

ACCELERATE 2.0B

ACCELERATE 2.0B DEPOSIT MOBILISATION CAMPAIGN

Frequently Asked Questions

1. What is the Accelerate 2.0B Campaign?

Accelerate 2.0B is UBA Kenya's deposit mobilisation campaign running from 1st September – 30th November 2025. The goal is to raise Kes 2 Billion in new LCY deposits within the three months to strengthen liquidity, and diversify our customer base.

2. Why is the campaign important?

- To reduce deposit concentration risk
- To enhance liquidity and profitability by growing sticky CASA deposits.
- To motivate staff and engage customers through rewards.

3. Who can participate?

- All UBA Kenya staff (sales and non-sales).
- Direct Sales Executives (DSEs).
- Customers, through the savings rewards scheme.

4. What is the campaign target?

- Overall Target: Kes 2 Billion.
- Wholesale Banking & Corporate Banking: Kes 1.3B.
- Retail & Branch Network: Kes 692M.

5. Which products qualify?

- Savings Accounts
- Current Accounts (CASA)
- Fixed Deposits (FDs) – negotiated case by case
- Digital Products – Paybills, Tills, POS, Cards, LEO

6. Are existing deposits counted?

No. The campaign is specific to NEW LCY deposits only.

7. What qualifies as a “deposit” in the Accelerate 2.0B Campaign?

For this campaign, a **deposit** is defined as:

- New LCY inflows into Savings Accounts, Current Accounts (CASA), and Fixed Deposits (FDs).
- Deposits mobilised through new customer relationships or incremental balances from existing customers.
- Sticky retail and SME funds that support our CASA growth target (not short-term placements for window dressing).
- Deposits generated from campaign-driven efforts including referrals, branch activations, and customer engagement during the period.

8. What does NOT count as a deposit for this campaign?

- Pre-committed / pipeline projects already earmarked before 1st September 2025.
- Large one-off placements already in negotiation or due for maturity rollover.
- Temporary book balances (funds deposited and withdrawn within days with no real stickiness).
- Foreign currency (FCY) deposits — the campaign is focused on LCY.

9. Does a deposit qualify for reward immediately once it is booked?

No. For a deposit to qualify for a reward under the Accelerate 2.0B campaign, it must remain in the bank for a **minimum holding period of 7 days**.

10. How will performance be tracked?

- Weekly leaderboards shared across staff.
- Monthly recognition for top performers.
- Spot awards for effort and creativity.

11. How will staff be rewarded?

- Monthly Winners: Share of 5% of net revenue pool (1st = 50%, 2nd = 30%, 3rd = 20%).
- Weekly Winners: 15% of net revenue pool split between sales (40%) and non-sales (60%).
- Rewards split 50:50 between referrer and sales staff who close the lead.

12. How will DSEs be rewarded?

- Top 3 DSEs win monthly.
- Share 5% of the bank's net revenue pool (50/30/20).
- Must maintain **average of Kes 10M in deposits monthly** to qualify.

13. How will customers be rewarded?

- Top 3 customers with new or incremental savings of more than **Kes 100,000** within the 3 months, will receive:
 - 1st place – Equivalent of Kes 70,000
 - 2nd place - Equivalent of Kes 50,000
 - 3rd place – Equivalent of Kes 30,000

14. What is the role of a Referrer (non-sales staff)?

A referrer is a staff member who identifies and introduces potential depositors. The role is to:

1. Identify Leads – through personal networks, family, friends, or customer contacts.
2. Pre-Qualify – confirm the customer is open to engaging with UBA.
3. Educate Briefly – share basic product highlights (benefits, rewards, FD rates, digital channels).
4. Capture Insights – note contact details, preferred product, and any key background.
5. Warm Handover – introduce the lead to sales/front office staff via email, call, or direct visit.
6. Follow Up – check in on progress and keep the relationship warm.

15. What is the role of the Sales/Front Office Staff (Lead Closer)?

1. Acknowledge receipt of the referral.
2. Engage customer – contact the prospect within 48 hours.
3. Assess Needs – find the right product fit.
4. Present Value – highlight UBA's benefits and campaign rewards.
5. Close the Deal – complete onboarding or deposit placement.
6. Feedback Loop – update the referrer on outcome.

16. How are rewards shared between Referrer and Closer?

- Rewards are split **50:50** between:
 - The Referrer (who introduces the lead).
 - The Sales Staff (who closes the lead).

This ensures both back office and front office staff benefit and remain motivated.

17. What happens if a lead does not close?

- If the lead is not genuine or the customer withdraws interest, no reward is given.
- However, staff are encouraged to continue referring as higher closure rates = higher chances of reward.

18. When will winners be announced?

- **Weekly Winners** – every Tuesday.
- **Monthly Winners** – 5th of the following month.
- **Final Winners** – announced at campaign close (5th December 2025).

19. What is the campaign and impact to the bank?

- Financial Impact: New customer base

- Liquidity Impact: CASA:FD ratio to improve to 80:20.
- Strategic Impact: Greater market confidence, enhanced staff morale, stronger customer engagement.

20. How will rewards be paid out?

All staff rewards under the Accelerate 2.0B campaign will be processed through the monthly payroll system. This ensures transparency, proper tax treatment, and ease of tracking.

21. What is the role of Branch Sponsors in the campaign?

Branch sponsors will act as strategic sponsors and accountability leads for assigned branches ensuring branch performance, motivating teams, resolving escalations and celebrating wins. They are the first line of accountability and support in helping their branches hit targets.

22. How do I channel my lead or referral?

All leads and referrals for the Accelerate 2.0B campaign must be submitted through the **official Lead Generation Form**: [Accelerator Campaign Lead Generation Form](#)

- Each referrer is required to **input customer details** (name, contact, product of interest, notes) into the form.
- The **front office/sales staff** will then engage the lead, work to close it, and update the form on closure status.
- **Closure tracking** will be done directly from the form, ensuring transparency.
- **All campaign rewards** will be linked to entries in the Lead Generation Form. Leads not captured in the form will not qualify for rewards.

23. What happens if I share a lead verbally or via WhatsApp without the form?

Such leads will not qualify for tracking or reward. Only leads documented in the Lead Generation Form will be recognised for reward purposes.