



Product & Services

NOVEMBER 2019

PRODUCT
BROCHURE

UNITED BANK FOR AFRICA
57 MARINA, LAGOS NIGERIA
www.ubagroup.com

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Discover financial solutions for every phase of life



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Welcome Aboard

At UBA, the single most important reason we exist is to drive Africa's growth and champion her emergence as a major player in the global economy. That is why, across the 20 African countries where we operate, and with our subsidiaries in the UK, USA and France, we are enabling people and businesses to achieve their full potential, and at the same time, designing and deploying solutions to power our continent's progress.

Indeed, Africa is filled with incredible opportunities for growth and it's people are dynamic. UBA with its strong balance sheet size of USD13.6bn, its robust network and strategic global presence and portfolio of digital banking channels, is uniquely positioned to unlock these growth opportunities for people and businesses across Africa and the world.

Kennedy Uzoka

Thank you



Vision Statement

"To be the undisputed leading and dominant financial services institution in Africa"

Mission Statement

"To be a role model for African businesses by creating superior value for all our stakeholders, abiding by the utmost professional and ethical standards, and by building an enduring institution"



Retail Banking

At UBA, we are constantly thinking about you, creating custom-fit products that you need with the assurance of safety, ease and convenience.



Children/Youth Banking



KIDDIES ACCOUNT

Your child is never too young to save. Give your kids an early start with a Kiddies Savings Account. This account is available in two variants - Full and Lite.

Who's it for?

Children between the ages of 0 – 12 years. Parents or guardians will manage the account on behalf of the child.

Account Information	Kiddies	Kiddies Lite
Benefits		
Earn 13th Month Reward : 10% of the monthly savings plan done over 12 consecutive months having maintained a Standing Instruction of minimum of N5,000	✓	✓
A chance to partake in the scholarship scheme through a raffle draw having maintained a Standing Instruction of minimum of N10,000 for 6 consecutive months	✓	✓
Annual interest of 4.05% (payable monthly)	✓	✓
Requirements		
Child's birth certificate or International Passport	✓	✓
1 Passport Photograph each of parent/guardian and child	✓	✓
Parent's valid ID (National ID/ Driver's License/ Permanent Voters card/ International Passport)	✓	
Utility Bill within 3 months from account opening date	✓	



TEENS ACCOUNT

Help your teens learn about financial independence and plan for the future they want. This account is available in two variants - Full and Lite.

Who's it for?

Teenagers between the ages of 13 – 17 years. Parents or guardians will manage the account on behalf of the child.

Account Information	Teens	Teens Lite
Benefits		
Earn 13th Month Reward : 10% of the monthly savings plan done over 12 consecutive months having maintained a Standing Instruction of minimum of N5,000	✓	✓
A chance to partake in the scholarship scheme through a raffle draw having maintained a Standing Instruction of minimum of N10,000 for 6 consecutive months	✓	✓
Personalized debit card at a 50% discount (only first issuance)	✓	✓
Opportunity to intern at UBA	✓	✓
Annual interest of 4.05% (payable monthly)	✓	✓
Requirements		
Child's birth certificate or International Passport	✓	✓
1 Passport Photograph each of parent/guardian and child	✓	✓
Parent's valid ID (National ID/ Driver's License/ Permanent Voters card/ International Passport)	✓	
Utility Bill within 3 months from account opening date	✓	



NEXTGEN ACCOUNT

Build your savings and manage your money better with an account that grows with you, through your youth.

Who's it for?

Students of Tertiary institutions and NYSC Corp members.

Benefits

- A chance to win pocket money of N10,000 monthly for a year
- BVN enrolment is open to tertiary students below 18 years with evidence of admission (Admission Letter or Student ID) into a Tertiary Institution
- 50% Discount on your first debit card
- Real time monitoring of your account on our digital platforms

What you will need

- One passport photo
- Students ID or Admission Letter for students of Tertiary Institutions OR NYSC ID or NYSC Call Up Letter for NYSC Corp Members
- For a full NextGen account, valid ID and recent utility bill are required, in addition to a tertiary institution student ID or NYSC ID

Account Information	NextGen	NextGen Lite
Benefits		
A chance to win pocket money of N10,000 monthly for a year after performing 4 fee-earning transactions in a month	✓	✓
50% discount on first debit card issuance	✓	✓
Annual interest of 4.05% (payable monthly)	✓	✓
Requirements		
<ul style="list-style-type: none"> • Student-upload a document that proves one is a student (e.g. Student ID card, Admission Letter etc.) • NYSC Corp Member- evidence that proves one is currently serving (e.g. NYSC ID card, Call Up Letter etc.) 	✓	✓
1 passport photo	✓	✓
Valid ID (National ID/ Driver's License/ Permanent Voters card/ International Passport)	✓	
Utility Bill (within 3 months from account opening date)	✓	

Mass Market



SAVINGS ACCOUNT

A low-cost account that's designed for the way you live, giving you easy access to your money at any time.

Benefits

- Spend on the ATM, POS and online anywhere in the world with our UBA cards
- Pay bills, send money securely and bank 24/7 on our digital channels
- Manage your money easily with our mobile banking app

What you will need

- A valid ID (International passport/ Driver's license/ National ID/Voter's card)
- A passport photo
- Utility Bill (within 3 months from account opening date)



CURRENT ACCOUNT

Get flexibility in your day-to-day spending and stay in control of your finances.

Benefits

- Zero opening balance and Zero operating balance
- Free access to a Chequebook
- Spend on the ATM, POS and online anywhere in the world with our UBA cards
- Enjoy the flexibility of third party cheque lodgements and withdrawals on the account
- No restriction on deposit amount

What you will need:

- A valid ID (International Passport/ Driver's license/ National ID/ Voters card)
- Passport photo
- Utility Bill (within 3 months from account opening date)
- Two references from current account holders



BUMPER ACCOUNT

An account that rewards you with exciting prizes for saving a minimum of N5,000.

Benefits

You stand a chance to win:

- N2 million or N500,000 every quarter
- Free shopping worth N100,000 for a year
- N100,000 every month

What you will need

- Minimum Opening Balance of N6,500
- Account opening form
- A valid ID (International passport/Driver's license/National ID/Voter's card)
- A passport photo
- Utility Bill (within 3 months from account opening date)

Who's it for?

- Salary earners, professionals, students, entrepreneurs and all other individuals

TARGET ACCOUNT

Looking to save for the future, the unexpected, or a holiday of a lifetime, whatever your needs are, we can help you get there with high interest on your targeted savings.

Benefits

- Helps you save towards a goal
- Enjoy high a interest rate 4.05% to 5.5% and easy access to your funds

What you will need

- Minimum Opening and Operating Balance of N50,000
- 1 Passport Photo

Who's it for?

- Salary earners, professionals, students, entrepreneurs and all other individuals



DOMICILIARY ACCOUNT

A domiciliary account available in savings or current and denominated in USD, GBP, EURO.



Who's it for?

- Self-employed professionals, students, reputable sole proprietors and entrepreneurs

Benefits

- Interest of 0.1% per annum (payable monthly) on account credit balance of \$1000 or its equivalent
- Access to UBA Master Card & Visa Dual Currency Debit Cards (for ATM, and POS)
- Foreign cheque instrument can be credited into the account
- Check balances via our digital channels
- Account can be used to settle payment for eligible transactions in foreign currencies. (Home Remittances, School Fees payments, Investments in Securities and Real Estate etc.)

Required documentation

- Duly completed Account Opening Form
- 1 passport photo
- Valid means of identification (National ID, International Passport, Voters card, Drivers licence)
- Utility Bill (within 3 months from account opening date)
- 2 current account references if cheque and dividend warrants are to be lodged into the account

Workplace Banking



HEROES ACCOUNT

Specially designed for the men and women dedicated to serving the country. The UBA Heroes is open to the military, para-military, health workers, teachers and other sectors in the service workforce.

Who's it for?

Members of the Military, Para-Military, Health, Education and other sectors in the service workforce.

Other Benefits:

- 50% reduction on card and account maintenance fees
- Access to internet and mobile banking

What you will need:

- A valid ID (International Passport/ Driver's license/ National ID/ Voters card)



- Employee ID
- Passport photo
- Utility Bill (within 3 months from account opening date)



SAVINGS ACCOUNT

A low-cost account that's designed for the way you live, giving you easy access to your money at any time.

Benefits

- Spend on the ATM, POS and online anywhere in the world with our UBA cards
- Pay bills, send money securely and bank 24/7 on our digital channels
- Manage your money easily with our mobile banking app
- Enjoy the flexibility of third-party cheque deposits and withdrawals on the account

What you will need

- A valid ID (International passport/ Driver's license/ National ID/Voter's card)
- A passport photo
- Utility Bill (within 3 months from account opening date)



CURRENT ACCOUNT

Get flexibility in your day-to-day spending and stay in control of your finances.

