RULES OF THE ACCOUNT REACTIVATION CAMPAIGN

PREAMBLE:

United Bank for Africa (UBA) Cameroon SA, a Public Limited Company with a Board of Directors with a capital of Ten Billion CFA Francs (10,000,000,000), whose head office is located at 1719 Boulevard de La Liberté, Akwa, P.O. Box 2 088, Douala, registered with the Trade and Personal Property Credit Registry near the Douala - Bonanjo Court of First Instance under number RC DLA/2006/B/1489, represented by its Managing Director, Jude Anele, is organizing a competition named "Account Reactivation Campaign" throughout the Cameroonian territory aimed at its customers from April 1, 2024, to June 30, 2024.

ARTICLE 1: GAME PRINCIPLE

The competition (campaign) consists of offering tangible prizes to holders of inactive or dormant account(s) to encourage them to reactivate them with a minimum deposit of 5,000 (five thousand) to 10,000 (ten thousand) CFA francs depending on their profile.

ARTICLE 2: TERMS OF PARTICIPATION

The campaign is open to any natural person (men and women aged at least 21 years) holding inactive or dormant account(s) in the books of United Bank for Africa (UBA) Cameroon SA before or during the campaign period.

An inactive account is defined as one that has recorded no credit movements during the last 6 (six) months preceding the launch of the campaign, regardless of its balance.

A dormant account is defined as one that has recorded no credit movements during the last 12 (twelve) months preceding the launch of the campaign, regardless of its balance.

The following profiles are not eligible: employees of United Bank for Africa (UBA) Cameroon SA; the bailiff to whom these rules are deposited, as well as all his staff and associates; multi-person legal entities holding account(s) with United Bank for Africa (UBA) Cameroon SA, clients under banking prohibition.

ARTICLE 3: NATURE OF PRIZES

- 30 vouchers worth 25,000 CFA francs each: 10 (ten) units to be awarded each month, with 5 (five) for inactive or dormant student account holders and 5 (five) for holders of other types of inactive or dormant accounts, according to the rules described in Articles 2 and 4 of these regulations.
- 03 pairs of headphones: 01 (one) unit to be awarded each month for inactive or dormant student account holders, according to the rules described in Articles 2 and 4 of these regulations.
- 03 electronic fans: 01 (one) unit to be awarded each month for inactive or dormant student account holders, according to the rules described in Articles 2 and 4 of these regulations.
- 03 internet modems with 3 months of internet connection of one gigabyte per day: 01 (one) unit to be awarded each month for inactive or dormant student account holders, according to the rules described in Articles 2 and 4 of these regulations.
- 03 55-inch Smart TVs: 01 (one) unit to be awarded each month for holders of other types of inactive or dormant accounts, according to the rules described in Articles 2 and 4 of these regulations.
- 03 refrigerators: 01 (one) unit to be awarded each month for holders of other types of inactive or dormant accounts, according to the rules described in Articles 2 and 4 of these regulations.
- 03 washing machines: 01 (one) unit to be awarded each month for holders of other types of inactive or dormant accounts, according to the rules described in Articles 2 and 4 of these regulations.
- 10 vouchers worth 15,000 CFA francs each: 01 (one) unit to be awarded each week to the user who has generated the highest cumulative number of "likes" by relaying the communication posted by UBA Cameroon to their communities during that week. The social networks taken into account for determining the number of "likes" generated are: Facebook, X (formerly Twitter), Instagram, and LinkedIn. The specific eligibility and/or award

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criteria for these related prizes will be specified on the communication media related thereto as provided for in Articles 6 and 7 of these regulations.

ARTICLE 4: CAMPAIGN MECHANISM

• Step 1:

 Reactivation of the inactive or dormant account by the client during a given month of the campaign via one of the branches of UBA Cameroon SA or through the Customer Fulfillment Center of UBA Cameroon SA.

Step 2:

- For holders of inactive or dormant student accounts (in accordance with the eligibility criteria described in Article 2 above): deposit of at least 5,000 CFA francs during the same month into the newly reactivated account via the various physical and/or digital channels provided by the bank.
- For holders of other types of inactive or dormant accounts (in accordance with the eligibility criteria described in Article 2 above), deposit of at least 10,000 CFA francs during the same month into the newly reactivated account via the various physical and/or digital channels provided by the bank.

