

FAQS ON THE MERGER

ENGLISH - KINYARWANDA - FRENCH



FAQS ON THE MERGER OF COMPAGNIE GÉNÉRALE DE BANQUE (COGEBANQUE) PLC WITH EQUITY BANK RWANDA PLC

Following receipt of all corporate and regulatory approvals, Compagnie Générale De Banque (Cogebanque) PLC (Cogebanque) and Equity Bank Rwanda PLC (EBR) have merged effective 31st December 2023. The amalgamated entity is Equity Bank Rwanda Plc and with effect from 31st December 2023, the business conducted by Cogebanque and EBR prior to the amalgamation will be undertaken by EBR under a new banking license issued by National Bank of Rwanda. On the effective date of the merger, EBR succeeded to all the property, rights, privileges, and liabilities of Cogebanque and all shareholders of Cogebanque became shareholders in EBR in accordance with the provisions of Law No 007/2021 of 05/02/2021 Governing Companies.

GENERAL

Who is Equity Group Holdings Plc?

Equity Group Holdings Plc (EGH) is a financial services holding company listed on the Nairobi Securities Exchange, Uganda Securities Exchange, and Rwanda Stock Exchange. It operates in multiple countries, including Rwanda, Kenya, Uganda, South Sudan, Tanzania, the Democratic Republic of Congo and has a representative office in Ethiopia. EGH provides a range of financial services through its subsidiaries, including banking, investment banking, custodial, insurance, insurance agency, philanthropy, consulting, and infrastructure services.

For more information, please visit;
<https://www.equitygroupholdings.com>

Who is Equity Bank Rwanda Plc?

Equity Bank Rwanda Plc is a subsidiary of Equity Group Holdings Plc and is licensed by the National Bank of Rwanda to provide banking services in Rwanda. Equity Bank Rwanda was ranked third amongst Rwandan banks in terms of reported total assets as at 30th September 2023 and served over 1,351,486 customers through a network of 18 branches, 3,880 agents, 23 ATMs and 1,775 merchants.

As of 30th September 2023, Equity Bank Rwanda Plc reported total assets of RWF 682.9 billion, and profit after tax of RWF 23.2 billion. Within the same reporting period Cogebanque reported total assets of RWF 305,460,532, and profit after tax of RWF 5,630,504.

After the merger, the new entity Equity Bank Rwanda

will have total assets of RWF 989.7 billion, and Deposits base of RWF 749.7 billion. It will have a network of 46 branches, 4,516 agents, 59 ATMs and 1,777 merchants. The merged entity through the combined capital of Equity and COGEBANQUE will be RWF124.1 billion (USD 99.5 million), elevating the lending limit to RWF 30.4 billion (USD 24.4 million). Taking a broader perspective, the vast financial capability of Equity Group is reflected in its RWF 2.4 trillion (USD 2 billion) capital, supporting a substantial group lending limit of RWF 623.3 billion (USD 500 million).

Website: <https://equitygroupholdings.com/rw/>

What does this merger mean for Equity Bank Rwanda & Cogebanque?

This merger means that Equity Bank Rwanda Plc (EBR) and Compagnie Générale de Banque (Cogebanque) Plc (Cogebanque), have come together to form the new entity Equity Bank Rwanda Plc.

Over the next few weeks, the branches, and other channels of Cogebanque will change their brand identity to that of EBR. Through the combined business of EBR and Cogebanque, EBR aims to provide even better access to competitive and tailored financial services to improve the lives and livelihoods of the people of Rwanda. EBR also aims to expand opportunities for wealth creation whilst also delivering significant value to its stakeholders in Rwanda and in the region.

What are the benefits of the merger for customers?

The merged entity will have a more extensive national presence, growing its reach to 46 branches, 59 ATMs, 4,516 Agents and 1777 Merchants. This network will enhance accessibility for customers and communities, ensuring a broader network that caters to diverse geographic locations. Customers can also transact across the six markets that Equity operates in i.e Rwanda, South Sudan, DRC, Kenya, Tanzania and Uganda.