Benefits

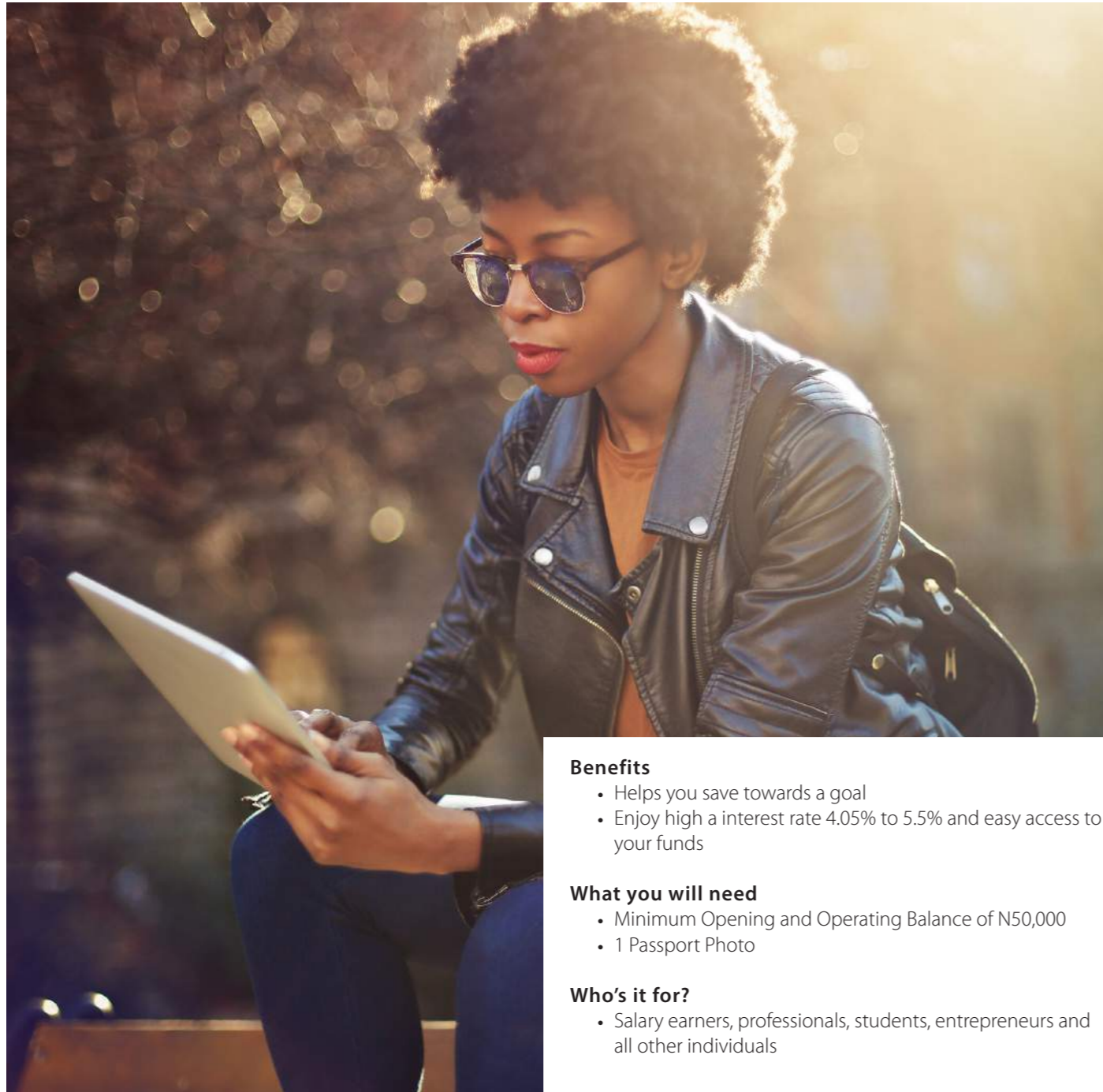
- Zero opening balance and Zero operating balance
- Free access to a Chequebook
- Spend on the ATM, POS and online anywhere in the world with our UBA cards
- Enjoy the flexibility of third party cheque lodgements and withdrawals on the account
- No restriction on deposit amount

What you will need:

- A valid ID (International Passport/ Driver's license/ National ID/ Voters card)
- Passport photo
- Utility Bill (within 3 months from account opening date)
- Two references from current account holders

TARGET ACCOUNT

Looking to save for the future, the unexpected, or a holiday of a lifetime, whatever your needs are, we can help you get there with high interest on your targeted savings.



Benefits

- Helps you save towards a goal
- Enjoy high a interest rate 4.05% to 5.5% and easy access to your funds

What you will need

- Minimum Opening and Operating Balance of N50,000
- 1 Passport Photo

Who's it for?

- Salary earners, professionals, students, entrepreneurs and all other individuals



PERSONAL LOANS

In case of an emergency or you just need funds to keep things running, take the pressure off with a UBA Personal Loan. Our loans are available to individuals in the public and private sectors.

What do you get?

- Loans in tenors of 12, 24, 36, 48 and 60 months
- Borrow from N50,000 to N30 million

What you will need

- Irrevocable domiciliation of salaries, allowances, or terminal benefits (excluding pensions)

- Employer's letter of awareness
- Credit insurance cover from a UBA approved insurance counterparty through HIERS Insurance Brokers where there is insufficient/no terminal benefit to cover:
 - a) Loss of Job
 - b) Death and
 - c) Permanent disability



ASSET FINANCING AND AUTO LOAN PRODUCTS

We can help you fund purchase of desired assets so that you don't dip into your savings or working capital. Our Asset Finance and Auto Loan products offer you great flexibility in acquiring a car, equipment or other assets you need.

	Household appliances	Alternative power solutions	Devices	Power metres	Cars
Asset Types	Fridges, Freezers, Gas cookers, A/C, TVs, Washing Machine, Furniture etc	Generators, Inverters/ Solar panel bundles	Laptops, desktops, printers, scanners, phones & Tablets	Power Meter	Toyota, Ford, Kia, Hyundai, Honda, VW, Nissan, Mitsubishi, Suzuki, Mercedes Benz
Maximum amount	N2 million	N3 million	N750,000	N130,000	N15 million
Minimum amount	N50,000	N50,000	N100,000	N35,000	N/A
Competitive Pricing	25% Interest Rates 1% Management Fee	25% Interest Rates 1% Management Fee	25% Interest Rates 1% Management Fee	N/A***	25% Interest Rates 1% Management Fee
Equity	30%	30%	30%	N/A***	30%
Tenor	12 months	24 months	Phones & Tablets – max of 6 months; Laptops/desktops, printers/scanners – max of 9 months	6 months	Max 48 months

Asset Finance could either be Standard Asset Finance or Equal Monthly Installments (EMI Model). You have the option of choosing either models. However the EMI Model will only apply to loan amounts up to a maximum of N500,000 and tenors not exceeding 12 months. As such, Power Meter Financing will be processed strictly by EMI Model.

Diaspora Banking

Providing Nigerians living abroad and foreigners, access to a wide range of products and services, including Savings and Current accounts, and electronic banking services. This premium service offers Nigerians in Diaspora and foreigners the opportunity to open and operate a Nigerian bank account from anywhere in the world.





DIASPORA SAVINGS ACCOUNT

Bank like you never left and be in control of money even when you're far away from home. This account is available in two variants – Naira and FCY (GBP, USD, EURO).

Who's it for?

All Nigerians living legitimately in foreign countries.

Benefits

- Investment in Treasury bills, Fixed deposit and other investment products in your home country
- Access to wealth management referrals in partnership with United Capital
- Interest Rate of 4.05% on Naira savings account and 0.1% on the FCY account
- Free issuance of first debit card

What you will need

- International Passport with a Resident Permit, Work Permit or valid visa
- Two Passport Photos
- Proof of Address (Utility Bill Not Exceeding Last 2 Months or Last 6 Months Bank Statement)
- Proof of Source of Funds (Recent Pay Slip/ Work ID/ Letter of Reference from Current Bankers/ Business Registration Documents If Self Employed)
- Attestation of all required Documents by Notary Public
- Duly Signed Indemnity Form for electronic communication



DIASPORA CURRENT ACCOUNT

Stay closer to home and manage your funds while living abroad with a low-cost current account. This account is available in two variants – Naira and FCY (GBP, USD, EURO).

Who's it for?

Self-employed professionals and individuals in paid employment living abroad.

Benefits

- Investment in Treasury bills, Fixed deposit and other investment products in your home country
- Access to wealth management referrals in partnership with United Capital

What you will need:

- International Passport with a Resident Permit, Work Permit or valid visa
- Two Passport Photos
- Proof of Address (Utility Bill Not Exceeding Last 2 Months or Last 6 Months Bank Statement)
- Proof of Source of Funds (Recent Pay Slip/ Work ID/ Letter of Reference from Current Bankers/ Business Registration Documents If Self Employed)
- Attestation of all required Documents by Notary Public
- Duly Signed Indemnity Form for electronic communication
- Two reference letters



HOME ACCOUNT

We provide for the banking needs of African expatriates and connect them to their home country within our network of 20 African countries.

Who's it for?

For African Expatriates residing in the 20 Countries where UBA has presence in Africa.

Benefits

- Access to salary advance, asset finance and mortgage
- Investment in Treasury bills, Fixed deposit and other investment products in your home country
- Access to wealth management referrals in partnership with United Capital
- Free issuance of first debit card

What you will need

- International Passport with a Resident Permit, Work Permit or valid visa
- Two Passport Photos
- Proof of Address (Utility Bill Not Exceeding Last 2 Months or Last 6 Months Bank Statement)
- Proof of Source of Funds (Recent Pay Slip/ Work ID/ Letter of Reference from Current Bankers/ Business Registration Documents If Self Employed)
- Attestation of all required Documents by Notary Public
- Duly Signed Indemnity Form for electronic communication

MSME Banking



UBA SME ACCOUNT

Building a successful business requires the right support. We provide financial products and services specifically designed to help your business grow. Get access to a wide range of benefits with the **UBA SME Business Account**.

Benefits

◆ Fixed monthly charges

- This means no surprises or hidden charges. With a fixed and low monthly fee, you can focus on growing your business.

◆ Business loans

- Boost your cash flow, acquire new assets or fund your expansion dream as your business grows.

◆ Free online shopfront on the UBA Marketplace

Sell to millions of customers around the globe at www.ubamarketplace.com

Get your business moving with zero commission on sales and access to credit facilities.

◆ Advisory and capacity building services

You can count on us for deep insights and support to put your business on the path of growth and sustainability. You'll benefit from:

- Masterclasses
- Bi-weekly newsletters
- Online community
- Business advisory and support

Parameter	Micro	Small	Medium
Opening Balance	N20,000	N100,000	N500,000
Fixed Monthly Charge (VAT Inclusive)	N1,050	N5,250	N10,500
Minimum Transaction Threshold	N2.5M- N9.99M	N10M- N49.99M	N50M- N100M
Fee on Minimum Turnover Default	N1/Mille on Turnover	N0.9/Mille on Turnover	N0.8/Mille on Turnover



YOUNG ENTREPRENEURS FINANCE SCHEME (YEFS)

The YEF loan provides capital to grow the businesses of young African entrepreneurs across various sectors and industries. You can apply for the YEF loan if you are an African entrepreneur and at least 18 years old.

