

Tuesday 18th March, 2020

Dear Customer,

RE: FAMILY BANK STATEMENT IN RESPONSE TO CORONAVIRUS (COVID-19) PANDEMIC

In response to the ongoing global pandemic on Coronavirus (COVID-19), we at Family Bank wish to reassure of our commitment in ensuring the safety of our staff, customers and the general public. We commit to offering our continued support during this time while strictly adhering to the government's directive on curbing and containing the spread of Coronavirus (COVID-19). We are aware that this pandemic has disrupted your daily operations both at personal and business levels and as a responsible corporate entity, we have subsequently taken various proactive steps in the interest of all our customers and stakeholders.

We have ensured that precautionary measures are in place to prevent the spread of the disease in line with the government guidelines and we are committed to incorporate any additional requirements as advised.

We have in the recent days introduced significant measures to facilitate your transactions and relationship with us as below:

- We have availed alcohol-based sanitizers at all our branches and we encourage you to use them.
- We have communicated essential health procedures and guidelines with our staff to drive awareness of COVID-19.
- We have reorganized our service points in our banking halls and all our Customer Service personnel and Relationship Managers will now serve you from behind the glass counters. Additionally, we shall ensure that we maintain a healthy social distance of at least one meter during our interactions with you.
- Our PesaPap Mobile Banking and Internet Banking solutions are available at all times.
- We have waived all charges for balance enquiries and money transfer services between account and mobile money wallets.

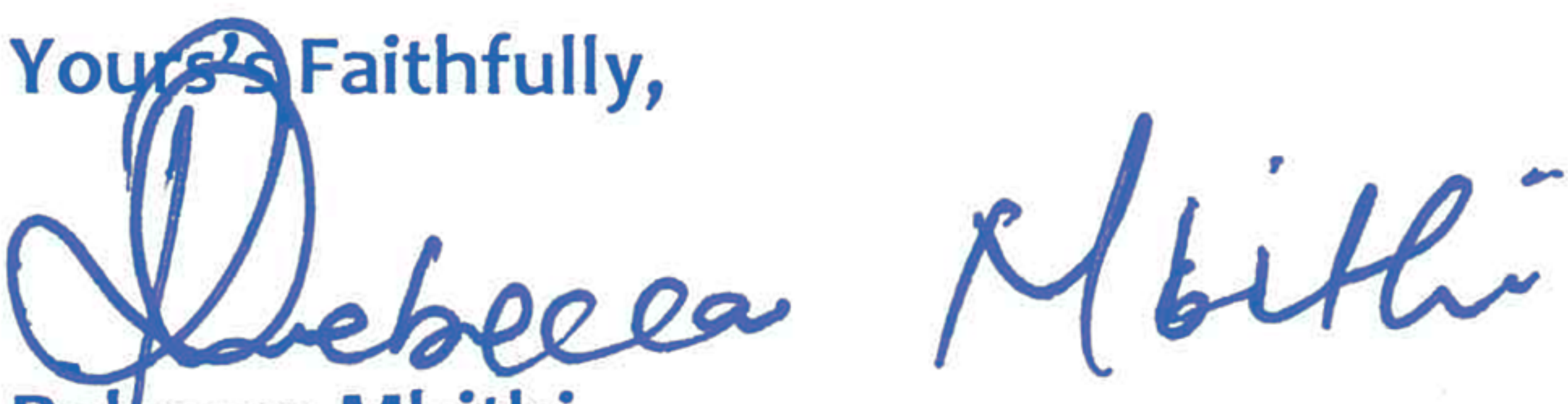
In addition to the above, and in line with the government's directive, we have initiated below measures for our mutual benefit:

- We shall provide relief and extension on personal loans, SME loans and corporate borrowings whose loan repayments were up to date as at March 2nd, 2020. This will be based on your individual circumstances during this time. Kindly contact your Relationship Manager or your nearest branch for more details.
- For any facilities that will be restructured or extended during this period, Family Bank will meet all associated costs.

While the crisis remains unpredictable, we have invoked our crisis management and business continuity plans to during this period.

For further enquiries regarding your business interaction with us kindly contacts us through our Contact Centre on 0703095445 or through any of our branches countrywide.

Yours Faithfully,


Rebecca Mbithi

Chief Executive Officer