Step 3:

- For holders of inactive or dormant student accounts (in accordance with the eligibility criteria described in Article 2 above): selection of 8 (eight) winners per month based on the highest total deposits recorded during the account reactivation month (1 internet box for the first; 1 electronic fan for the second; 1 pair of headphones for the third; 1 voucher each for the fourth to eighth).
- For holders of other types of inactive or dormant accounts (in accordance with the eligibility criteria described in Article 2 above): selection of 8 (eight) winners per month based on the highest total deposits recorded during the account reactivation month (1 washing machine for the first; 1 refrigerator for the second; 1 television set for the third; 1 voucher each for the fourth to eighth). Customers meeting the above criteria will be selected in descending

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order of deposits made to their respective accounts in the books of United Bank for Africa (UBA) Cameroon SA.

In the event of a tie between several customers in terms of deposits, selection will be made alphabetically.

Step 4:

- Monthly and registered notification of the winners by the Customer Fulfillment Center of UBA Cameroon SA in order, on the one hand, to explain the terms of awarding the prizes and, on the other hand, to obtain their consent as described below.
- The award of a prize is conditional upon each winner's irrevocable acceptance of the disclosure of their identity, locality, nature, and value of their prize as provided for in Article 6 of these regulations.
- In the event of disagreement by a winner with any or all of the above conditions, the bank reserves the right, without prejudice to any action whatsoever, to award the prize to the next customer meeting the conditions for awarding the prize to be awarded.

Step 5:

- Awarding of prizes at the branch by the head of the account domiciliation agency or any other representative of UBA Cameroon SA.
- The bank has a period of 30 working days to award the prizes acquired under this campaign to the winners from the notification corresponding to step 4.

Step 6:

 Publication of the identity, locality, and prizes of the winners on the communication platforms and at the frequency chosen by UBA Cameroon SA.



ARTICLE 5: VALUE OF PRIZES

The total value of the prizes is 3,870,000 FCFA (three million eight hundred seventy thousand CFA francs).

ARTICLE 6: ADVERTISING

By participating in the competition, the winners authorize United Bank for Africa (UBA) Cameroon SA, the organizer, to communicate their names and photographs on UBA Cameroon SA's communication platforms, for advertising or other purposes, on the internet or otherwise, for a maximum period of two (02) years, without conferring any remuneration, right, or advantage other than the awarding of their prizes to the winners.

In the event that a winner does not wish any publicity to be made about their identity, they must decline it in writing (by mail or email).

ARTICLE 7: LIMITATION OF LIABILITY

Simply participating in the competition "Account Reactivation Campaign" entails the pure and simple acceptance of these rules and the arbitration by the company United Bank for Africa (UBA) Cameroon SA on all disputes that may arise regarding the interpretation and application of these rules.

Participation in the game also entails acceptance of the ethical rules in force on the internet, as well as the prizes and regulations applicable to games, in force in the Cameroonian territory. In the event of fraud or other problems noted during the course of the competition, United Bank for Africa (UBA) Cameroon SA reserves the right to shorten or even cancel it if circumstances so require, without its liability being engaged.

All texts appearing on the operation's dissemination media (posters, TV spots, or any other means of communication) shall be considered as appendices to these regulations.

ARTICLE 8: INDUSTRIAL AND INTELLECTUAL PROPERTY

The production, presentation, or exploitation of all or part of the elements composing the competition are strictly prohibited.

ARTICLE 9: DEPOSIT OF THE REGULATION

The entire regulation of this game is deposited at the office of Barrister MBAPPOU EDOUKE MARGUERITTE, Bailiff of Justice near the Court of Appeal of the Littoral and the courts of Douala, P.O. Box 15523, in Akwa Douala, located on Rue Mermoz. It can be obtained upon simple written request addressed to the bailiff.

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accompanied by a stamped A4 envelope bearing the address of the applicant. No telephone requests regarding the mechanism of the game, interpretation, or application of the regulation will be answered.

ARTICLE 10: FRAUD AND DISPUTE RESOLUTION

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

Any inaccurate or false statement or any fraud will result in the disqualification of the participant.

These rules are exclusively governed by Cameroonian law. Any dispute arising from this game will be subject to an attempt to settle amicably. In the absence of an agreement, the dispute will be submitted to the competent courts of Douala.

Done in **Douala**, on March 22, 2024.

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Jude ANELE Directeur Général

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