Customers will benefit from an enhanced single borrowing limit of RWF 30.4 billion (USD 24.4 million). Customers will also benefit from the vast financial capability of Equity Group which is reflected in its RWF 2.4 trillion (USD 2 billion) capital, supporting a substantial group lending limit of RWF 623.3 billion (USD 500 million).

On a regional scale, the merged entity is fostering cross-border trade support across six countries: Rwanda, Uganda, Tanzania, Democratic Republic of Congo (DRC), Kenya, and South Sudan, through offering solutions such as letters of credit, facilitating trade missions, and collaborating with correspondence Banks. Customers can now leverage on the regional infrastructure to transact and trade

Where are the headquarters of the new merged entity?

The headquarters of the new merged entity (Equity Bank Rwanda) is located at the Grand Pension Plaza, 2 KN 3 Ave, Kigali.

BRANCH

Kigali main branch and Equity HQ

Centenary branch

Rubangura branch

Nyarugenge city market Branch

CHIC branch

Nyabugogo (2 branches)

Remera (2 branches)

Kicukiro (2 branches)

KABC Prestige branch

KABC Retail branch

Gisozi (2 branches)

Kigali Special Economic Zone branch

Prestige Branch

Kigali Retail Branch

Rwamagana (2 branches)

Gicumbi (2 branches)

Kabarondo branch

Nyagatare (2 branches)

Huye (2 branches)

Nyamagabe branch

Muhanga (2 branches)

Musanze (2 branches)

Rubavu (2 branches)

Kamembe branch

Rusizi main town branch

Tyazo branch

Karongi branch

Ruhango branch

Ngoma branch

Nyamata (2 branches)

Kirehe branch

Mahoko branch

BRANCHES

Will my local Cogeбанque branch remain open after the merger?

Yes, all former Cogeбанque branches will continue to operate as Equity Bank Rwanda Plc branches. Any branch relocation will be communicated to you in advance.

What is the branch network of Equity Bank Rwanda after the merger?

Below is the current branch and ATM network after the merger of Equity Bank Rwanda and Cogeбанque.

LOCATION

Grand Pension Plaza

Centenary House

Rubangura House

Nyarugenge city market

CHIC

Cheza Manu Building

Nyirasingimana Justine building

Kicukiro Market

KABC (1st Floor)

KABC (Ground Floor)

Companion House

Special Economic Zone

Former Cogeбанque HQ 1st floor

Former Cogeбанque HQ Ground Floor

Cogeбанque building

Ntagozera building

Cogeбанque building

Cogeбанque building

Bihira Juvenal building

Kannimba building

Lumina 2 building

Goico plaza

God Gift House Building

Mudaheranwa Amani Building

City center building

KAGORORA JACQUES Building

KOPERATIVE UBUMWE BWISHYURA'S

Rwaburindi House

St Joseph building

Ndahiro N building

Nyakarambi

Mahoko market

TARIFF

What Tariff will apply to all customers?

All customers, current and new will use the updated Equity Bank Rwanda Tariff.

What will happen to the schoolGEAR platform?

The schoolGear platform will continue to exist with the same pricing.

ACCOUNTS

Will there be any changes to my account (s)?

You can continue using your current account, as your services will remain unaffected. However, you will be assigned a new Equity account number, accessible at your convenience through your Equity Branch (formerly Cogebanque).

What will happen to my Cogebanque account if I already have an existing Equity account?

Your Cogebanque account will be migrated to Equity Bank as a new account. However, you will have the option of guiding your branch on how you want to run and operate your account.

LOANS

How will the merger affect my existing loan with Cogebanque?

Your existing loan terms and conditions will remain unchanged. Equity Bank Rwanda will honor all existing loan agreements.

Can I consolidate my existing loans with Cogebanque and Equity?

Yes, you can reach out to your branch to discuss consolidation options.

ATMs

Can I use my Cogebanque card at Equity Bank ATMs?

Yes, your Cogebanque card can be used at all Equity Bank ATMs without any additional fees.

