

Issue Date: - 27 -3- 2018

Date of Expiry: - 26 -3- 2021

Union Bank of Nigeria Quality Statement

Union Bank of Nigeria (also referred to "Union Bank"), was established in 1917 and is one of Nigeria's longest standing and most respected financial institutions, offering a portfolio of banking services to individual, small and medium sized companies, commercial and corporate clients. With a robust geographical network comprising more than 350 sales and service centers and over 860 ATMs spread across Nigeria, we are committed to helping individuals, families and businesses grow.

Our vision is to be Nigeria's most reliable and trusted banking partner.

Our mission is to make lives better by delivering the simplest, smartest solutions and guaranteeing the best experience every time.

Union Bank Pillars of Quality

To be Nigeria's most reliable and trusted banking partner. We focus on quality in all that we do;

Quality of Our Customer Experience. : We will prioritize innovation to offer smart products and intuitive services that make our customers' lives better

Quality of Our Client Base: We attract the best customers because we offer the best products and services in retail, trade and transaction banking

Quality of Our Talent: We provide career and training opportunities to encourage our employees continuously upgrade their competency levels, knowledge and skills, and provide a safe and healthy work environment for all employees and other stakeholders

Quality of Our Banking Platform: We will be at the forefront of technology and innovation to deliver our promise to our customers

Quality of Our Professional Standards: We challenge ourselves with a compliance philosophy that focuses on both the letter and the intent of our regulator policies holding ourselves to higher standard

Quality of Our Earnings: We will set aggressive targets and deliver commensurate and consistent earnings for our customers, shareholders, employees and communities

Our focus on quality is reflected in the significant level of investment we have made in our people, processes and platforms. We have built a simpler, smarter Bank that delivers top quality and convenient banking services to our customers.

We therefore will establish and maintain a Quality Management System (QMS) in the bank that comply with national and international requirements, including those of ISO 9001:2015. We also will continually improve our QMS to better our established standards through feedback from internal & external customers, and products & services

Signed

Management

