

The logo features the letters 'UBA' in white on a red square background, followed by 'RED' in a large, white, outlined font, and 'LETTER' in a bold, white, sans-serif font below it.

**UBA RED
LETTER**

Newsletter N°5
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By Marketing & Brand
Communication



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Words from the **Chief Risk Officer**

Amougou Nicaise

What is Risk and what are its implications for the Bank?

In its common perception, risk is the occurrence of a negative event or a danger that disrupts the normal course of an activity or a process.

- ISO 31000 standard defines risk as the effect of uncertainty about achieving the objectives.
- AFNOR14 also defines risk as an event, the onset of which is not certain and which manifests in a way likely to affect the project's objectives.
- The European Commission considers two elements: the probability of a dangerous element occurring and the severity of its consequences. The risk associated to a particular event is characterized by its probability and the severity of its effects. It is therefore necessary to take into account its formality, that is to say, to establish a risk management or control system in credit institutions.

*Risk is thus defined as the probable occurrence of a profitable or harmful event.
The risk can be "proven", "potential", "emerging" or "future".*

What are the implications of risk for the Bank?

A bank risk is one which a banking institution is exposed to in a banking operation.

For the bank, the risk also involve a cost, linked inter alia to the obligation to "provision" it or anticipate on its financial impact shall it get to materialize. The bank is remunerated for this risk taking.

Operating as financial intermediaries and related services, banks are exposed to many risks in exercising banking activities.

Types of risks in the banking industry:

The bank is exposed to risks arising from its activities, given the diversity and development of banking activities. Its risk management policy revolves around the following main risks, each of which is likely to affect its performance:

- Credit and counterparty risk: it is the risk of losses resulting from the inability of the bank's customers to meet their financial commitments.
- Structural interest rate and exchange rate risk: it is the risk of losses or impairments on the bank's assets in the event of variations in interest and exchange rates. Structural interest rate and exchange rate risks are linked to commercial activities and own management operations.
- Liquidity risk: it is the risk of lack of liquidity, which is the fact for a bank not to meet its commitments as it is unable to obtain the funds it needs.
- Market risk: it is the risk of loss of value of financial instruments, resulting from variations and volatilities in market parameters (exchange rate, interest rate, commodity price).
- Operational risk: it is the risk of loss or of sanctions especially due to failures of internal procedures and systems, human errors or external events.

What is the main role of UBA Cameroon's Risk Management?

Given the scale and scope of its operations, UBA Cameroon has adopted an integrated approach to risk management at the enterprise level with the following key objectives:

1. Comply with and exceed global standards of best practices set by regulatory bodies.
2. Ensure sustainable profitability and protection of the company's value.
3. Improve corporate governance by involving the Board of directors and the Executive Management in setting the pace for the risk management program.

A simple and effective risk management process involves 5 combined stages:

- Stage 1: Identify the risk.
 - Stage 2: Analyse the risk.
 - Stage 3: Assess or classify the risk.
 - Stage 4: Handle the risk.
 - Stage 5: Monitor and review the risk.
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Product of the month



UBA Project account.

UBA PROJECT is tailored products designed to provide exclusive saving banking conditions to our wise savers. Customer can enjoy high interest rate, while having easy access to funds.

Account features

- Opening balance : 25 000 FCFA
- Minimum balance : 50 000 FCFA
- E-Pack (Obligatoire) : 1 000 FCFA / Mois
- Visa / Master Card
- Visa prepaid (Segment 1)
- SMS Alert
- Internet Banking
- Token PIN
- Cheque book: Non
- Balance enquiry : Gratuit
- Third party deposit : Autorisé
- Funds Transfer Outside the Bank: Autorisé

Documentation

- 2 photos 4x4.
- Copy of National ID Card.
- Localization plan/Utility Bill.
- Source of income
- Recent Payslip or Attestation. of Employment (For Salaried. professionals and state employees).
- Business Registration (For business-men/women or self-employed professionals) Other acceptable income justification.

