizes.

For monthly winnings, after each winner has been selected in accordance with the above-mentioned rules, the bank has a period of 15 working days to credit the cash winnings acquired as part of this campaign to the accounts of the participants opened in its books.

For the "super prize", after the winners have been selected in accordance with the aforementioned rules, the bank will credit their respective accounts held in its books with FCFA 100,000 on a monthly basis, no later than the last working day of January 2024 to December 2024, provided that the deposits made during the campaign are maintained until at least 14 January 2024 and that the said accounts are not closed.

The release of these funds is subject to the irrevocable acceptance by each winner of the publication of his/her identity and winnings on the communication media that the bank will freely choose.

In the event that a winner does not agree with any or all of the above conditions, the bank reserves the right, without prejudice to any legal action whatsoever, to award the prize to the next customer meeting the conditions for awarding the prize.

#### **ARTICLE 7: ADVERTISING**

By participating in the game, the winners authorise United Bank for Africa (UBA) Cameroon SA, the organiser, to communicate their names and photographs on the communication platforms of UBA Cameroon SA, for the purposes of advertising or other communications, on the Internet or otherwise, for a maximum period of two (02) years, without this conferring on the winners any remuneration, right or advantage whatsoever other than the award of their prizes.

If a winner does not wish his/her identity to be publicised in any way, he/she must state this in writing (by post or email).

## **ARTICLE 8: LIMITATION OF LIABILITY**

The act of participating in the "Open, Save & Win" game implies pure and simple acceptance of these rules and the arbitration of United Bank for Africa (UBA) Cameroon SA in all disputes that may arise concerning the interpretation and application of these rules.

Participation in the game also entails acceptance of the rules of deontology in force on the Internet, as well as the prizes and regulations applicable to the games, as applicable on Cameroonian territory. In case of fraud or other problems observed during the game, United Bank for Africa (UBA) Cameroon SA reserves the right to shorten or even cancel the competition if circumstances so require, without incurring any liability.

All texts appearing on the campaign's media (posters, TV spots or any other means of communication) shall be considered as annexes to these rules.

## **ARTICLE 9: INDUSTRIAL AND INTELLECTUAL PROPERTY**

The production, presentation or use of all or part of the elements making up the competition are strictly prohibited.

## **ARTICLE 10: REGULATION FILING**

All the rules and regulations of this competition have been deposited at the office of Maitre MBAPPOU EDOUKE MARGUERITTE, Court Bailiff at the Littoral Court of Appeal and the Douala Courts, BP 15523, Akwa Douala, Rue Mermoz. It may be obtained by sending a written request to the above-mentioned bailiff, accompanied by a stamped A4 envelope bearing the applicant's address. No telephone request concerning the game mechanism or the interpretation or application of the rules will be answered.

## **ARTICLE 11: FRAUD AND RESOLUTION OF CONFLICTS**

Participation in this game implies compliance with these rules and with the regulations in force.

Any inaccurate or misleading declaration or any fraud will result in the participant's disqualification.

These rules are governed exclusively by Cameroonian law. Any disagreement arising in connection with this game will be subject to an attempt at amicable settlement. If no agreement is reached, the litigation will be submitted to the competent courts of Douala.

Douala, 01 st November 2023