Benefits

- Maximum Limit of \$50,000 (N15,250,000 naira equivalent)
- Minimum Limit of \$5,000 (N1,525,000 naira equivalent)
- Maximum Tenor of 7 years with a 6-month moratorium for start-up businesses

UBA SCHOOL LOAN BOUQUET

Finance your working capital, asset purchase, expansion, renovation or building for your privately owned school or educational center with the UBA School Loans.

Facility type	Tenor	Amount	Purpose
Short-term loan	Up to 12months	N5 million	Working capital finance
Asset Finance Loan	Up to 3-years	N20 million	Equipment purchase
Term Loan	Up to 5-years	N100 million	Purchase or school building renovation



AGRI-BUSINESS/SMALL AND MEDIUM ENTERPRISES INVESTMENT SCHEME (AGSMEIS)

AGSMEIS is a federal government intervention funding scheme that provides finance for small and medium businesses to drive economic development.

Benefits

- Maximum loan limit of N10Million
- Interest Rate at 5% per annum
- Tenor of 7 years
- Moratorium of 18 months on Principal and 6 months on Interest

Who is eligible?

- Agricultural sector
- Real sector including manufacturing, mining and petrochemicals
- Service sector including Information and Communication (ICT) and the creative Industry
- Other businesses as determined by the Central Bank of Nigeria (CBN)

What we'll need from you

- Certificate of Training from a recognized Entrepreneurship Development Institution (EDI) or evidence of membership of organized private sector
- Letter of Introduction from a Clergy, Village Head, District Head, Traditional Ruler, senior civil servant (for individuals/micro enterprises only)
- Evidence of registration of business name or certificate of incorporation and filing of annual returns (where applicable) in compliance with the provisions of the Companies and Allied Matters Act (1990)
- Tax Identification Number (TIN) and current Tax Clearance Certificate (TCC) where applicable



DEVELOPMENT BANK OF NIGERIA (DBN) LOANS

In partnership with DBN, we provide term loans to support and empower Micro, Small and Medium enterprises to drive developmental projects and economic growth.

What do you get?

- Term loan of up to N153 Million for MSMEs and N610 Million for small corporates
- Working capital loans of up to N61 Million for MSMEs and N244 Million for small corporates

Eligible Sectors

- Agriculture
- Manufacturing
- Building and construction

- Transportation
- Mining
- Wholesale and retail
- Information and Communication

What we'll need from you

- Evidence of business registration and address
- At least 24 months of business operation
- Business account must be domiciled with UBA
- Business office must be established (preferably owned or leased)

UBA HEALTHCARE INTERVENTION FACILITY

Designed to provide financing to registered hospitals, Pharmacies, medical laboratories, diagnostic centres, optical and dental clinics in the form of Time and Term loans to smoothen their expansion/upgrade and equipment purchase as well as business cash flow needs under the Healthcare Guarantee Scheme of the Medical Credit Fund.

Benefits

- 12-month short-term loan to meet operational running costs of the hospital
- 3-year Asset Finance loan for equipment purchase



THE CREATIVE INDUSTRY FINANCE

The Creative Industry Finance is in partnership with the Central Bank of Nigeria to improve access to long-term and low-interest financing to entrepreneurs and investors in the Nigerian creative and information technology (IT) sub-sectors. It is particularly focused on these businesses: Fashion, Information Technology, Movie Production, Movie Distribution, Music and Software Engineering Students (for software development).

Benefits

- N3 million for Software Engineering Student with 9 months' moratorium
- N30 million for Movie Production business
- N500 million for Movie Distribution business

- Cover your rental/service fees for Fashion and Information Technology business
- Cover your training fees, equipment fees, and rental/service fees for Music business

Period for the repayment of the loan:

- A maximum of three years with a moratorium of 9 months for Software Engineering Student Loan
- A maximum of ten years with a moratorium of 24 months for Movie Production and Distribution
- A maximum of ten years with a moratorium of 24 months for Fashion, Information Technology (IT) and Music

What we'll need from you

Structure	Software Engineering Student Loans (for software development)	Movie Production	Movie Distribution
Ownership	<ul style="list-style-type: none"> • Must gain admission into a training organisation that has job placement contracts • No bad credit history with CRMS or any commercial banks in Nigeria • Preference for areas with low penetration 	<ul style="list-style-type: none"> • Minimum of three (3) years relevant experience • No bad credit history with CRMS or any commercial banks in Nigeria • Preference for areas with low cinema penetration 	<ul style="list-style-type: none"> • Minimum of three (3) years relevant experience • No bad credit history with CRMS or any commercial banks in Nigeria • Preference for areas with low cinema penetration
Collateral	<ul style="list-style-type: none"> • University degree certificate • NYSC certificate • Credible Guarantor • Personal Guarantee 	<ul style="list-style-type: none"> • Legal mortgage • All asset debenture • Credible Guarantor • Personal Guarantee 	<ul style="list-style-type: none"> • Legal mortgage • All asset debenture • Personal Guarantee
Minimum Equity Contribution	0%	30%	30%

For Music, IT and Fashion

Structure	Music	IT	Fashion
Ownership	<ul style="list-style-type: none"> • At least three (3) major sponsors from minimum of three (3) different geo-political zones of Nigeria • Minimum of three (3) years relevant experience • No bad credit history with CRMS or any commercial banks in Nigeria 	<ul style="list-style-type: none"> • At least three (3) major sponsors from minimum of three (3) different geo-political zones of Nigeria • Minimum of three (3) years relevant experience • No bad credit history with CRMS or any commercial banks in Nigeria 	<ul style="list-style-type: none"> • At least three (3) major sponsors from minimum of three (3) different geo-political zones of Nigeria • Minimum of three (3) years relevant experience • No bad credit history with CRMS or any commercial banks in Nigeria
Tenure	10 years	• 10 years	• 10 years
Monetization	<ul style="list-style-type: none"> • Training fees • Equipment rentals • Rental/service fees 	• Rental/service fees	• Rental/service fees
Moratorium	36 months	36 months	36 months
Collateral	<ul style="list-style-type: none"> • Mortgage debenture • Legal mortgage 	<ul style="list-style-type: none"> • Mortgage debenture • Legal mortgage 	<ul style="list-style-type: none"> • Mortgage debenture • Legal mortgage
Minimum Equity Contribution	20%	20%	20%

UBA Cards

Whatever your needs are, we have the perfect cards made just for you.



DEBIT CARD

Spend anywhere your dreams take you and shop online as much as you want from your Naira account. This card can come in either Verve, Mastercard or Visa variant.

Features:

- Available only on Naira current or savings account
- Valid for 3 years
- A Personal Identification Number (PIN) is needed for all card transactions
- Transfer funds instantly from account using your card to any bank in Nigeria
- A Personal Identification Number(PIN) is required for POS and ATM transactions.
- N1,000 Issuance fee (VAT exclusive)
- N50 Monthly maintenance fee

What you will need

- An active savings or current account
- Completed and signed Debit Card Application Form



ALL ABOUT U

Make the card you use every day a little bit more 'you' with a personalised card design. This card can come in either Mastercard or Visa variant.

Features:

- Personalized card design using image of your choice.
- Withdraw cash at more than 2.1 million ATMs all over the world
- Available only on Individual Naira current or savings account
- Valid for 3 years
- A Personal Identification Number(PIN) is required for POS and ATM transactions.
- Access to exclusive discounts and offers through our Cardholder Loyalty Scheme.
- N1,000 Issuance fee (VAT Exclusive)
- N50 Monthly maintenance fee

What you will need

- An active Individual Naira account



U-ADVANCE CREDIT CARD

Enjoy easy access to credit financing with the U-Advance Card. This card is designed for salary account holders who need quick access to extra funds.

Features:

- Limit per customer - 50% of customer's AVAILABLE NET MONTHLY salary
- Interest rate - 2.5% monthly
- Collateral - Salary, allowances and terminal benefits domiciliation with UBA
- Monthly Repayment - 100% automated direct debit of utilized amount against customer's salary account on specified salary due date
- Tenor/Validity - Overall tenor is 1 year (12months) but renewable every 12 months only on request by the customer at the Business Office
- Card Charges - Issuance / Reissue or Replacement: N1000
- PIN Reissue: Free

What you will need

- Have your salary account domiciled with UBA for at least 6 months.



VISA DUAL CURRENCY DEBIT CARD

Live the best of both worlds with dual currency spending. Choose to spend anywhere in the world, shop online, withdraw in over 200 countries and pay at over 29 million merchant locations worldwide in two currencies. This card is designed for everyone.

Features:

- Available to both Naira and Domiciliary account holders.
- It is valid for 3 years from the month of issue
- A Personal Identification Number(PIN) is required for POS and ATM transactions.
- N1,000 Issuance fee (VAT exclusive)
- \$20 VAT excl. annual card maintenance fee

What you will need

- An active Naira current and USD domiciliary account
- Completed and signed Debit Card Application Form



GOLD MASTERCARD

Get access to your money anywhere in the world, shop online, pay at numerous merchant locations and withdraw from over 2.1 million ATMs. Open to customers with an annual turnover of N5million.

Features:

- Transfer instantly from your account to any bank accounts in Nigeria
- Available only on Naira current or savings account
- Valid for 3 years
- A Personal Identification Number(PIN) is required for POS and ATM transactions.
- N1,000 Issuance fee (VAT Exclusive)
- N50 Monthly maintenance fee
- Enjoy exclusive access to over 1,000 airport lounges across 120 countries worldwide
- The domiciliary feature is available on this card type

What you will need

- An active Naira account
- Completed and signed Debit Card Application Form



GOLD DOMICILIARY DEBIT MASTERCARD

Shop online, make ATM withdrawals in over 210 countries and spend at over 31 million merchant locations worldwide. The Gold Debit MasterCard is your all access pass to the world.