DIGITAL BANKING (MOBILE, USSD, INTERNET BANKING)

Will I be able to continue using my Cogebanque digital banking channels (USSD, Web, App)?

Yes, you can continue accessing your account through the Cogebanque digital banking channels until further advised.

Will I need to sign up on the Equity Digital Channels?

Yes, you are issued with your new Equity account, you can use the account to sign up on the Equity digital channels (download the Equity Mobile App or log in on Equity Online or register on USSD - *555#) to enjoy the benefits of fast, secure, and convenient banking.

CARDS

Are my Cogebanque debit and credit cards still valid?

Yes, your existing cards are still valid until the date of expiry. Once they expire, you will be issued with a new Equity Bank card.

AGENCY BANKING

Where can I find Equity Bank agents for banking transactions?

Equity Bank agents are available throughout the country. You can locate the nearest agent via the Equity Bank Rwanda website.

SWIFT CODE

Is the swift code going to change?

Yes, the Equity Bank Rwanda swift code is EQBLRWRW. We advise customers to use this code in processing payments going forward.

CUSTOMER SERVICE & COMMUNICATION

Who do I contact for assistance regarding my account after the merger?

You can contact any Equity Bank Rwanda branch or use our dedicated customer service channels, which include;

Channel	Details
Call center	Toll free: 4555 Phone: 0788190000
Social media	Twitter: @RwEquityBank Facebook: Equity Bank Rwanda Instagram: @rwequitybank
Email	Info@equitybank.co.rw

SECURE BANKING TIPS

Digital banking has become a banking lifestyle for many of us. We pay bills, goods and services as well as send & receive money at the click of a button. Unfortunately, there are some people who have taken advantage of this convenience to defraud customers. We encourage you to be vigilant so that you do not fall prey to these fraudsters. See below some tips:

1. All official calls from Equity will only come from ONE Number.
2. DO NOT engage anyone who calls you from any other number other than 0788190000.
3. DO NOT engage fraudsters on call or SMS. Equity will only call you on 0788190000.
4. DO NOT share your PIN, Password or OTP with anyone including your family, relatives, or friends.
5. DO NOT give your phone, laptop or computer to strangers.
6. DO NOT share personal data such as your account number, card/CVV number, ID number, date of birth, etc. with anyone.

IBIBAZO BIKUNZE KWIBAZWA KU IHUZWA RYA EQUITY BANKI RWANDA NA COGEBANQUE

Nyuma yo kubona ibyemezo byose by'amasosiyete n'amabwiriza, Compagnie Générale De Banque PLC (Cogebanque) na Equity Bank Rwanda PLC (EBR) byahujwe guhera ku ya 31 Ukuboza 2023. Ikigo cyahujwe ni EBR kandi guhera ku ya 31 Ukuboza 2023, ubucuruzi bwakozwe na Cogebanque na EBR mbere yo guhuriza hamwe buzakorwa na EBR, kandi bizagerwaho kumitungo yose, uburenganzira, ninshingano za Cogebanque hakurikijwe ibiteganywa n'itegeko ryamasosiyete.

MURI RUSANGE

Equity Group Holdings Plc ni iki?

Equity Group Holdings Plc (EGH) ni sosiyete y'ubucuruzi ibumbye ibindi bigo by'imari yanditswe ko isoko ry'imigabane rya Nairobi, isoko ry'imigabane rya Uganda hamwe n'isoko ry'imigabane mu Rwanda. Ikorera mu bihugu byinshi, birimo Kenya, u Rwanda, Uganda, Sudani y'Epfo, Tanzaniya, Repubulika Iharanira Demokarasi ya Kongo kandi ifite ibiro biyihagarariye muri Ethiopia. EGH itanga serivisi z'imari zitandukanye iza banki, ishoramari rya banki, gucunga iby'abandi, ubwishingizi, ubugiraneza, serivisi z'ubujyanama n'iz'ibikorwa remezo.

Andi makuru mwayasanga kuri;
<https://www.equitygroupholdings.com>

Equity Bank Rwanda Plc niki?

