

### **BRAND REFRESH: FAQS**

# 1. Why did Equity rebrand?

Since starting our operations in Rwanda in 2011, we've been driven by a strong mission – "To champion the socio-economic transformation of our people and the communities they live in".

Bolstered by a spirit of partnership, we continue to witness stories by our customers about their impactful transformation. Our journey has been marked by evolution of our customers' needs and, change in operating environment. Our business model has also evolved to reflect the changing environment and to effectively respond to our customers' needs. We continue with our culture of self-disruption and innovation to bring modern ways of serving customers through physical and digital channels as well as third party infrastructure such as agency banking and merchant networks. Moreover, the environment has continued to change requiring service delivery in the most convenient ways.

With this evolution and market realities, Equity business model and service delivery became technology led. We needed to reflect this change in our brand identity and hence the rebranding exercise we are undertaking today.

# 2. Has Equity changed its philosophical beliefs?

The essence of why we exist remains the same: - Transforming lives, giving dignity and expanding opportunities for wealth creation for our members. Our Vision remains the same: *To Champion the Socio-economic Prosperity of the People of Africa*. Our Mission remains the same: *We Offer Integrated Financial Services that socially and economically empower consumers, businesses and communities*. Our Values depicted in PICTURE (Professionalism, Integrity, Creativity and innovation, Teamwork, Unity of purpose, Respect and dignity for customers, Effective corporate governance) remain the same.

#### 3. What does the new logo mean?

The new logo preserves the essence of our brand, retaining the best from the past while introducing the best of the future - that of a dynamic, forward looking group with an aspiration to have impact across the globe. It is bold, simple, memorable, versatile and timeless.

The logo features "Equity" without entity name such as Bank, Insurance, Investment Bank or any other of our subsidiaries. Going forward, Equity will now present itself to the world as one unified brand, with one basket of products and services under one roof ranging from banking, insurance and investment from a service delivery perspective. This new approach is inspired by the need to give our customers a one-stop-shop experience of our services that are packaged to reflect the totality of our customers' lifestyle

#### 4. What should customers expect from this change?

Our customers will start to see significant improvements being made in terms of products and solutions leveraging technology and artificial intelligence. They will have access to a one-stop shop for the full-range of financial services offered by the group that are tailored to their specific needs. In addition, our customers will no longer have to move from one service point to another, or one company to another as they seek services at our physical, digital or alternative channels. Any



outlet that carries the Equity logo means that a customer can get any of our services be they banking, insurance, or investment and advisory services.

### 5. What happens to the branches and wayfinding signage across the country?

This will be changed accordingly to reflect the new look. A team has already been put in place to replace office, branch and wayfinding signage country-wide. At the same time, work of rolling the brand in all our other geographical markets across Africa is ongoing. The roll-out of the new identity started in Kenya. Subsequently, Equity South Sudan, Equity Uganda and Equity Tanzania have already rolled out and DRC is the next market expected to launch soon. Our customers will start interacting with the new brand from our digital banking platforms and eventually in our physical outlets in those markets.

### 6. Will the agencies and the ATMs adopt the new logo?

Yes, all our Branches, ATMs, Agent and merchant locations will have the new look going forward.

# 7. Will the new look be replicated in all the subsidiaries?

All subsidiaries will also undergo the rebrand process in phases in order to present a consistent brand across the region. Kenya, South Sudan, Uganda and Tanzania have successfully launched the new look in their respective markets.

# 8. Have Equity's products and services changed?

The products and services remain available as before, but we are constantly making improvements to our services to make them simpler and relevant to your personal, business, group, organisation or institutional needs. These improvements will be rolled out progressively in the coming months.

#### 9. Is there anything customers need to do as a result of this change?

No action is required from customers. However, all digital platforms, receipts, and other transactional communications as well as stationery and marketing/promotional materials from us will reflect the "Equity" Masterbrand, drawing your attention to the fact that we are ONE Equity.

#### 10. Will Equity's website URL, email addresses details change?

Our website URL remains <a href="https://equitygroupholdings.com/rw">https://equitygroupholdings.com/rw</a> You can also write to us through our official email address which is <a href="mailto:inforwanda@equitybank.co.rw">inforwanda@equitybank.co.rw</a>

#### 11. I have a contract with Equity, is it still valid?

Yes. All contracts and agreements with the Group, its Bank subsidiaries or legal entities are still valid subject to their respective contractual terms.



### 12. Can I still connect with you on social media?

Yes. Our social media channels remain the same.

Facebook: https://www.facebook.com/RwEquityBank/

Twitter: https://twitter.com/RwEquityBank/

### 13. Has the customer care service number changed with the new look?

No, all our customer care contacts remain the same: 4555; +250 788 190 000; +250 737 360 000 and this is still available 24/7.

# 14. Where can I get more information?

For more information on our rebranding, visit our website <a href="https://equitygroupholdings.com/rw">https://equitygroupholdings.com/rw</a>

# 15. Equity Rwanda is part of Equity Group, tell us a little bit about Equity Group.

Equity Bank Rwanda is a subsidiary of Equity Group Holdings Plc, a financial services company listed at the Nairobi Securities Exchange, Uganda Securities Exchange, and Rwanda Stock Exchange. In addition to Equity Bank Rwanda, the Group has banking subsidiaries in, Kenya, South Sudan, Uganda, Tanzania, DRC, and a Commercial Representative Office in Ethiopia; with additional non-banking subsidiaries engaged in the provision of investment banking, custodial, insurance agency, philanthropy, consulting, and infrastructure services.

Equity Group has an asset base of over USD 10 billion. With over 14.2 million customers. The Group is one of the biggest banking groups by customer base in the region. The Group has a footprint of 335 branches, 52,742 Agents and 35,386 Merchants and 720 ATMs. The Group is the largest bank in market capitalization in East and Central Africa. The Banker Top 1000 World Banks 2020 ranked Equity Bank 754 overall in its global ranking, 62nd in soundness (Capital Assets to Assets ratio), 55th in terms of Profits on Capital and 20th on Return on Assets. In the same year, Moody's gave the Bank a global rating of B2 with a negative outlook same as the sovereign rating of the Kenyan government due to the Bank's strong brand recognition, solid liquidity buffers and resilient funding profile, established domestic franchise and extensive adoption of digital and alternative distribution channels.