

SAVE MORE, WIN MORE CAMPAIGN RULES

From June 23 to August 31, 2025

PREAMBLE

United Bank for Africa (UBA) Cameroon SA, a public limited company with a capital of 10,000,000,000 FCFA, whose registered office is located at 1719, Boulevard de la Liberté, Akwa , Douala – BP 2088, is organizing a promotional campaign called “ **Save More, Win More** ” throughout Cameroon. This campaign aims to reward customers who significantly increase their deposits during the campaign period, from June 23 to August 31, 2025.

ARTICLE 1 – PRINCIPLE OF THE GAME

The principle is simple: double your deposits during the campaign period and enter for a chance to win 150,000 CFA francs in cash. Each month, the top 15 customers will be rewarded.

ARTICLE 2 – TERMS OF PARTICIPATION

Participation is open to existing active or dormant customers (individuals) who hold a savings or current account with UBA. UBA staff members are not eligible to participate.

ARTICLE 3 – CONDITIONS OF ELIGIBILITY AND SELECTION

During each month of the campaign (June-July and August 2025), the winners will be selected based on the increase in their average monthly deposit (average balance at the end of the month) and after verification and validation by the internal control unit, according to the following method:

- Customers with active and dormant accounts

The first 15 customers who recorded the highest increase in average balance for the month in question compared to the previous month, with a minimum of 200,000 FCFA, will receive 150,000 FCFA each.

Funds must be held for a minimum of 15 days after the end of the month.

NB: In the event of unavailability or refusal of a winner, the next customer in terms of deposit volume will be designated the winner.

ARTICLE 4 – AWARD CEREMONY

Monthly Reward : Each month for 2 months, 15 winning customers will receive 150,000 FCFA each, for a total of 4,500,000 FCFA per month.

Payment will be made directly to the winners' UBA or M2U bank accounts.

ARTICLE 8 : ADVERTISING

By participating in the game, the winners authorize United Bank for Africa (UBA) Cameroon SA to communicate their names and photographs on the UBA Cameroon SA Facebook page, for the purposes of advertising or other communications, on the internet or not, for a maximum period of two (02) years, without this conferring on the winners any remuneration, right or advantage other than the allocation of their prizes.

In the event that a winner does not wish any publicity to be made about his or her identity, he or she must indicate this and decline his or her participation in writing (by mail or email).

ARTICLE 9 : LIMITATION OF LIABILITY

The simple fact of participating in the “ **Save More & Win More** ” campaign entails pure and simple acceptance of these rules and the arbitration of the company United Bank for Africa (UBA) Cameroon SA on all disputes which could arise on the interpretation and application of these rules.

Participation in this campaign also implies acceptance of the rules of ethics in force on the internet, as well as the prizes and rules applicable to games, in force in Cameroon. In the event of fraud or other problems noted during the campaign, United Bank for Africa (UBA) Cameroon SA reserves the right to shorten or even cancel it if circumstances require it, without incurring any liability.

All texts appearing on the means of dissemination of the operation (posters, TV spots or any other means of communication) will be considered as annexes to these regulations.

ARTICLE 10 : INDUSTRIAL AND INTELLECTUAL PROPERTY

The production, presentation or exploitation of all or part of the elements comprising this campaign is strictly prohibited.

ARTICLE 11 : FILING OF THE REGULATIONS

The entire rules of this game are filed with the office of Maitre **MBAPPOU EDOUKE MARGUERITE** , Bailiff at the Littoral Court of Appeal and the courts of Douala, BP 15523, in Akwa Douala, Located on Rue Mermoz . It may be obtained upon simple written request addressed to said bailiff, accompanied by a stamped A4 envelope bearing the applicant's address. He will not respond to any telephone request concerning the mechanism of this campaign, the interpretation or application of the rules.

ARTICLE 12 : COMPLIANCE AND INTERNAL CONTROLS

Deposits made under this campaign must comply with regulatory requirements regarding the fight against money laundering and terrorist financing. UBA reserves the right to exclude any suspicious or irregular participation, and to subject transactions to verification by compliance, audit or internal control departments.

ARTICLE 13 : FRAUD AND DISPUTE SETTLEMENT

Participation in this campaign implies compliance with these rules and current regulations.

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

These rules are governed exclusively by Cameroonian law. Any dispute arising from this competition will be subject to an attempt at amicable settlement. Failing agreement, the dispute will be submitted to the competent courts of Douala.

Made in Douala