Equity Bank Rwanda Plc (EBR) ni isosiyete yabyawe yose na Equity Group Holdings Plc, yahawe uruhushya na Banki Nkuru yu Rwanda rwo gutanga serivisi za banki mu Rwanda. Equity Bank Rwanda yari ku mwanza wa 3 mu mabanki yo mu Rwanda mu bijyanye n'umutungo wose ku itariki ya 30 Nzeri 2023 kandi yakoranye n'abakiriya barenga 1.351.486 binyuze mu ruhererekane rw'amashami 18, abayitangira serivisi 3.880, ATM 23 n'abacuruzi 1.775. Nyuma yo guhuza na Cogebanque Equity Bank Rwanda ubu ikorera abakiriya barenga 1.491.273 binyuze mumurongo wamashami 46, abakozi 4,516, ATM 59 nabacuruzi 1.777.

Kugeza ku itariki ya 30 Nzeri 2023, Equity Bank Rwanda Plc yatangaje ko umutungo wose wayo ari FRW miliyari 682.9, n'inyungu, nyuma yo gukuramo imisoro, za FRW miliyari 23.2. Muri icyo gihe kimwe cyo gutanga raporo Cogebanque yatangaje umutungo wose wa RWF 305.460.532, n'inyungu nyuma y'umusoro wa RWF 5,630.504.

Ikigo cyahujwe kizaba gifite igihugu kinini cyane, kizamura kugera ku mashami 46, ATM 59, abakozi 4,516 n'abacuruzi 1777. Uyu muyoboro uzamura uburyo abanyamuryango bacu ndetse n'abatwariye bacu, bizemeza umuyoboro mugari wita ahantu hatandukanye.

Urubuga rwa interineti:
<https://equitygroupholdings.com/rw/>

Iki cyiciro cy'ihuzwa kivuze iki kuri Equity Bank Rwanda & Cogebanque?

Icyiciro cy'ihuzwa kivuze ko ubu Cogebanque Plc ari Equity Bank Rwanda Plc kandi abakiriya ba Cogebanque bose ubu ari abakiriya ba Equity Bank Rwanda Plc.

Ni izihe nyungu abakiriya bazakura mu ihuzwa?

Ubu abakiriya bazabona uburyo bwagutse bwa serivisi za banki, uruhererekane rw'amashami n'urwa ATM rwagutse, ibisubizo kuri serivisi za banki z'ikoranabuhanga n'uburambe burenzeho muri serivisi banki.

Icyicaroro gikuru cya Equity Bank Rwanda gihereye he nyuma y'ihuzwa na Cogebanque?

Icyicaroro gikuru cya Equity Bank Rwanda, nyuma y'ihuzwa na Cogebanque, gihereye muri Grand Pension Plaza, 2 KN 3 Ave, Kigali.

AMASHAMI

Ishami ryanjye rya Cogebanque ryanjye rizakomeza gukora nyuma y'uhuzwa?

Yego, amashami yose yahoze ari aya Cogebanque azakomeza gukora nk'amashami ya Equity Bank Rwanda Plc. Kwimura ishami iryo ari ryo ryose muzabimenyeshwa mbere.

Ubu ruhererekane rw'amashami ya Equity Bank Rwanda ni uruhe nyuma y'ihuzwa?

Uruhererekane rw'amashami n'urwa ATM nyuma y'ihuzwa rya Equity Bank Rwanda na Cogebanque murarusanga hepfo

ISHAMI

Kigali main branch and Equity HQ

Centenary branch

Rubangura branch

Nyarugenge city market Branch

CHIC branch

Nyabugogo (2 branches)

Remera (2 branches)

Kicukiro (2 branches)

KABC Prestige branch

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Kigali Special Economic Zone branch

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Huye (2 branches)

Nyamagabe branch

Muhanga (2 branches)

Musanze (2 branches)

Rubavu (2 branches)

Kamembe branch

Rusizi main town branch

Tyazo branch

Karongi branch

Ruhango branch

Ngoma branch

Nyamata (2 branches)

Kirehe branch

Mahoko branch

AHO RIHEREREYE

Grand Pension Plaza

Centenary House

Rubangura House

Nyarugenge city market

CHIC

Cheza Manu Building

Nyirasengimana Justine building

Kicukiro Market

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God Gift House Building

Mudaheeranwa Amani Building

City center building

KAGORORA JACQUES Building

KOPERATIVE UBUMWE BWISHYURAS

Rwaburindi House

St Joseph building

Ndahiro N building

Nyakarambi

Mahoko market

IBICIRO

Ni ibihe biciro bizakoreshwa ku bakiriya bose?