Product benefits

- Customer can enjoy high interest rate, while having easy access to funds.
 - Targeted account that helps customer plan towards a project
-

Events



UBA APPOINTS MARTIN CHE AS

▶ **REGIONAL CEO FOR CENTRAL, EASTERN AND SOUTHERN AFRICA (CESA) REGION.**

United Bank for Africa (UBA) Plc has announced the appointment of Mr. Martin CHE as the Regional Chief Executive Officer of Central, Eastern and Southern Africa (CESA) Region. This appointment will see him oversee UBA's operations in Cameroon, Congo Brazzaville, Gabon, Chad, the Democratic Republic of Congo, Kenya, Uganda, Tanzania, Zambia and Mozambique.

This appointment is on a list of new developments announced by the Group Managing Director Kennedy Uzoka last Monday 6th January 2020 at the bank's headquarters in Lagos, Nigeria. Speaking on the appointments, the Group Chairman Tony O. Elumelu said "These appointments emphasize the Group's commitment to our pan-African and global network, our huge retail client base and our operational infrastructure. We are focused on improving our efficiency and further strengthening our pan-African mission, using the extraordinary pool of talent and experience available in the Group."

Until his appointment as Regional CEO for CESA region, Mr. Martin Che was Regional CEO CEMAC region overseeing the bank's operations in Cameroon, Gabon, Congo Brazzaville, Chad and the Democratic Republic of Congo.

He also previously served as MD/CEO of UBA Congo Brazzaville and has played diverse roles in the Institution.

Events



REGIONAL CEO FOR (CESA) REGION.

Mr. Martin CHE is an experienced banker with a proven track record. He is a business development professional with skills set in credit risk, financial risk, business relationship management, management and banking operations. He holds an MBA in Banking and Finance from the School of Business of the University of Wales, Bangor, and has numerous leadership qualifications from IMD Business School, Lausanne. The new Regional CEO for CESA Region comes in with 20 years experience in the banking sector.

Mr. Martin CHE's main goal for the Bank as he begins his tenure as RCEO CESA will be to take the Region to new heights, exceeding customer's expectations with improved service delivery and placing more focus on UBA's core values – Enterprise, Excellence and Execution. In line with UBA's goal of becoming a top 3 Systemically Important Bank (SIB) in every country of our operations in Africa, "I look forward to working with the various stakeholders in Cameroon, Congo Brazzaville, Gabon, Chad, DRC, Kenya, Uganda, Tanzania, Zambia and Mozambique in adding value and developing the UBA business in Africa", he said.

Events

▶ UBA CAMEROON HOLDS 2020 STRATEGY SESSION

The MD/CEO of UBA Cameroon, Mahend Dominique met with staff on the 25th and 26th of January in Douala, to discuss the strategic direction of the bank for 2020 business year. The session provided highlights of the financial budget and new products to be rolled out as well as mile stone expectations of staff vis-à-vis customer service, performance and professionalism.



STRATEGY SESSION

Events

▶ **UBA CAMEROON PARTNERS WITH UNIVERSITY OF YAOUNDE I TO SUPPLY VISA PREPAID CARDS FOR ALL STUDENTS**



UBA Cameroon presented by the MD/CEO Dominique Mahend and Professor Maurice Soso vice chancellor of the university of Yaoundé I, recently signed a convention that will see the university acquire and make available to all students of the university a co-branded visa prepaid card. This card will also serve as a student ID cards containing bio and academic data of each student.

CUSTOMER OF THE MONTH : **General Business Sarl.**

General Business SARL is a company created in 2013 with a capital of 1,000,000 by Ms. TIODJIO WOHA epse. KEMAYOU Aeneas.

Our activity covers the points:

- General trade
- Delivery of liqueurs and other champagnes
- Making gift baskets
- Shipping - Delivery of raw food to boat crews

We are also in the process of creating a supermarket in the New Bell district, Douala next to the Collège Évangélique. We are ready to provide all other services and commercial actions, we are provided with adequate logistics and qualified personnel.

The contacts are as follows.

- Managing Director: Mrs TIODJIO (6 77 97 41 88/6 99 65 20 03)
- Management Controller: M. YOUNDA SEKOU Gilbert (6 79 40 99 87)
- Management Assistant: Miss AMASSA Sandrine (6 73 81 61 02)
- Commercial Manager: M. WOHA Manassé (6 97 15 96 96)
- Email: gbbusiness2013@yahoo.fr

SOME BANKING TERMS FOR YOU



Guarantor

A guarantor is a person who agrees to pay for someone else's debts, if this person cannot pay.