Features:

- Valid for 3 years
- A Personal Identification Number(PIN) is required for POS and ATM transactions
- Issuance fee of \$14 Vat excl.
- Enjoy exclusive access to over 1,000 airport lounges across 120 countries worldwide
- \$20 Vat excl. annual card maintenance fee

What you will need

- An active domiciliary account in Pounds, Dollar or Euro
- Completed and signed Debit Card Application Form



PLATINUM MASTERCARD

Enjoy the premium lifestyle of exceptional benefits and rewards with the UBA Platinum MasterCard.

Exclusive Benefits

- MasterCard Global emergency services (emergency card replacement and other card related needs)
- Purchase protection
- Fraud protection insurance
- **Priority Pass membership in over 1000 airport lounges across 100 countries**
- Special offers on MasterCard® moments
- 24/7 exclusive hotline access to a dedicated relationship manager
- Accepted at over 30 million MasterCard merchant outlets, local and international website

Who is this for?

The UBA Platinum Debit MasterCard is by Invitation only.



PREPAID CARD

A pre-funded and reloadable card that works without a bank account. It's many things to different people; a shopping card, a budget card, pocket money card, expense or safety card. Accepted internationally at all MasterCard and Visa points (ATM, POS & WEB) in over 200 countries.

This card is open to both account and non-account holders.

Features:

- Serves as a safer alternative to cash
- The Prepaid card is safe for transactions across all channels (ATM, POS & WEB)
- Funds can be retrieved in case of theft or loss of the card
- Access to fund 24/7 anywhere in the world
- Can be used on various channels for local and international transactions (POS, WEB & ATM)

What you will need

Visit any UBA Branch and fill a card request form to get the card instantly.



WORLD MASTERCARD

Only the very best for you, experience the finer things of life with the UBA World MasterCard. Revel in a life of luxurious perks every step of the way.

Exclusive Benefits

- MasterCard Global emergency services (emergency card replacement and other card related needs)
- Purchase protection
- Fraud protection insurance
- Extended Warranty
- Travel Accident and Inconvenience Insurance
- Priority Pass membership in over 1000 airport lounges across 100 countries
- Special offers on MasterCard® moments
- 24/7 exclusive hotline access to a dedicated relationship manager
- Accepted at over 30 million MasterCard merchant outlets, local and international websites
- Concierge Services
- Special Hertz Privileges
- Dining and spa benefits

Eligibility:
Strictly by Invitation.



VISA INFINITE

Life's elite pleasures the way you like it. Not many can say they live life by their own rules. Welcome to Visa Infinite, a world of curated indulgences designed to enhance an exclusive lifestyle with no boundaries.

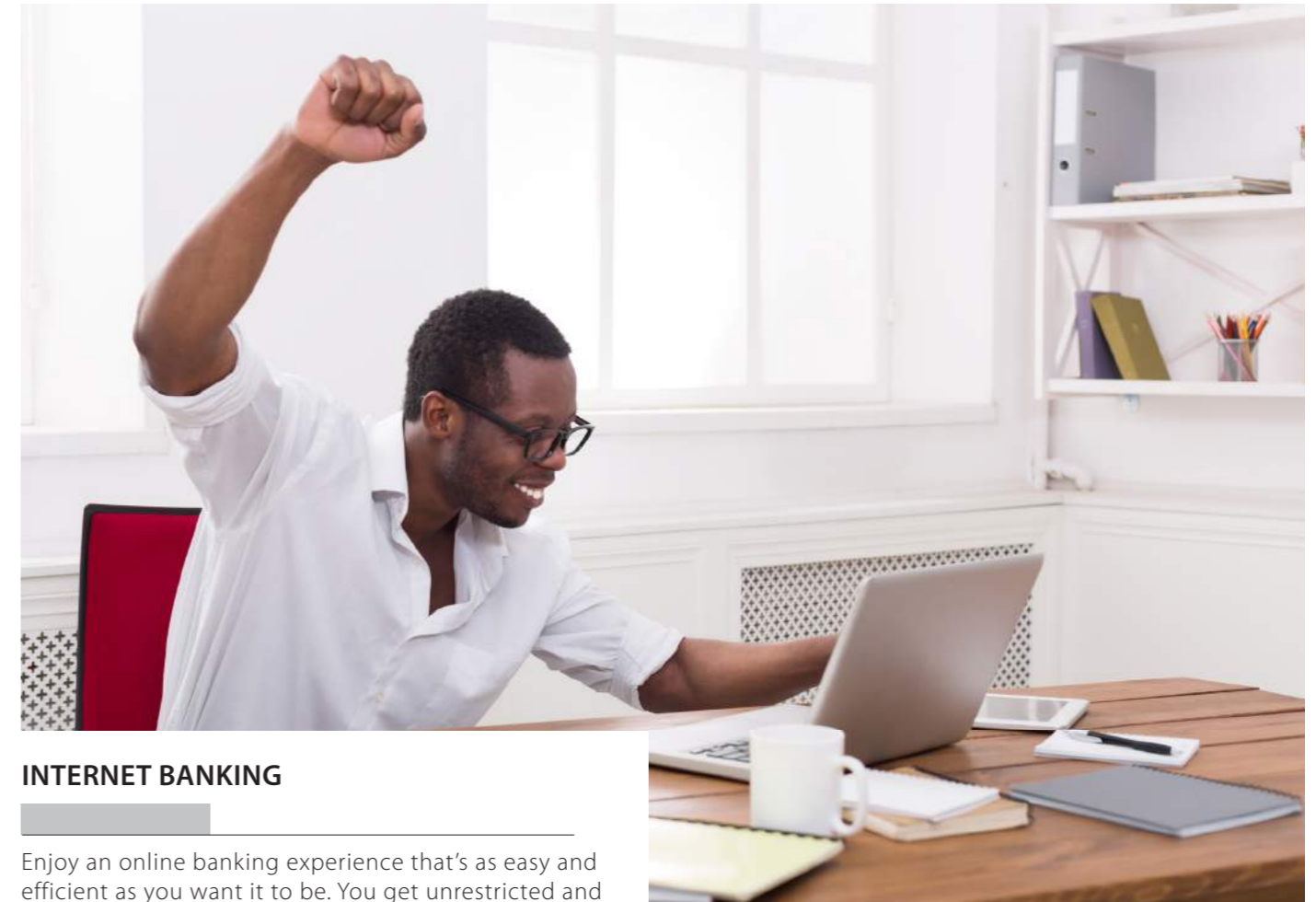
Exclusive Benefits

- Visa Global Customer Assistance Services (emergency card replacement, etc.)
- Purchase protection
- Fraud protection insurance
- Lounge Key membership giving you exclusive access to over 1,100 airport lounges in over 140 countries. Visit www.loungekey.com/uba to view the available lounges.
- Relationship manager, 24/7 access via an exclusive hotline.
- Payment for goods and services in over 30 million Visa merchant outlets and on local and international websites

Eligibility:
Strictly by Invitation.

Digital Banking

Take your bank wherever you go. Choose from the largest selection of digital banking channels to manage your money and do your transactions on the go.



INTERNET BANKING

Enjoy an online banking experience that's as easy and efficient as you want it to be. You get unrestricted and secure access to your account anytime and anywhere. Ideal for planning and automating your expenses on a monthly basis and doing numerous banking transactions.

Features:

- Instant Self-Registration from the log-in page
- Image & Phrase security feature to keep your money safe
- Multiple payments on the screen that allows you make up to 30 payments per screen to beneficiaries already saved in your history
- My Transaction Diary for a quick look back at past payments
- Payment Template for saving your recurring payments for the future.
- Send funds to branch for pick up by a third party.
- Airtime and data top up
- Monitor activities on your accounts, view your loans, and other transactions
- Transfer money to any bank in Nigeria
- Standing order allowed
- Pay Bills
- 24/7 access to your account
- Book and pay for flights directly from your account
- Customize your User ID, your nickname and enjoy other personalised features
- Access to print cyber receipt as proof of transfer or payment for all your transactions
- Security protection and real time notifications on log-in/ attempted log-in to your profile

How to sign up

- **Instant Self-Registration with your debit card:**
 - Sign up on the internet banking login page – www.ibank.ubagroup by clicking the Instant Self-Registration button and be done in 40 seconds.
- **Virtual Enrolment:**
 - Fill the virtual enrolment form online to register. This feature is open to both individual and corporates. The **Direct Virtual Channel Enrolment Form** is for Individuals and the **Internet Banking Virtual Channel Enrolment Form** is applicable to Corporates.
- **Enrolment through our Business Offices:**
 - You can also sign up in any of our branches and Corporate Customers can register through their Relationship Managers by notification of a letterhead instruction to the bank. The corporate internet banking platform allows registration for an unlimited number of corporate users.

MOBILE BANKING APP



Enjoy the freedom the UBA Mobile Banking App brings with features that save you time. Get all your transactions done easily from your mobile phone.

Features

- Biometric quick login
- Sliding menu for faster navigation on all user sessions.
- Fewer, more intuitive screens that enhance your user experience.
- Quick selection of phone numbers from contacts list for airtime top up.
- 24-hour customer service support on live chat.
- ATM and branch locator.
- Favourites list creation for easier transactions.
- Automation of OTP received via SMS on transaction screen.
- Funds Transfer Transactions
- Ability to withdraw cash from the ATM without a debit card

How to Sign up

- Download the UBA mobile app from the Google Play store or App store.
- Click on the Sign Up tab and activate with your UBA Debit Card, UBA Prepaid Card, *919# PIN or UBA Account + Secure Pass. If you already have a Secure Pass (token) for UBA Internet Banking, it can be used here, otherwise visit any UBA branch to get one.

LEO

Your Virtual Banker



Your 24/7 Virtual Banker and assistant, powered by artificial intelligence to help you bank easily through a simple conversation. You can send Money, Buy Airtime, Check Account Balance, Pay Bills and do a lot more with Leo.

Chat with Leo on FB messenger or WhatsApp anytime, anywhere. It's that easy.