Abakiriya bose, ab'ubu n'abashya bazakoresha ibiciro bishya bya Equity Bank Rwanda .

Bizagendekera bite ku urubuga rwa SchoolGEAR?

Urubuga rwa schoolGear ruzakomeza gukora ku biciro bisanzwe.

INGUZANYO

Ihuzwa rizagira izihe ngaruka ku nguzanyo yanjye isanzweho muri Cogebanque?

Nta kizahinduka ku mategeko n'amabwiriza ku nguzanyo yanyu isanzwe. Equity Bank Rwanda izubahiriza amasezerano yose y'inguzanyo asanzweho.

Nshobora gushimangira inguzanyo zanjye zisanzwe hamwe na Cogebanque na Equity?

Yego, urashobora kwegera ishami ryawe kugirango muganire kumahitamo yo guhuriza hamwe.

SERIVISI ZIHABWA ABAKIRIYA N'ITUMANAHU

Ninde Nahamagara kugira ngo amfashe ku byerekeye konti yanjye nyuma y'ihuzwa?

Ushobora kuvugana n'ishami iryo ari ryo ryose rya Equity Bank Rwanda, umuyobozi musanzwe mukorana cyangwa ugakoresha imiyoboro y'abakiriya bacu yihariye, harimo:

Umurongo	Ibirambuye
Call center	Toll free: 4555 or 5050 Phone: 0788190000
Social media	Twitter: @RwEquityBank Facebook: Equity Bank Rwanda Instagram: @rwequitybank
Email	Info@equitybank.co.rw

KONTI

Hari impinduka zizaba kuri konti yanjye cyangwa konti zanjye?

Kuri ubu, numero ya konti yawe izakomeza uko yari imeze. Konti nshya ya Equity Bank Rwanda izatangwa kandi ubimenyeshwe igihe kigeze.

Bizagenda bite kuri konte yanjye ya Cogebanque niba nsanzwe mfite konti ihari?

Konti yawe ya Cogebanque izimurirwa muri Equity Bank nka konti yinyongera. Ariko, uzaba ufite uburyo bwo guhuza konti usuye ishami rya Equity ryegereye kandi utange amabwiriza ushaka.

ATM

Ese nshobora gukoresha ikarita yanjye ya Cogebanque kuri ATM za Equity Bank?

Yego, ikarita yawe ya Cogebanque isanzweho ishobora gukoreshwa kuri ATM zose za Equity Bank nta kindi kiguzi kiyongeyeho.

IKORANABUHANGA MURI BANKI (TELEFONE IGENDANWA, USSD, MURANDASI MURI SERIVISI ZA BANKI)

Ese nzakenera gushaka indi apulikasiyo mu ikoranabuhanga muri sirivisi za banki?

Yego, abakiriya barasabwa gupakurura apulikasiyo ya Equity Bank mobile banking app kugira ngo babone serivisi za banki mu ikoranabuhanga.

IKARITA

Ese amakarita yanjye yo kubikuza no n'ay'inguzanyo aracyafite agaciro?

Yego, amakarita yawe asanzweho aracyafite agaciro kugeza igihe azarangirira. Itariki arangiriraho n'igera, uzahabwa ikarita nshya ya Equity Bank.

ABATANGA SERIVISI ZA BANKI

Nasanga he abatanga serivisi z'ibikorwa bya banki ?

Abatanga serivisi za Equity Bank baboneka mu gihugu hose. Ushobora kubona intumwa iri hafi yawe ukoresheje urubuga rwa Equity Bank Rwanda.

