

23rd March 2020

Dear Members.

## Re: Health and Safety Update and It's Impact on Doing Business

As we are all aware, Coronavirus, now called COVID - 19 has become a world concern and 15 cases have so far been reported in Kenya. In response, The President and the Ministry of Health has issued directives on how the country should take urgent measures ensuring safety of all citizens.

As Equity we continue to comply and take precautionary measures for our customers and staff while also ensuring that our services remain available to you, our members.

We advise you to observe the guidelines provided by the Ministry of Health and the World Health Organization that include but are not limited to;

- Social Distancing avoid crowded places like shopping malls, restaurants, bars etc. unless there is a
  pressing need
- Frequent hand washing with soap and use of hand sanitisers
- Hygiene protective coughing and sneezing cover your nose and mouth with the bent elbow or tissue and dispose it immediately.
- Avoid touching your mouth, nose and eyes without sanitizing your hands

Every member is advised to observe these safety measures and share the same information with their families.

In addition, as your partner, we have taken the following precautionary measures to enhance safety standards that will go a long way in ensuring that your access to banking services are aligned to the highest safety standards by; avoiding cash handling, reducing your physical movement including the use of public transport to visit the branch as well as reducing crowding in the banking halls.

- 1. We invite you to utilize our digital and online channels to enable you access banking services 24 hours a day. These include;
  - a) Equitel and EazzyBanking App for making payments, send/receive money, borrow;
  - b) Equity Mastercard, VISA, AMEX Cards for making payments;
  - c) EazzyFx for forex trading;
  - d) EazzyNet for individuals
  - e) Eazzychama for groups and chamas;
  - f) Eazzybiz for SMEs and Corporates;
- 2. We have waived Mobile Banking Transaction Fees for the following services up to 30th JUNE 2020:
  - a) All Equity to Equity Mobile bank transfers FREE
  - b) All Bank to Mobile Wallet transfers FREE
  - c) All Mobile Wallet to Bank transfers FREE
  - d) All Interbank mobile transfers through Pesalink FREE
  - e) Customer Payments using Equity Cards FREE
  - f) Mobile payments for Bills, Utilities, Shopping, Fuel, etc. FREE
  - g) Mobile balance and limit enquiries FREE

- 3. Alcohol based hand sanitizers have been availed in all our branches in order to minimize the risk of spreading Coronavirus. We encourage and invite you to use them whenever you visit the branch.
- 4. We have partnered with Equity Afia medical clinics run by a team of doctors who are alumni of Wings to Fly and Equity Leadership Programme to extend health education and preventive measures to our customers and staff. The doctors have prepared educational materials which have been widely circulated through our branch network, our online channels and Equity TV. We invite you to pick, read and share the materials.
- 5. In case you experience the common symptoms associated with COVID-19 i.e. fever, cough, flu we encourage to visit a medical facility near you. In addition, while you are well, we recommend that you stay at home, observe the hygiene and safety standards shared above.
- 6. To ensure service availability and staff protection, we have adopted flexible and a rotational working approach. Where working from home is not feasible for critical services, a lean staff will work in the bank in shifts. Staff working from home or on leave have been advised to practice self-quarantine and avoid crowded places like shopping malls, restaurants etc. unless if there is a pressing need. Staff who will be working physically in the office will undergo regular health screening on common symptoms like fever, flu and cough to have early detection and combat possible transmission to others.

We have taken these measures in line with the government directive and to protect you our members, staff, families and fellow Kenyans. Please play your part and stay alert to regular updates by the government and health authorities.

We value you. Please be safe, observe the health precautions of hygiene and be vigilant.

Yours Sincerely,

Dr. James Mwangi, CBS

Group Managing Director and Chief Executive Officer