



# CUSTOMER (FAQs)



## Q: What is Fanikisha?

**A:** Fanikisha is Equity Bank's all-inclusive financial solution tailored specifically for women, designed to empower them at every stage of their business and personal growth journey. Whether you are starting a business, expanding an existing enterprise, growing your wealth or securing your legacy, Fanikisha provides the tools, resources and strong financial partnership needed to move forward with confidence.

## Q: Who can join Fanikisha?

**A:** Any woman running a business, whether a start-up or an established enterprise, can join Fanikisha and access tailored financial solutions and support.

## Q: What benefits do I receive under Fanikisha?

**A:** Through Fanikisha, women gain access to:

- Tailored financial solutions to support business growth and expansion
- Entrepreneurship and financial literacy training to strengthen business skills
- Mentorship and networking opportunities to build valuable business relationships
- Local and international market linkages to scale and expand into new markets
- Affordable health insurance for individuals and families
- Digital banking and payment solutions that support business sustainability and efficiency

## Q: What are the Fanikisha tiers?

**A:** To provide the right level of financial and capacity-building support, Fanikisha groups customers into structured tiers as below:

| Tier           | Who It's For   |
|----------------|--|
| <b>Shaba</b>   | Women starting or running a business for less than 12 months         |
| <b>Dhahabu</b> | Businesses running for over 12 months with turnover up to KShs 50M   |
| <b>Almasi</b>  | Established businesses with turnovers between KShs 51M and KShs 800M |
| <b>Platini</b> | Large and expanding businesses with turnovers above KShs 800M        |

## Q: Do I need collateral to apply for a loan?

**A:** Collateral requirements vary by product and business level. Your Relationship Manager will advise based on your tier.

## Q: Are business training and mentorship included?

**A:** Yes. All Fanikisha customers receive access to training and mentorship through Equity Group Foundation.

## Q: How does the health insurance policy work for customers?

**A:** The health insurance cover provides affordable protection for you and your family, with flexible options to suit your needs:

- The policy is underwritten by Equity Health Insurance.
- Policy term is 12 months.
- Dependents can be added at an additional cost.
- Waiting periods apply depending on the benefit category.
- Premiums can be financed through Insurance Premium Financing (IPF).

**Q: How can I get started with Fanikisha?**

**A:** Getting started with Fanikisha is easy! You can:

- Visit <https://equitygroupholdings.com/ke/fanikisha> and complete the online form.
- SMS **"FANIKISHA"** followed by your Sub County to **24990**, and we will call you back.
- Dial **\*247#** to open an account instantly.

## HEALTH INSURANCE OFFERING

**Q: What does the Health Insurance cover?**

**A:** You get protection through:

- Inpatient cover
- Maternity cover
- Last expense
- Optional outpatient cover

**Q: How long does the cover last?**

**A:** The cover is valid for one year and can be renewed every year.

**Q: Can I add my family members?**

**A:** Yes, you can add your spouse and children at an extra cost.

**Q: Is there an age limit?**

**A:** No. Anyone can join regardless of age.

**Q: Are there waiting periods?**

**A:** Yes.

- No waiting period for accidents
- 30 days for general illness
- 3 months for chronic and pre-existing conditions
- 10 months for maternity and related care

**Q: Who can get the Fanikisha Insurance?**

**A:**

- Existing Equity customers
- New customers
- Non-customers

**Q: Can I pay in instalments?**

**A:** Yes, through Insurance Premium Financing (IPF), which allows flexible payments.

**Q: Which hospitals can I visit?**

**A:** You'll have access to a wide network of clinics and hospitals under the Classic Provider Panel. You'll receive the full list once you join.

**Q: How do I access medical services?**

**A:** Simply use your fingerprint at the hospital, no card needed. For planned admissions, remember to request approval 48 hours before.

**Q: How much does the insurance cost?**

**A:** The cost depends on the benefits you choose, your family size, and your age. It includes government levies and a KShs 40 stamp duty.

**Q: What do I need to sign up?**

**A:**

- Completed application form
- KRA PIN copy
- ID/Passport
- Birth certificates for children

**Q: Does the cover include treatment abroad?**

**A:** Yes, as long as the treatment is referred and approved beforehand.