SWIFT CODE

Ese SWIFT kode izahinduka?

Yego, Equity Bank Rwanda Swift code ni EQBLRWRW. Turagira inama abakiriya gukoresha iyi code mugutunganya ubwishyu imbere.

INAMA K'UMUTEKANO MU GUKOresha SERIVISI ZA BANKI

Gukoresha ikoranabuhanga muri serivisi za banki ni uburyo bw'imibereho ya benshi muri twe. Twishyura ibyo dukoresha, ibicuruzwa na serivisi kimwe no kohereza & kwakira amafaranga umuntu akanze ahantu. Ikibabaje ni uko hari abantu bamwe bakoresha ayo mahirwe kugira ngo bariganye abakiriya. Turagushishikariza kuba maso kugira ngo utazagwa mu mutego wabo bakora uburiganya. Reba hepfo zimwe mu nama:

1. Guhamagarwa byemewe bivuye muri Equity bikoresha gukoresha inomeru imwe gusa.
2. Ntugakorane n'uwu ari we wese uguhamagaza inomeru iyo ari yo yose itari 0788190000.
3. Ntugakorane n'abari ganya mu guhamagara cyangwa ubutumwa bugufi. Equity iguhamagara gusa kuri 0788190000.
4. Ntukagire uwo uha PIN yawe, umubare w'ibanga wawe, cyangwa OTP yaba uwo umuryango wawe, abavandimwe, cyangwa inshuti.
5. NTUGAHE abantu utazi telefone, mudasobwa igendanwa cyangwa mudasobwa isanzwe byawe.
6. NTUGAHE uwo ari we wese amakuru yawe bwite nka numero ya konti yawe, inomeru ya ikarita/CVV, inomeru y'irangamuntu, itariki wavukiyeho, nibindi.

QFP SUR LA FUSION D'EQUITY BANK RWANDA ET LA COGEBANQUE

Après avoir reçu toutes les autorisations corporatives et réglementaires, Compagnie Générale De Banque PLC (Cogebanque) et Equity Bank Rwanda PLC (EBR) ont fusionné avec effet au 31 décembre 2023. L'entité fusionnée est EBR et, à compter du 31 décembre 2023, les activités exercées par Cogebanque et EBR avant la fusion seront entreprises par EBR, et elle succédera à tous les biens, droits, privilèges et responsabilités de Cogebanque conformément aux dispositions de la Loi régissant les sociétés commerciales.

GÉNÉRAL

Qui est Equity Group Holdings Plc ?

Equity Group Holdings Plc (EGH) est une société holding de services financiers cotée en Bourse des valeurs mobilières de Nairobi, en Bourse des valeurs mobilières d'Ouganda et en Bourse des valeurs mobilières du Rwanda. Elle opère dans plusieurs pays, notamment au Kenya, au Rwanda, en Ouganda, au Soudan du Sud, en Tanzanie, en République démocratique du Congo et dispose d'un bureau de représentation en Éthiopie. EGH propose toute une gamme de services financiers à travers ses filiales, notamment des services bancaires, des services bancaires d'investissement, de la conservation, de l'assurance, des agences d'assurance, de la philanthropie, des services de conseil et d'infrastructure.

Pour plus d'informations, veuillez visiter :
<https://www.equitygroupholdings.com>

Qui est Equity Bank Rwanda Plc ?

Equity Bank Rwanda Plc (EBR) est une filiale à part entière d'Equity Group Holdings Plc et est autorisée par la Banque Nationale du Rwanda à fournir des services bancaires au Rwanda. Equity Bank Rwanda se classait troisième parmi les banques rwandaises en termes d'actifs totaux déclarés au 30 septembre 2023 et desservait plus de 1.351.486 clients à travers un réseau de 18 branches, 3.880 agents, 23 ATMs et 1.775 commerçants. Après la fusion avec Cogebanque, Equity Bank Rwanda dessert désormais plus de 1 491 273 clients à travers une chaîne de 46 agences, 4 516 agents, 59 distributeurs automatiques et 1 777 commerçants.

