



REFERRER AND REFERRAL CAMPAIGN FRAMEWORK

Who is a Referrer in the Accelerate 2.0B Campaign?

A **referrer** is any UBA Kenya staff member (sales or non-sales) who identifies and introduces a potential customer or depositor to the bank during the campaign.

- **Non-Sales Staff (Back Office):** Act as business enablers by tapping into their networks family, friends, community, or professional contacts and channelling those leads through the official referral process. Their role is to pre-qualify interest, share foundational bank information, and hand over the lead to sales/front office staff.

Before handing over a referral, the referrer should:

1. Identify a Strong Lead
 - Look out for family, friends, suppliers, alumni, or community contacts who could benefit from UBA's savings, CASA, or FD products.
2. Pre-Qualify the Lead
 - Have a simple negotiation session to pitch bank products and confirm customer interest.
3. Educate & Create Awareness
 - Share basic highlights (e.g., rewards, CASA benefits, product value proposition)
4. Capture Key Insights about the customer:
 - Note customer preferences (e.g., prefers digital channels, wants flexible terms, SME owner etc).
 - This helps sales staff customise their approach.
5. Warm Handover
 - Introduce the lead directly via phone call, email, or even accompany the prospect to the branch if possible.
6. Track & Follow Up

- Polite follow-up with front office colleague after a week on progress.
- This ensures accountability and helps maintain a professional loop.

2. Role of the Lead Closer (Sales / Front Office Staff)

- Acknowledge the Referrer – thank them and update them regularly.
- Engage Quickly – contact the lead within 48 hours.
- Customise Solutions – match needs with the right UBA product.
- Close with Excellence – provide seamless onboarding.
- Feedback – share closure status with referrer

3. Joint Ownership of Rewards

- 50:50 Reward Split remains intact.
- But referrers who go the extra mile (pre-qualifying, warm handover, educating) should be highlighted in weekly recognition, not just the closer.

4. What constitutes a bad referral?

A bad referral is a lead that does not meet the campaign requirements or wastes sales effort without genuine potential. Examples include:

a) Incomplete or incorrect details

- Missing contact info (no phone/email).
- Wrong customer details that cannot be verified.

b) No customer interest

- Customer has not agreed to be contacted.
- Cold names shared without any pre-qualification or basic discussion.

c) Ineligible deposits

- Deposits that are temporary (funds withdrawn before the 7-day minimum holding period).
- Referrals for foreign currency deposits, which are excluded from the campaign.

d) Duplicate referrals

- The same customer referred by multiple staff without clear ownership.
- Only the first documented lead in the Lead Generation Form will qualify.