Example :

"His parents offered to act as guarantors for his student loan."

Clause

A clause is a part of a contract that gives details about a certain situation that's covered by the contract.

Example :

"All the bank contracts have a clause that specifies the bank charges and the interest rate for a specific account."



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

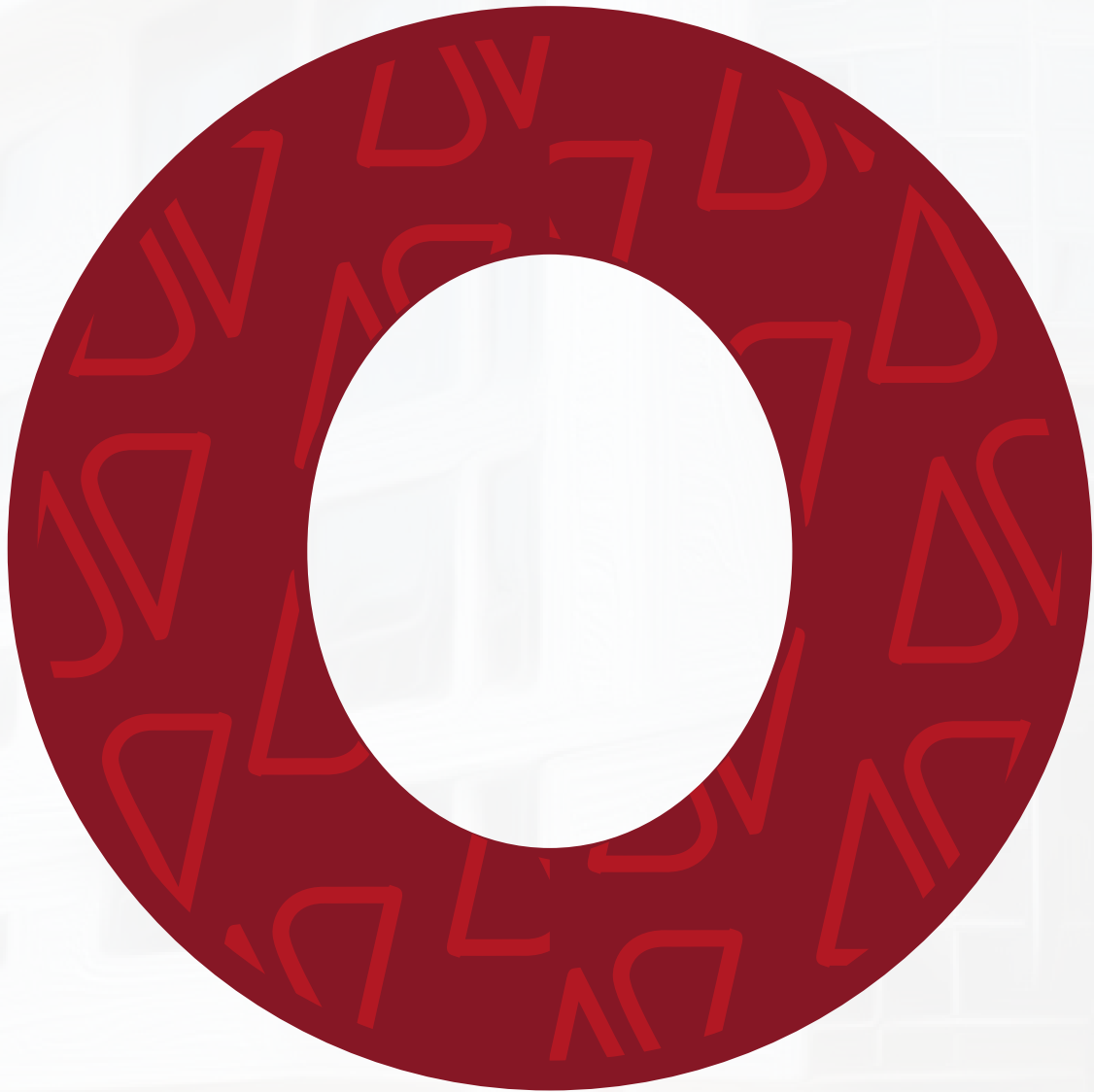
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