Au 30 septembre 2023, Equity Bank Rwanda Plc a déclaré des actifs totaux de 682,9 milliards de FRW et un bénéfice après impôts de 23,2 milliards de FRW. Au cours de la même période de rapport, Cogebanque a déclaré un actif total de 305 460 532 RWF et un bénéfice après impôts de 5 630 504 RWF.

L'entité fusionnée aura une présence nationale plus étendue, augmentant à 46 ses succursales, 59 guichets automatiques, 4 516 agents et 1 777 commerçants. Ce réseau améliorera l'accessibilité pour nos membres et nos communautés, garantissant une chaîne plus large qui s'adresse à diverses zones géographiques.

Site web: <https://equitygroupholdings.com/rw/>

Que signifie cette étape de fusion pour Equity Bank Rwanda & Cogebanque ?

Cette étape de fusion signifie que la Cogebanque Plc est désormais Equity Bank Rwanda Plc et que tous les clients de la Cogebanque sont désormais des clients d'Equity Bank Rwanda Plc.

Quels sont les avantages de la fusion pour les clients ?

Les clients auront désormais accès à une gamme plus étendue de services bancaires, à des réseaux de succursales et de ATMs plus étendus, ainsi qu'à des solutions bancaires numériques améliorées, offrant une expérience bancaire plus complète.

Où se trouvent les sièges d'Equity Bank Rwanda après la fusion avec Cogebanque ?

Le siège d'Equity Bank Rwanda, après la fusion avec Cogebanque, sera situé au Grand Pension Plaza, 2 KN 3 Ave, Kigali.

BRANCHES

Ma branche locale de Cogebanque restera-t-elle ouverte après la fusion ?

Oui, toutes les anciennes branches de la Cogebanque continueront de fonctionner en tant que branches d'Equity Bank Rwanda Plc. Toute relocalisation des branches vous sera communiquée à l'avance.

Quel est le réseau de branches d'Equity Bank Rwanda après la fusion?

Ci-dessous se trouve le réseau actuel des branches et de ATM après la fusion d'Equity Bank Rwanda et de Cogebanque.

BRANCHE

Kigali main branch and Equity HQ

Centenary branch

Rubangura branch

Nyarugenge city market Branch

CHIC branch

Nyabugogo (2 branches)

Remera (2 branches)

Kicukiro (2 branches)

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Kigali Special Economic Zone branch

Prestige Branch

Kigali Retail Branch

Rwamagana (2 branches)

Gicumbi (2 branches)

Kabarondo branch

Nyagatare (2 branches)

Huye (2 branches)

Nyamagabe branch

Muhanga (2 branches)

Musanze (2 branches)

Rubavu (2 branches)

Kamembe branch

Rusizi main town branch

Tyazo branch

Karongi branch

Ruhango branch

Ngoma branch

Nyamata (2 branches)

Kirehe branch

Mahoko branch

EMPLACEMENT

Grand Pension Plaza

Centenary House

Rubangura House

Nyarugenge city market

CHIC

Cheza Manu Building

Nyirasengimana Justine building

Kicukiro Market

KABC (1st Floor)

KABC (Ground Floor)

Companion House

Special Economic Zone

Former Cogebanque HQ 1st floor

Former Cogebanque HQ Ground Floor

Cogebanque building

Ntagozeru building

Cogebanque building

Cogebanque building

Bihira Juvenat building

Kannimba building

Lumina 2 building

Goico plaza

God Gift House Building

Mudaheranwa Amani Building

City center building

KAGORORA JACQUES Building

KOPERATIVE UBUMWE BWISHYURAS

Rwaburindi House

St Joseph building

Ndahiro N building

Nyakarambi

Mahoko market

TARIFS

Quels tarifs s'appliqueront à tous les clients?

Tous les clients, actuels et nouveaux, utiliseront le tarif mis à jour d'Equity Bank Rwanda.

Que va-t-il arriver à la plateforme schoolGEAR?

La plateforme schoolGEAR continuera d'exister avec les mêmes tarifs.