Features:

- Account opening
- Make Transfers
- Buy Airtime for yourself and others
- Check your account balance
- Send bank statements to embassies
- Freeze accounts
- Help with travel notifications
- Stop cheques
- Get your mini statement
- Make enquiries and more

How to Sign Up

- Sign up with Leo on Facebook using this link: <https://m.me/ubachatbanking>
- Chat with Leo on WhatsApp using **+234 903 000 2455**
- Sign up with Leo on Apple Business Chat using this link <https://www.ubagroup.com/apple-business-chat>

MAGIC BANKING



***919#**

Magic
Banking

Experience the magic of simple banking without data using *919#. You can open a UBA account, transfer funds, buy airtime for yourself, family & friends, pay your bills, pay for your flights and check your account balance all on your mobile phone.

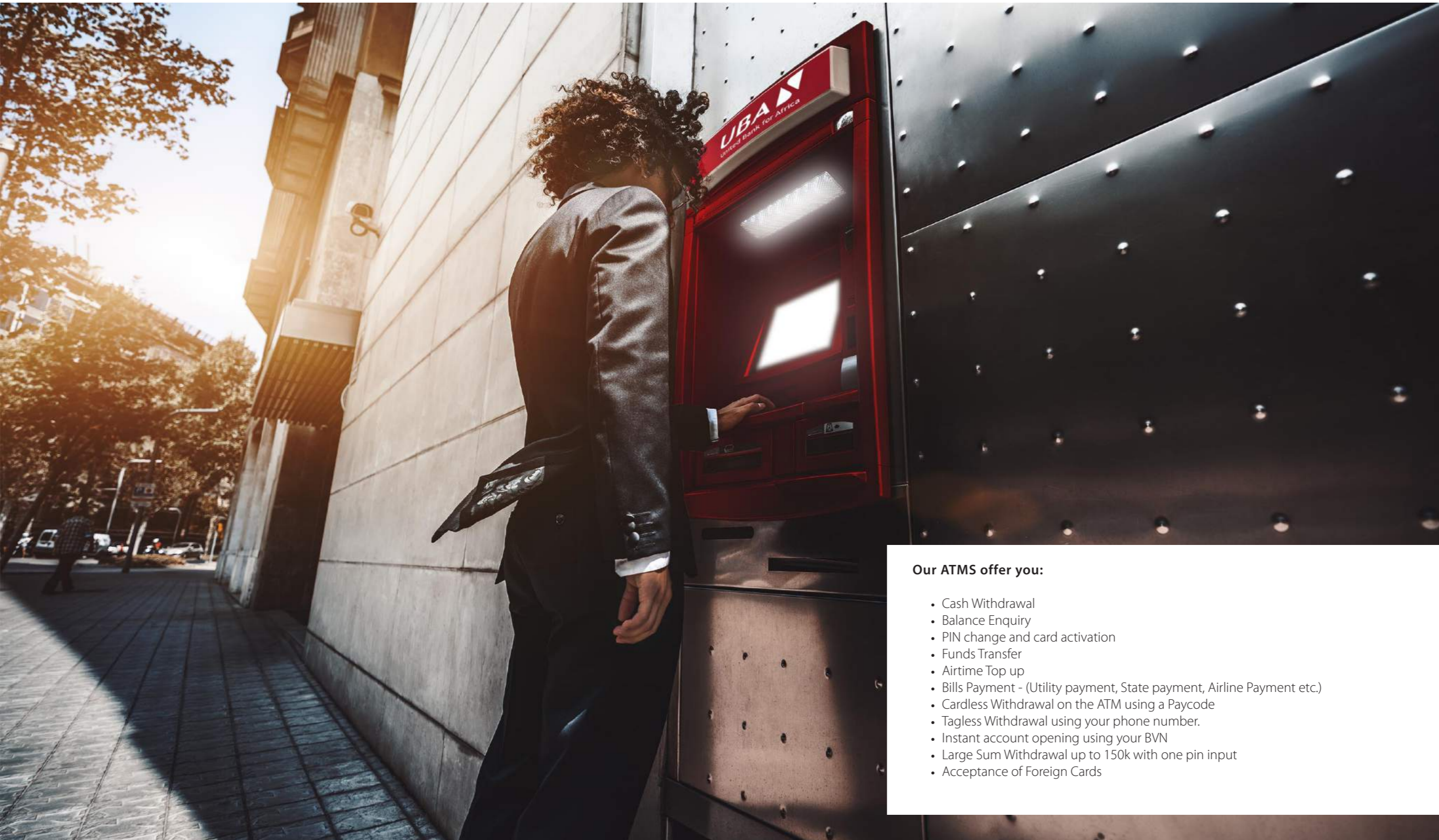
Magic Codes

Get your banking done in these simple codes (Dial *919# to access the main menu)

Transaction Type	Magic Banking Code
Registration	*919*0
Open an account	*919*20#
Check Balance	*919*00#
Airtime Top-Up for Self	*919*amount#
Airtime Top-Up for Others	*919*phone number*amount#
Data Top Up for Self	*919*14#
Data Top Up for Others	*919*14*phonenumber#
Transfer to a UBA Account	*919*3*account number*amount#
Transfer to Other banks	*919*4*account number*amount#
Load UBA Prepaid Card	*919*32#
Pay Bills	*919*5#
ATM Cardless Withdrawal	*919*30*Amount#
Block your debit card	*919*10#
DSTV Payment	*919*5*2#
GOTV Payment	*919*5*2#
Smile Data Top-Up	*919*23#
Freeze Online Transactions	*919*9#
Purchase Event Tickets	*919*7#
Generate OTP	*919*8#
Airline Ticket Menu	*919*12#
Africa World Airline	*919*12*394#
Egypt Air	*919*12*077#
Ethiopian Airline	*919*12*071#
Lufthansa	*919*12*220#
Pay Taxes and Levies Bills	*919*13#
Link BVN to bank account	*919*18#
Check LCC e-tag balance	*919*16*2#
Top up LCC e-tag	*919*16*2#
Request for bank statement	*919*21#

ATM SERVICES

Do more than cash withdrawals on UBA ATMs. Take advantage of this feature packed channel to conveniently manage your finances, airtime top up, pay bills, transfer funds and so much more.



Our ATMS offer you:

- Cash Withdrawal
- Balance Enquiry
- PIN change and card activation
- Funds Transfer
- Airtime Top up
- Bills Payment - (Utility payment, State payment, Airline Payment etc.)
- Cardless Withdrawal on the ATM using a Paycode
- Tagless Withdrawal using your phone number.
- Instant account opening using your BVN
- Large Sum Withdrawal up to 150k with one pin input
- Acceptance of Foreign Cards



INSTANT BILLS PAY

Make payments for goods and services and pay all your bills easily and securely with the Instant Bills Pay.re.

Features:

- Multi-currency and multi-lingual platform.
- Customized and downloadable report.
- Accessible anywhere in the world.
- Instant Email and SMS transaction notification
- Compatible with various mobile devices.

How to Sign up

- Sign up on the website by clicking on "Instant Bills Pay and select your country.
- Sign-up with Facebook



POS TERMINALS

The Point of Sale terminal is a portable device that facilitates payments for goods and services at merchant locations, using payment cards issued by the banks on the network.



Credit Products

When you need a little help to keep things running or a whole lot for a big project, let's help you take the pressure off and meet your goals with our personal products.

Choose from our loan products to meet your needs, we have something for everyone.



OVERDRAFT

A short term facility that allows you overdraw a maximum amount of N3 million on your current account to for up to 6 months..

Benefits:

- Repayment of 5% monthly for 6 months' helps you manage your finances better
- A safety net for when you have insufficient funds in your account
- Convenient terms of repayment
- Competitive interest rate

Eligibility

- Executives, partners and mid-level management staff of reputable organizations in the private and public sector with an annual net income of N5million
- Individuals whose salaries have been paid through UBA for at least 3 months
- UBA account holders
- Individuals with no record of returned cheques due to insufficient funds

How to Apply

- Fill out the consumer loan application form online or at any of our branches
- Obtain a Pro-forma invoice from a satisfactory vendor
- Submit your application form at the branch





MORTGAGES:

We can make your dream of owning a home a reality. Choose from the UBA Homes mortgage options designed to help you own your home conveniently.

Mortgages covered:

- Developed Home Purchase
- Land Acquisition
- Home Construction
- Home Renovation
- Existing Mortgage Refinance

Benefits:

- Variable Interest rate benchmarked against UBA Prime Lending Rate (PLR)
- Loan tenor of up to 20 years
- Loan Amount up to 80% of property value subject to a maximum amount of N70m for properties in Lagos.
- Loan Amount up to 80% of property value subject to a maximum amount of N40m for properties in Abuja, Enugu or Port Harcourt.

- Freedom to repay loan in full without prepayment penalty
- Monthly or structured pre-agreed repayments terms
- Interest only repayment allowed up until completion for properties under construction
- Progressive drawdown against bank approved Quantity Surveyor's certificate reduced or no COT on linked account
- Negotiable management fee



PERSONAL LOANS

In case of an emergency or you just need funds to keep things running, take the pressure off with a UBA loan. Our loans are available for individuals in the public and private sector.

What do you get?

- Loans in tenors of 12, 24, 36, 48 and 60 months
- Borrow from N50,000 to N30 million

What you will need

- Irrevocable domiciliation of salaries, allowances, or terminal benefits (excluding pensions)

- Employer's letter of awareness
- Credit insurance cover from a UBA approved insurance counterparty through HIERS Insurance Brokers where there is insufficient/no terminal benefit to cover:
 - a) Loss of Job
 - b) Death and
 - c) Permanent disability

Business Banking



We understand that the smooth running of your business is dependent on having access to the right products and services to support your everyday banking needs. Let's help you take the pressure off and attain your business goals through our bouquet of custom-fit products.

CORPORATE BANKING

We offer a comprehensive suite of corporate banking products and services in various sectors of the economy - Energy, Manufacturing, Agriculture, Public sector, Telecommunications, FMCGs, import & export, and other sectors. With our financial expertise and deep-rooted global network, we are a great fit and partner for any business. Meet your financial needs and grow your business with our corporate accounts, treasury products and payment/collection solutions.



