



TO ALL OUR CUSTOMERS AND FELLOW KENYANS

Now, more than ever, we invite you to make Banking something you do, not somewhere you go!

These are challenging times. At Equity, we empathize with and appreciate the unprecedented scale of social and economic disruption to the daily lives of our members and fellow Kenyans.

The Board and management of the Bank, therefore wholeheartedly welcome the clear directives and advisories issued by the Government and CBK to help alleviate the pain being felt across the country. Equity will fully support these initiatives.

In line with this reality, and in keeping with our core belief of giving dignity and socially and economically empowering our customers and communities, in addition to the measures the Government and CBK advisories have proposed, we wish to announce the following measures designed to provide relief and help cushion our members and Kenyans at large, with effect from 20th March 2020:

- 1. Mobile Banking Transaction Fees:** We have waived Mobile Banking Transaction Fees for the following services up to 30th JUNE 2020:
 - All Equity to Equity Mobile bank transfers - FREE
 - All Bank to Mobile Wallet transfers – FREE
 - All Mobile Wallet to Bank transfers – FREE
 - Customer Payments using Equity Cards – FREE
 - Mobile payments for Bills, Utilities, Shopping, Fuel, etc. – FREE
 - Mobile balance and limit enquiries - FREE
- 2. Loans:** Short term Personal and Micro Loans will now be processed digitally on mobile and internet and credit cards. Credit limits for Personal and Micro customers will be pre-marked for easy and automatic access for existing account holders by 31st March 2020
- 3. Existing Loan Facilities:** Customers with existing loan facilities who may require accommodation can engage us through our contact centre (0763 063 000), on email or speak to our Branch Managers and/or Relationship Managers.
- 4. Digital Account Opening:** We have activated digital account opening and management on our digital channels, including Mobile App and Internet.
(Download the Equity Mobile App in the Appstore {<http://bit.ly/AppleEquityEazzyBanking>} and Android {<http://bit.ly/AndroidEquityEazzyBanking>})
- 5. Contactless Cards:** All Equity Debit and Prepaid cards (Visa and Mastercard) and our Equity POSs are now contactless. This will enable customers to transact on 'tap-and-go' so as to reduce contact and handling of POS terminals.

We have transformed the Equity banking experience from somewhere you go to something you do, and we invite you to utilize our digital and online channels to enable you to access our banking services 24 hours a day. These include:

1. Equitel and EazzyBanking App;
2. Equity Mastercard, VISA and AMEX Cards;
3. EazzyFx for forex trading;
4. EazzyNet for individuals web-banking;
5. Eazzychama for Groups and Chamas web-banking;
6. Eazzybiz for SME and Corporate web-banking;

We value and appreciate you. Please stay safe and continue to observe the health precautions of hygiene and be vigilant.

Yours Sincerely,

Dr. James Mwangi, CBS

Group Managing Director and Chief Executive Officer

Equity Group Holdings Plc

20th March, 2020