PRÊTS

Comment la fusion affectera-t-elle mon prêt existant avec Cogebanque?

Les termes et conditions de votre prêt existant resteront inchangés. Equity Bank Rwanda honorera tous les accords de prêt existants.

Puis-je consolider mes prêts existants avec Cogebanque et Equity?

Oui, vous pouvez contacter votre succursale pour discuter des options de consolidation.

SERVICE CLIENT & COMMUNICATION

À qui dois-je m'adresser pour obtenir de l'aide concernant mon compte après la fusion?

Vous pouvez contacter n'importe quelle branche d'Equity Bank Rwanda, votre gestionnaire de relation ou utiliser nos canaux de service client dédiés, notamment :

Canal	Details
Centre d'appels	Numéro vert: 4555 or 5050 Téléphone: 0788190000
Réseaux sociaux	Twitter: @RwEquityBank Facebook: Equity Bank Rwanda Instagram: @rwequitybank
Email	Info@equitybank.co.rw

COMPTES

Y aura-t-il des changements concernant mon ou mes comptes ?

Pour l'instant, votre ou vos numéro(s) de compte resteront inchangés. Un nouveau compte Equity Bank Rwanda vous sera délivré et communiqué en temps voulu.

Qu'advientra-t-il de mon compte Cogebanque si j'ai déjà un compte Equity existant?

Votre compte Cogebanque sera transféré vers Equity Bank en tant que compte supplémentaire. Cependant, vous aurez la possibilité de consolider les comptes en vous rendant à votre agence Equity la plus proche et en émettant les instructions recommandées.

ATM

Puis-je utiliser ma carte Cogebanque aux ATMs d'Equity Bank?

Oui, votre carte Cogebanque peut être utilisée dans tous les ATMs d'Equity Bank sans frais supplémentaires.

BANQUE DIGITALE (MOBILE, USSD, INTERNET BANKING)

Devrai-je télécharger une nouvelle application pour la banque digitale ?

Oui, il est recommandé aux clients de télécharger l'application de Equity Bank mobile banking pour accéder aux services bancaires en ligne.

CARTES

Mes cartes de débit et de crédit Cogebanque sont-elles toujours valides ?

Oui, vos cartes existantes sont toujours valides jusqu'à leur date d'expiration. Une fois expirées, vous recevrez une nouvelle carte Equity Bank.

BANQUE D'AGENCE

Où puis-je trouver des agents d'Equity Bank pour des transactions bancaires ?

Les agents d'Equity Bank sont disponibles dans tout le pays. Vous pouvez localiser l'agent le plus proche via le site web d'Equity Bank Rwanda.

CODE SWIFT

Le code SWIFT va-t-il changer?

Oui, le code rapide d'Equity Bank Rwanda est EQBLR-WRW. Nous conseillons aux clients d'utiliser ce code lors du traitement des paiements à l'avenir.

CONSEILS DE SÉCURITÉ BANCAIRE

La banque digitale est devenue un mode de vie bancaire pour beaucoup d'entre nous. Nous payons des factures, des biens et services, ainsi que l'envoi et la réception d'argent en un clic. Malheureusement, certaines personnes ont profité de cette commodité pour escroquer les clients. Nous vous encourageons à être vigilant pour ne pas tomber dans le piège de ces fraudeurs. Voici quelques conseils:

1. Tous les appels officiels d'Equity proviendront d'UN seul numéro.
2. NE PAS entrer en contact avec quiconque vous appelle d'un autre numéro que 0788190000.
3. NE PAS répondre aux fraudeurs par appel ou SMS. Equity ne vous appellera qu'au 0788190000.
4. NE PAS partager votre PIN, mot de passe ou OTP avec quiconque, y compris votre famille, vos proches ou vos amis.
5. NE PAS donner votre téléphone, ordinateur portable ou ordinateur à des étrangers.
6. NE PAS partager des données personnelles telles que votre numéro de compte, numéro de carte/CVV, numéro d'identification, date de naissance, etc., avec quiconque.