WE ARE REBRANDING TO PEARL BANK

Q1. Why Pearl Bank?

Taken from Sir Winston Churchill's nickname of Uganda as "The Pearl of Africa" for its natural beauty, abundant wildlife and cultural diversity. The name evokes a sense of pride in being Ugandan. Historically, pearls are seen as a symbol of purity, wisdom, wealth, status and prosperity.

Therefore "Pearl Bank" would be associated with being authentically Ugandan, as well as stability, trustworthiness, and wealth as a financial institution.

Q2. Why is PostBank rebranding?

We are rebranding to strategically align with our aspiration of becoming a trusted partner in the growth and prosperity of Ugandans. This evolution enables us to better serve our clients, more accurately reflect our identity today, and clearly signal the direction we are headed.

The new brand embodies our transformation into a digitally progressive, inclusive, and nationally grounded financial institution that is deeply committed to advancing the growth of Ugandans and catalyzing the success of Ugandan businesses.

Q3. Will there be change to the Bank's ownership?

No, the Bank's ownership structure remains the same.

Pearl Bank is fully owned by the **Government of Uganda.**

Q4. What exactly is changing?

The rebrand includes a new name, logo, color, and refreshed messaging. However, our core mandate to serve Ugandans remains unchanged.

All customer accounts, products, and services will continue seamlessly, with no disruption to access or functionality.

Q5. Why are we changing the name now?

The decision to rebrand reflects a strategic milestone in our journey. Over the past five years, the Bank has undergone a remarkable transformation; achieving significant growth across key performance indicators, expanding our customer base, and deepening our relevance to our shareholder.

This evolution has strengthened our internal capacity, aligned us more closely with customer expectations, and positioned us to seize emerging market opportunities. The name change signals our readiness to embrace the future with confidence, ensuring long-term growth, relevance, and impact.

Q6. What will Pearl Bank's strategic imperative be?

Pearl Bank's strategic direction is rooted in the core purpose of **Fostering Prosperity for Ugandans**. This ambition will be driven by two overarching goals:

- **Driving Sustainable Financial Inclusion**: Ensuring that all Ugandans, regardless of location or income level, have access to relevant, affordable, and secure financial services.
- **Stimulating Entrepreneurship and Services** – Supporting the development of Ugandan enterprises and enhancing service delivery to promote economic activity and job creation.

Q7. When will the rebrand officially begin & how long will the transition take?

The process to rebrand has officially commenced and will run until May 2026.

Q8. What happens to PostBank-branded cheque books and ATM cards?

The process to rebrand has officially commenced and will run until May 2026.

Q9. Will customers' products or fees change?

No, there are no immediate changes to product pricing, terms, or access.

Customers will continue banking as usual.

Should any changes arise in the future, they will be guided by our commitment to delivering value, enhancing customer experience, and will be communicated transparently.

Q10. Will account numbers or details change?

No. Account numbers, balances, and digital profiles remain intact.

The change is in brand presentation, not customer structure.

Q11. Will customers need to get new cards or cheque books?

Eventually, yes. Customers will be required to transition to new cards and cheque books that reflect the new brand identity.

However, this will be done gradually, and customers will be notified well in advance to ensure a smooth and convenient transition.

Q12. What happens to customers who borrowed under PostBank?

Existing contracts remain valid under the new brand. Updates will be made during renewals or as formally communicated.

All existing loan agreements remain valid and enforceable under the new brand. No terms are changing.

Q13. What happens to customers' deposits?

Customer Deposits remain safe and protected.

We are fully licensed and regulated by Bank of Uganda and Customer Deposits continue to be protected by the Deposit Protection Fund.

Grow.Prosper