

OUR YOUTH SEGMENT PRODUCTS AND FEATURES AT YOUR FINGER TIPS

SAVINGS	Descriptions	FEATURES	BENEFIT	ELIGIBILITY	REQUIREMENT
<p>U-CARE</p> <p style="color: red;">(SCHEME CODE: SBUCA)</p>	<p>U-Care is a product targeted at the emotional disposition of parents to save for their children.</p> <p>This is an education-specific savings account to be opened in the name of the beneficiary and designed to support the child's education from infancy to Masters degree level.</p>	<ul style="list-style-type: none"> • N2, 000 opening balance. • Minimum operating balance of N2,000 • Interest at normal savings rate. • One withdrawal per month or interest is forfeited. • Accepts cheque lodgments and dividend warrants (references must be provided) 	<ul style="list-style-type: none"> • Access to internet and mobile banking • Access to debit card (for ATM, and POS transactions) • Free network transactions • Attractive interest rate. • Branded gift items for account holders. • SMS alert on Birthdays. • Credit facility available to cover shortfall on school fees (salary account holders only) 	<p>Parents/Guardians who seek to save for their children's education from infancy to Masters degree level.</p>	<ul style="list-style-type: none"> • Completed account opening form • 1 passport each of parent and child • Birth certificate of child • Utility bill not exceeding 3 months old • Valid means of ID of the parent; National ID, Drivers Licence, Permanent Voters card, International Passport and other valid means of ID • 2 references from current account holders if cheques and dividend warrants are to be lodged into the account
<p>U-CARE PLUS</p> <p style="color: red;">(SCHEME CODE: XGTNS)</p>	<p>The erstwhile NextGen Teen account is now reclassified to focus on the status of the target audience and renamed as U-Care Plus Savings account.</p> <p>U-Care Plus is a child-needs account which the child can operate once the he/she gains admission to secondary school. It allows parents the platform to put spending allowance in</p>	<ul style="list-style-type: none"> • Zero account opening balance. • N100 minimum operating balance. • Maximum cumulative balance of N200, 000. • Interest at normal savings rate. 	<ul style="list-style-type: none"> • Access to debit card (for ATM, and POS transactions) with set rules by the parent. • Free network transactions • Attractive interest rate. • Branded gift items for account holders. 	<ul style="list-style-type: none"> • Secondary school students. • The child runs the account with rules set by the parents. 	<ul style="list-style-type: none"> • Completed account opening form • 1 passport each of parent and child • Birth certificate of child • Utility bill not exceeding 3 months old • Evidence of secondary school's admission. • Secondary school student's ID • Valid means of ID of the parent; National ID, Drivers Licence, Permanent Voters card, International Passport and other valid means of ID

	<p>the child's account, set spending limits, monitor the child's spending pattern and monitor the child's account balance for replenishment.</p> <p>It can be sold as a bundle with U-Care to parents.</p>				
<p>NEXT GEN (SCHEME CODE: XSTUS)</p>	<p>The erstwhile NextGen Student account is now renamed as UBA NextGen Savings account. It is available to all Tertiary students to have a single value proposition for without age barrier.</p>	<ul style="list-style-type: none"> • Zero account opening balance. • N100 minimum operating balance. • Maximum cumulative balance of N200,000.00 for students below 18 years old, but can be removed, if the student wants to upgrade to full KYC account and is below 18 years. (Parental consent is required to upgrade to full KYC account) • Maximum cumulative balance is not applicable, for students' above 18 years old. • Interest at normal savings rate. 	<ul style="list-style-type: none"> • Access to internet and mobile banking • Access to debit card (for ATM, and POS transactions) • Free network transaction • Attractive interest rate. 	<ul style="list-style-type: none"> • Students in Tertiary Institutions without age barrier. 	<ul style="list-style-type: none"> • Completed account opening form • 1 passport of student • Evidence of Tertiary Institution's admission. • Tertiary Institutions ID • Parental consent is required if the student is below 18 years and wants to upgrade to full KYC account. <p>With parent's valid means of ID Drivers Licence, Permanent Voters card, International Passport and other valid means of ID.</p>
<p>LIFE STARTER BASIC (SAVINGS) (SCHEME CODE: XLSON)</p>	<p>Merge the erstwhile Corper's Savings and NextGen Graduate accounts into UBA Life Starter account. Rename NextGen Life Starter as UBA-Life</p>	<ul style="list-style-type: none"> • Zero account opening balance. • Zero minimum operating balance. • Maximum cumulative balance of N1M. • Interest at normal savings rate. • Allows lodgment of 	<ul style="list-style-type: none"> • Access to internet and mobile banking • Access to debit card (for ATM, and POS transactions) • Free network transactions 	<ul style="list-style-type: none"> • Young customers with good prospect for financial empowerment e.g. Corpers, Graduates, Law students, young entrepreneurs and Artisans. 	<ul style="list-style-type: none"> • Completed account opening form • 1 passport of student • Secondary ID, Corpers ID (for Corp. Members) Associations ID etc. • 2 references from current account holders if cheques and dividend warrants are

	<p>Starter.</p> <p>Harmonize the aspiring youth segment i.e. Have a focus on youths outside the school environment, with good prospect for financial empowerment. Create seamless marketing and harvest for the youth segment of aspiring/ fresh Graduates, Corpers, Law School Students, educated aspiring entrepreneurs and young Artisan entrepreneurs with minimal KYC</p>	<p>dividend warrants and cheque into the account (conditional)</p>	<ul style="list-style-type: none"> • Attractive interest rate. 		<p>to be lodged into the account.</p> <ul style="list-style-type: none"> • Evidence or proof of financial freedom i.e. Certificate of Apprentice from a trade, NYSC call up letter covers for Corpers etc.
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<p>LIFE STARTER PREMIUM (CURRENT)</p> <p>(SCHEME CODE: XLSTC)</p>	<p>Harmonize the aspiring youth segment i.e. Have a focus on youths outside the school environment, with good prospect for financial empowerment. Create seamless marketing and harvest for the youth segment of aspiring/ fresh Graduates, Corpers, Law School Students, educated aspiring entrepreneurs and young Artisan entrepreneurs with minimal KYC. Merge the erstwhile Corper's Savings and NextGen Graduate accounts into UBA Life Starter account. Rename NextGen Life Starter as UBA-Life Starter</p>	<ul style="list-style-type: none"> • Zero account opening balance. • Zero minimum operating balance. • Zero COT, subject to debit turnover of N1M. 	<ul style="list-style-type: none"> • Lodgment of dividend warrants and cheques into the account. • It allows the use of a cheque book • Access to internet and mobile banking • Access to debit card (for ATM, Internet and POS transactions. • Zero COT, subject to debit turnover of N1M. 	<ul style="list-style-type: none"> • Young customers with good prospect for financial empowerment e.g. Corpers, Graduates, Law students, young entrepreneurs and Artisans. 	<ul style="list-style-type: none"> • Completed account opening form • 1 passport photograph • Valid means of identification ; National ID, International Passport, Permanent Voters card, Drivers license • Utility bill not exceeding 3months old • 2 current account references
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