CORPORATE ACCOUNTS

From fast growing firms to multinationals, our current accounts are designed to meet your business needs.

CORPORATE CURRENT ACCOUNT:

This account provides an easy way to administer daily cash flows and perform high value transactions via cheques, cards or other digital banking channels at no extra cost to your company.

CORPORATE DOMICILIARY ACCOUNT:

With our global presence, we connect you to foreign business markets. You're your mark in international markets with an account that operates in the currency and denomination of major international countries.



CORPORATE INVESTMENT

FIXED DEPOSIT ACCOUNT

Designed for corporate organisations to maximise returns and earnings on their funds for a specific period.

Features

- Guaranteed capital and return on investment.
- Tenure: Minimum of 30 days, maximum of 180 days.

Benefits

- Interest rate and tenure is subject to customer's preference
- Interest with principal can re-invested immediately after the end of the agreed tenure.
- Interest received is not subject to tax

How to Apply

- Fill out an application form at any of UBA branch

TREASURY PRODUCTS

We offer a range of investment services in bonds, treasury bills, money market deposits, commercial papers and other treasury products that supports your business growth.

- **Spots:** Commodities and securities market transactions are cash based and delivered immediately.

• Features:

- Transactions done on the spot.
- Delivery in 48 hours (sometimes up to 7 days).
- Sales/Purchase against base currency.

• Benefits:

- Short term financing
- Simple product
- Transparent cost

• What you will need

- Good credit rating with UBA
- Pre-determined credit limit

• Treasury Bills

A short-term investment securities issued by governments to finance national borrowing requirements. They are sold at an annual percentage interest rate with a maturity of less than one year.

• Features

- Issued at a discount
- Short term investment instrument
- No interest paid during the life cycle of the bill
- Issued in fixed tenures of 91 days, 182 days and 364 days

• Benefits

- Treasury bills qualify as liquid assets
- Used as collateral securities for repurchase transactions
- Interest received is not subject to tax

MONEY MARKET DEPOSITS

We provide support for cash-based transactions made with deposit money banks either secure or non-secure.

CORPORATE CARD PRODUCTS



SALARY CARD (PAYROLL CARD)

These cards are used by employers to pay the wages of their employees. Salary cards are convenient means of managing payments of wages for a large number of employees.

Features

- The employee does not need to be a UBA account holders
- Employee's personal details - mobile number, email address and bank verification number BVN (for Nigerians) are required to issue the card
- Denominated in Naira and can be used only in Nigeria

TRAVEL CARD

A card designed to manage your business needs from anywhere in the world on the ATM, POS and online. The Travel Card can be used for airline ticket purchases, international hotel reservations and accommodation bookings, tour packages for groups and individuals, car hire services, passport assistance and Visa processing services.

Features

- A card designed to manage your business needs from anywhere in the world on the ATM, POS and online.
- The Travel Card can be used for airline ticket purchases, international hotel reservations and accommodation bookings, tour packages for groups and individuals, car hire services, passport assistance and Visa processing services.



EXPENSE CARD

Designed to manage the day to day expenses of an organization or its departments. The Expense Card monitors your corporate payments within Nigeria. It is a good way to separate your corporate expenses from all other funds and keep track of income and expenses.

Features

- Used in Nigeria only
- Denominated in Naira currency only

CO-BRANDED CARD

In collaboration with partner organizations, we jointly issue customized cards. Co-branded cards are designed with the logo and other features of UBA and the partner organization.

Benefits

- Can be used as a means of payment
- Serves as a reward card for loyalty programs for the customers of an organization
- Schools ID cards for identification and payment.
- Pre-loaded gift cards with funds for purchase of items on POS terminals or online.

DIGITAL BANKING

Our range of digital banking platforms gives you the best solutions for business payments. Receive payments, make payments and monitor transactions easily with the latest financial technology.



UBA MARKETPLACE



Sell to millions of customers around the globe and showcase your business online for free on the UBA Marketplace. This is designed to help small businesses grow by solving the logistics and infrastructure gaps they face. The Marketplace is the go-to-place for small businesses to provide a variety of products at competitive prices and connect easily with the right buyers online. Get your online store for free on: <https://ubamarketplace.com/marketplace/>

Benefits

- Access to UBA SME capacity building and advisory platforms
- Exclusive access to SME annual Summit and Fairs
- Access to Payment Solutions
- Free online shopfronts on the UBA Market place

(BUSINESS DIRECT LITE



An all-inclusive app that automates all the business processes for accepting collections from merchants. The Merchant App manages on-boarding, settlement, arbitration and other all the processes on a single application.

Benefits

- a) Realtime Hardware and Transaction Monitoring:
 - a. PTSP and terminal agnostic terminal monitoring.
 - b. Escalations for value and volume breaches.
 - c. Performance trends and analysis.
 - d. Views for account officers, branches and head office.
- b) Automatic Settlements and transaction reports:
 - a. Automatic generation of settlement reports due to merchants.
 - b. Integration of settlement reports to Internet banking.
 - c. Lump sum credit breakdown into components.
 - d. Combines settlements across acquirer processor.

c) Merchant On boarding Workflow:

- a. Workflow for on-boarding new merchants on POS, WEB and QR channels.
- b. Automatic generation of request files to NIBSS, Paygate etc.
- c. Flexible reports for business growth analysis.
- d. Views for Account officers, Relationship officers, Branch heads, Head office processor.

INTERNET BANKING



An online portal for cash management and transaction banking. It's a flexible way to manage corporate cash management, other transactions and corporate banking needs.

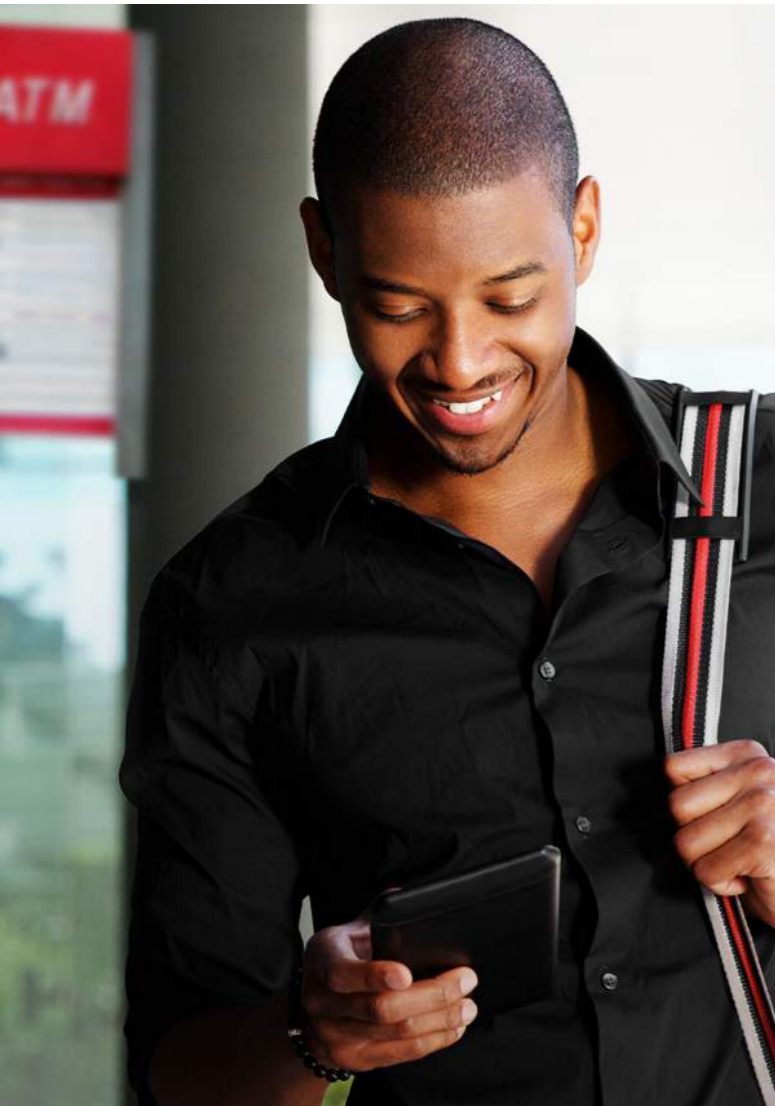
Features

- My Transaction Diary for a quick look back at past payments
- Payment Template for saving your recurring payments for the future.
- Monitor activities on your accounts, view your loans, and other transactions
- Transfer money to any bank in Nigeria
- Standing orders
- Pay Bills
- 24/7 access to your account
- Book and pay for flights directly from your account

- Customize User ID and have multiple users
- Access to print cyber receipt as proof of transfer or payment for all your transactions
- Security protection and real time notifications on log-in/ attempted log-in to your profile

How to sign up:

Visit a UBA branch to complete a request form or contact your account officer.



HRIS (HUMAN RESOURCE INTEGRATION SYSTEM)

Make payments at the click of a button, in African countries where UBA is present. It also serves as a fully integrated Human Resource and Pensions Payroll System, which comes at no cost to you.

Features

- No changes required in your organisation's functions
- It operates the existing approval and authorization levels in your organisation
- All functions performed are tracked and recorded to provide information on what action was performed, by whom, and when.
- You are guaranteed secure transactions with the use of Secured Socket Layer (SSL) and token authentication.
- U-Pay® has a comprehensive reporting and transaction alert system.

What you will need

- Fill the sign-on forms
- Once you are registered, your organisation will be trained on the platform usage

Fees:

- For Nigeria, the fee is N100 per transaction and VAT or switching fees apply
- In all other UBA African countries, please contact the Customer Fulfilment Centre (CFC) for more details.



BILLSPAY

A multi-bank collection platform designed to help merchants receive payments from customers through any bank branch in Nigeria.

Benefits

- Online, real-time transaction reports
- Multi-bank collection capacity
- Capable of integration via an API
- Instant Settlement of transactions

COLLECTIONS

Bank Collect is a robust, web-based, in-branch and intra-bank e-collection platform that manages collection services, on behalf of organizations, to their customers. It integrates multiple payment solutions available in Nigeria – VISA, Verve, MasterCard and e-Tranzact.

PAY DIRECT

An electronic payment solution, designed for secure commercial transactions between an organisation and its dealers or distributors. By leveraging online, real-time integration between banks and InterSwitch, we provide you with an effective payment solution

Benefits:

- Utility collection
- Remittances
- Other merchants
- Online, real-time transaction reports
- Instant email notification via SMS to GSM



EDUCATION PORTAL

The "UBA schools online" is an educational portal solution for pre-tertiary institutions. Designed to help the transition of the administrative process of a tertiary institution to a more efficient and interactive platform.

Features

- Processes online school fees payments using local and international cards, such as InterSwitch, MasterCard, Visa/V-pay
- Interactive community sessions between schools, teachers, and parents/guardians.
- Online provision of content such as teaching materials & assignments
- Pupil profile management for schools

CREDIT FACILITIES



UBA HEALTHCARE INTERVENTION FACILITY

Designed to provide financing to registered hospitals, Pharmacies, medical laboratories, diagnostic centres, optical and dental clinics in the form of Time and Term loans to smoothen their expansion/upgrade and equipment purchase as well as business cash flow needs under the Healthcare Guarantee Scheme of the Medical Credit Fund.

Features

- 12-month short-term loan to meet urgent operational running costs of the hospital
- 3-year Asset Finance loan for equipment financing

UBA SCHOOL LOAN BOUQUET

A variety of loan products targeted at meeting working capital, asset and expansion needs of registered privately owned nursery/primary, secondary schools and postsecondary tuition centres.

Features

- 12-month short-term loan to meet urgent operational running costs of the school like payment of salaries
- 3-year Asset Finance Loan for equipment or school bus financing
- 5-year Term Loan (renovate or buy loan) to purchase or renovate school buildings

AGRI-BUSINESS SMALL AND MEDIUM ENTERPRISES INVESTMENT SCHEME (AGSMEIS)

In collaboration with (AGSMEIS), we support and complement the Federal Governments' efforts at promoting Agri-businesses/Small and Medium Enterprises..

Who is this for?

Entrepreneurs and SMEs in the Agriculture, Service and Real sector.

Features

- 5% Interest Rate
- Loan Tenor of 7years.

Who is this for?

- Prospects certified by CBN approved EDIs (Entrepreneurial Development Institutes) across the country.

AGSMEIS LOAN

AGSMEIS is a federal government intervention funding scheme through CBN that promotes Agric businesses as a vehicle for sustainable economic development and employment generation.

Features

- Interest Rate: 5% per annum
- Tenor: 7 years.
- Moratorium: Maximum of 18 months on Principal and 6 months on Interest

ELIGIBLE SECTORS/BUSINESSES:

- Agricultural sector.
- Real sector including Manufacturing, mining and petrochemicals.
- Service sector including Information and Communication (ICT) and the creative Industry.
- Other businesses as determined by the Central Bank of Nigeria (CBN).

REQUIRMENTS:

- Duly completed application form.
- Bank Verification Number (BVN).
- Certificate of Training from recognized Entrepreneurship Development Institution (EDI) or evidence of membership of organized private sector
- Letter of Introduction from any of the following, Clergy, Village Head, District Head, Traditional Ruler, senior civil servant, etc. (for individuals/ micro enterprises only).
- Evidence of registration of business name or certificate of incorporation and filing of annual returns (where applicable) in compliance with the provisions of the Companies and Allied Matters Act (1990).
- Tax Identification Number (TIN) and current Tax Clearance Certificate (TCC) where applicable.
- In addition, you need to have been trained by an Enterprise Development Institute after which you will fill the form to access this loan. The EDI will submit the form to the CBN on the applicant's behalf.

Remittance Products

Send and receive money worldwide conveniently with our range of money transfer services.

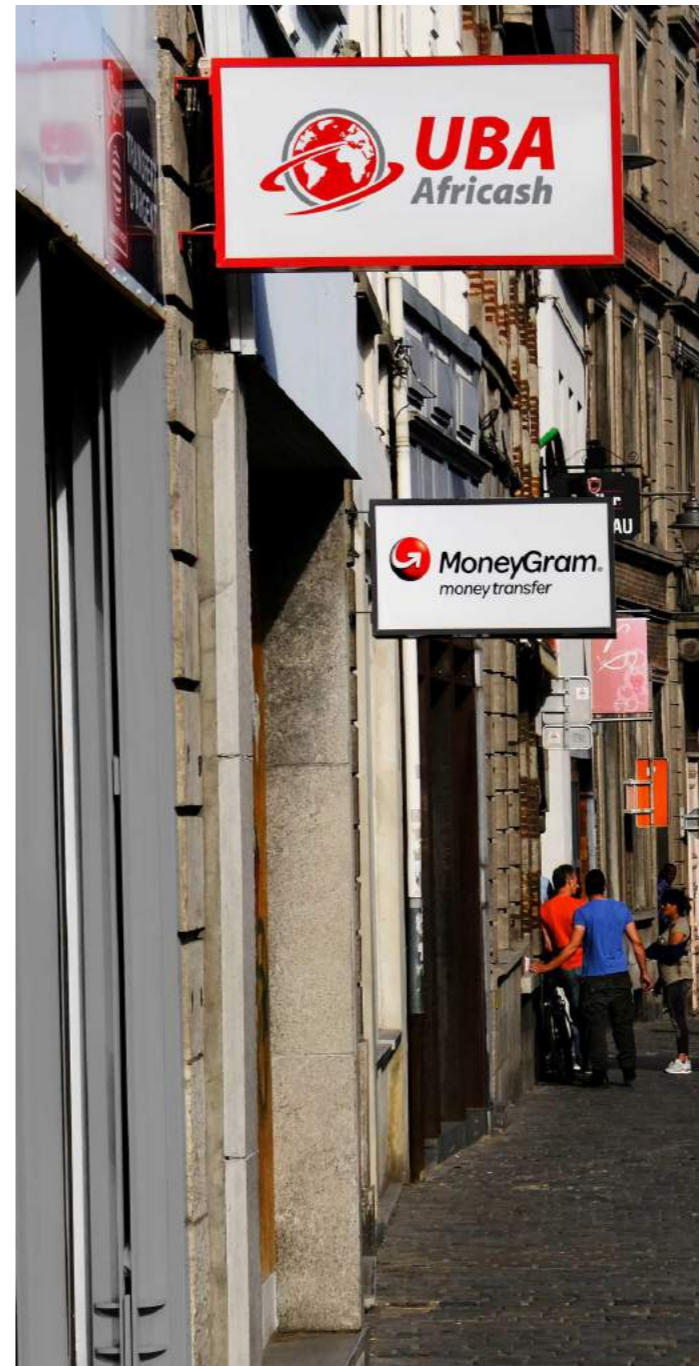


UBA AFRICASH (PROPRIETARY)

A fast and secure payment service for money transfers across African countries.

Features

- Send and transfer from a wide network of UBA branches and agent locations.
- Transfers are done instantly.



UBA MONEY GRAM (PARTNERSHIPS)

Send and receive money across the world within a few minutes.

Features

- Payments are made in Naira at a competitive exchange rate
- Our wide branch network provides convenience and easy access to MoneyGram transfer
- Open to both account and non-account holders
- 0 charges incurred for receiving funds

What you need

- Filled/Completed MoneyGram 'Receive Form' with accurate transfer details
- Valid form of identification (National ID/Valid International Passport/Valid Driver's License/Permanent Voter's Card)

WORLD REMIT

A secure, reliable, seamless, and cost-effective international funds transfer service.

Features

- No minimum amount for transfer
- First transaction is subject to a maximum of USD 2,000
- The maximum limit per transaction is USD 7,500, the total of which must not exceed USD 50,000 every 6 months
- There are no charges to the beneficiaries.

Benefits

- Transfer anywhere conveniently without visiting a bank.
- Safe and secure platform
- A cheaper way to transfer



WESTERN UNION

An international money transfer service that allows you to send and receive money across the world

Features

- Available in over 320,000 agent locations across 200 countries
- Open to both account and non-account holders of UBA

Benefits

- Affordable, easy and convenient to receive money
- No charges incurred for receiving money
- You can receive funds in your preferred currency (naira or dollars)

What you need

- International Passport or driver's license
- Money Transfer Control Number (MTCN)
- Sender's details
- Beneficiary's details

BUREAU DE CHANGE (BDC)

Pay easily for your foreign-exchange-based services. BDC covers Personal Travel Allowance (PTA), Business Travel Allowance (BTA), Mortgage, Monthly Payments, School Fees, Medical Bills Payments, Credit Card Payments, Utility Bill Payments, Life Insurance Premium Payments and more.

Features

- Limit of \$5,000 per transaction for BTA and \$4,000 per transaction for PTA.
- Available in USD, GBP, & EURO.

Benefits

- Open to both account and non-account-holders of the bank.
- Competitive and affordable rates
- Safe and securely done from a branch



Global Financial Institutions



BILATERAL FUNDING

SHORT-TERM/LONG-TERM FCY FUNDING

Short-term/long-term funding for approved transactions of the Group: Plc & Subsidiaries.

Benefits:

- Access to competitive FCY funding for the Bank's transactions.
- Adequate FCY liquidity for the Bank

Requirement:

Credit Approval/Documentation

EXPORT CREDIT AGENCY (ECA) FUNDING

Export Credit Agencies – ECAs provide long-term financing for projects around the world which involve importation of capital equipment / services from the country of the respective ECA.

Benefits:

- Access to long-term funding of up to 12 years for Projects at competitive pricing.
- Ability to compete in project financing

Requirement:

Credit Approval/Documentation



CORRESPONDENT BANKING

TRADE LINES

We source and enhance trade lines through the engagement of prospective and existing correspondent banks.

Benefits:

- Confirmation and advising of letters of credits

Requirement:

- Necessary documentations and/or credit approval

NOSTRO ACCOUNTS

Facilitation of the opening of Nostro accounts for UBA Plc and its subsidiaries.\

Benefits:

- Keeping and tracking transaction records

Requirement:

- Request from initiating business owner.
- Board approval

KYC AND AML REVIEW OF CORRESPONDENT BANKS

Working in collaboration with the compliance team for the completion of the KYC and AML review of prospective and existing Correspondent banks.

Benefits:

- Ensure all counter parties are KYC and AML compliant.

Requirements:

- Wolfsberg questionnaire
- Anti-Money Laundering and Terrorist Financing Policy Statement
- W-8 Ben E Form
- Audited Financial statement

LOCAL FINANCIAL INSTITUTION

MONEY MARKET

We trade in short term instruments with no fixed geographical locations such as Call Placements, Fixed Deposit and Commercial Papers.

Benefits:

- Have higher and better yields than savings accounts.

FIXED INCOME INVESTMENTS

We provide investment opportunities in longer term instruments with no fixed geographical locations such as Primary Auctions, Secondary Auctions, OMO Auctions and Eurobond.

Benefits:

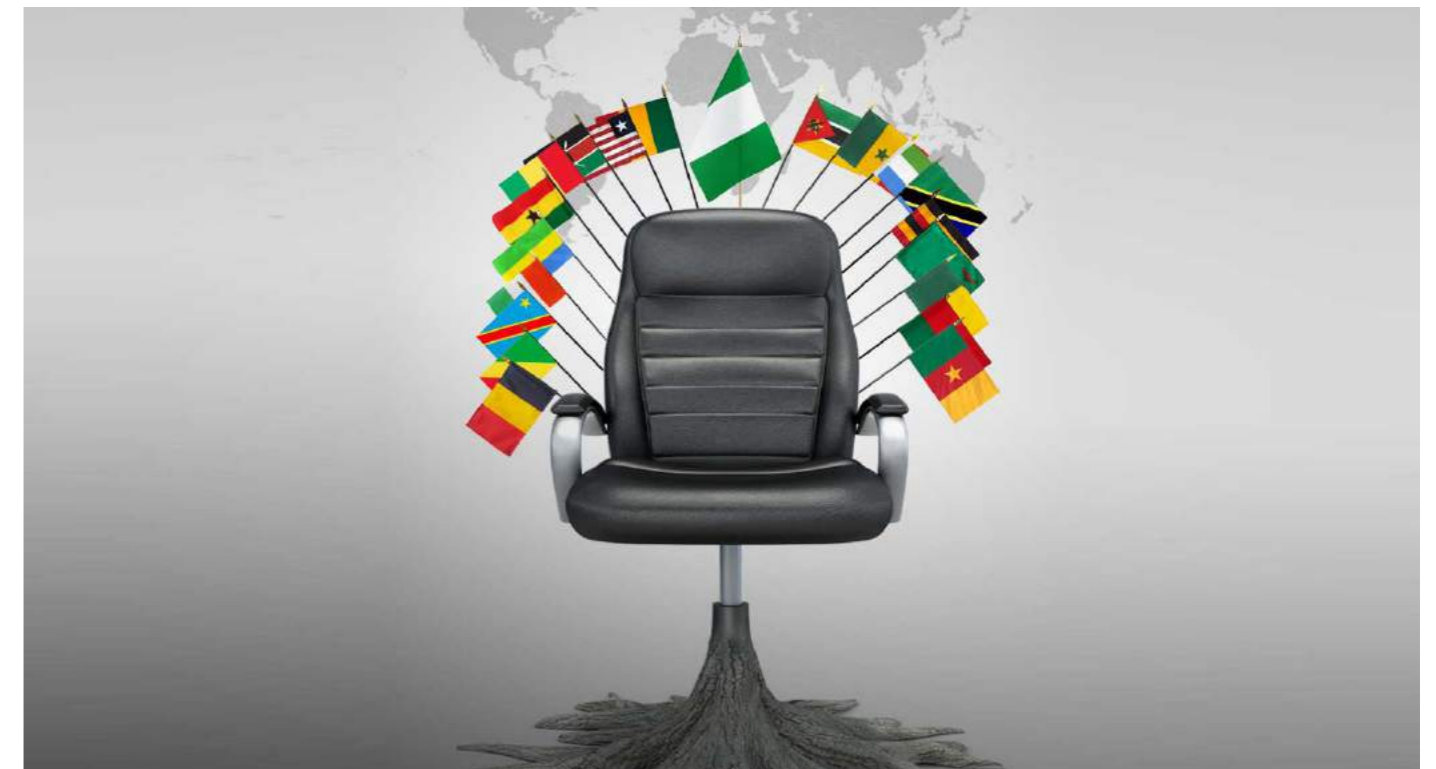
- Have higher and better yields than savings accounts. They are tax free investments.

LOANS

Overdrafts, Term Loans.

Benefits:

- Quick access to cash to bridge finances
- Requirements:
 - Must have a good account with the bank.
 - Must have a good credit report.
 - Must meet the banks credit requirements.



STRUCTURED TRADE FINANCE



LETTER OF CREDIT

We issue financial documents and instrument on behalf of our customers to guarantee payment. The letter of credit we offer include: Confirmed/Unconfirmed Letter of Credit, Deferred Payment Letter of Credit, Standby Letter of Credit and Back to Back Letter of Credit.

Benefits:

- Most secured mode of payment.
- Guarantees performance or return of funds

GUARANTEES

Our guarantees are accepted globally and help to reduce the risk of international trade. We offer guarantees in form of Bid Bonds, Advance payment guarantee and other payment guarantees.

Benefits:

- Guarantees performance or return of funds.

REFINANCING

We can review and replace your existing loan with a new loan.

Benefits:

- Management of cash flow.

DOCUMENTARY COLLECTIONS

We provide documentary collection services on behalf of our exporting customers.

Benefits:

Enable beneficiary sell goods before paying.

Requirements:

Customers Instruction.

EXPORTS

We simplify the international sale of locally produced goods or services.

Benefits:

- Receipt of sales proceeds in Foreign currency to boost FCY cash flow.

FORM A REMITTANCES

We facilitate international payments for services through Form A Remittance.

Benefits:

- Access to cheaper FCY & more secured payment.

BANK SALES



LETTERS OF CREDIT

Advising, confirming, issuing & refinancing letters of credit and bills of collections for other banks.

Benefits:

- Income generation.

What you will need

- Credit Approval/Documentation

TRADE RISK PARTICIPATION

Risk participation with select banks involving the selling of our exposure on a contingent obligation.

Benefits:

- Generation of revenue streams and diversification of income sources.

What you will need

- Credit Approval/Documentation

GUARANTEE ISSUANCE

Issuance/Advice of Contingent instruments such as Performance Guarantee, Tender Guarantee, Advance Payment Guarantee, Warranty Bond and other contingents as approved by the bank.

Benefits:

- Income generation.

What you will need

- Credit Approval/Documentation

EMBASSIES MULTILATERAL AND DONOR ORGANIZATIONS (EMDO)

We offer a diverse range of products and services for bilateral, multilateral, embassies, NGOs and donor organizations.

Who is this for?

- EMDOs that manage the distribution of aid funds to recipients.

Features

• Bilateral and Multilateral Organizations

With a deep global presence, we provide bilateral and multilateral organizations with:

- Loans at concessionary terms
- Aid for developmental activities
- Access to financial services with or without local bank guarantee

• NGOs

We focus primarily on foreign NGOs with local offices by providing:

- Funding assistance on social and health issues, education, human rights protection and other vital segments
- Management of cash flow to beneficiaries

• Embassies

Foreign embassies and high commissions domiciled in Nigeria benefit from our:

- Funding assistance provided directly or through their countries agencies
- Corporate operational and salary accounts
- Premium domiciliary account products



UBA CHINA DESK

We provide tailored solutions and services to help grow Chinese businesses and investments in Africa.

Leveraging on our global network and deep knowledge of international markets, we offer innovative financial services to our Chinese clients in Nigeria, Cameroon, Tanzania, Uganda and Zambia.

Features

- Project finance advisory
- Business development
- Specialised china desk account
- Business current account
- Wholesale allocation for Renminbi
- Credit limit lines for Chinese companies

Benefits

- Delivery of banking services in the official Chinese language
- Treasury and Repatriation Services to China
- Fixed Deposit Account with competitive rates
- Lending facilities - Overdraft, Vehicle and Asset Finance, Term Loan and more
- Bank Transfers
- Cash Management Solutions
- Digital Banking Platforms - Online banking, Mobile payments, POS machine and more

OTHER SERVICES

THE REDLINE SERIES:



A capacity building and advisory initiative to deepen the knowledge of SMEs and empower them with best practices for business sustainability and growth so that they consistently stay above the red line.

Features

- Weekly Red Line newsletters featuring videos, articles, infographics, industry growth hacks
- Online Red Line community for real time knowledge sharing and peer mentoring/support
- Red Line Masterclasses in-person industry-specific masterclasses
- Red Line summit for all SMEs across different sectors

UBA MONI (AGENCY BANKING)

We are bringing banking services closer to you through our trusted agents. Make cash deposits & withdrawals, get customer support, open accounts and do more without going far.



How do I identify a UBA agent?

Our agents can be identified with the "UBA Official Agent" or "SANEF Agent" signage.

Services Available:

- Account opening documentation
- Cash Withdrawal
- Cash Deposit
- Account to Account Transfer

How to be an agent:

Visit a UBA Branch close to you to get started.

UBA LEARN



A free robust online learning platform with all the needed educational tools and required subjects to help improve learning for students.

Designed to help students within the age of 5-24 years achieve academic excellence. It also helps parents and teachers keep track of their ward's educational development and performance.

Features:

- Academic curricula (e.g. WAEC, NECO)
- Continuous assessments and tests
- Financial education and more
- Learning and fun games

How to Sign Up

- Log on to <https://ubalearn.com/>
- Create a log in account on the portal
- Start learning.

Talk to us

If you have an inquiry, request, complaint, or suggestion,
please call us on:

(+234)01-2808822 (2808UBA)

(+234)01-6319822

(+234) 07002255-822 (0700-CALL-UBA)

or email cfc@ubagroup.com

www.ubagroup.com