

## FREQUENTLY ASKED QUESTIONS

### Do you have to be a Genghis client to participate?

The Genghis Haba Haba investment challenge is open to existing clients, as well as new customers. For new customers, they must open a Hela Imara (money market fund) account with Genghis either by using our G-Kuze app (available for Android), or via USSD \*895# (Available for Safaricom subscribers ) or by visiting any of our offices, or agents.

### How does the Genghis Haba Haba work?

You save money into your Hela Imara account on a regular intervals. Money saved is pooled in the Genghis Hela Imara fund which offers daily compounded interest based on the prevailing yield rate of the day. So at the end of the savings period, not only do you get back your principal amount (what you have saved) but you also have the interest earned over the period! The average net annual effective yield rate for the fund in 2022 was 9.10%.

### What is the minimum investment?

The minimum investment for the Haba Haba challenge is KES 500 (which is the minimum for the Hela Imara fund). The regular savings during the challenge must be of KES 500 and above. The Haba Haba calendar proposes weekly contribution amounts that start at this minimum and increase by KES 50 throughout the 52 weeks in the year.

### When can I withdraw?

You can withdraw your money anytime! The money you contribute during the challenge is deposited into your Hela Imara account and therefore can be accessed at will. Funds for withdrawal are processed and paid out to your bank account within two to four working days at no cost.

### Do I have to follow the 52-Week Calendar?

No, you don't! Any week of the year can be your own week one. In addition, you may opt to make fortnightly or monthly savings into your Hela Imara account. The Haba Haba calendar is designed to inspire and motivate, but does not limit you to save in the set-out manner or amounts. You can personalize it to your own ability and goals.

## How can I view my Genghis Haba Haba balance?

Your Haba Haba contributions are deposited in your Hela Imara account. As such, your monthly Hela Imara statement will reflect the combined funds in your account. To closely track your progress and challenge, please download the Haba Haba Weekly Calendar that includes a tracker which is available on our website.

## How is Haba Haba different from Hela Imara?

Money saved in the Haba Haba challenge is saved into your Hela Imara fund and account. In essence, they are the same thing, only that the challenge is designed to make your contributions into the account more regular so you may reap the benefits of daily compounded interest. Participating in the challenge does not stop you for making even more regular deposits into your Hela Imara account.

## What is the easiest way for me to make deposits to Haba Haba?

You have four options:

- **G-Kuze App:** Select Unit Trusts | Choose Buy | Input Amount | Select Purchase  
You will receive an M-Pesa push to input your PIN for the indicated amount
- **M-Pesa:** Paybill- 7866701 | Account No- Your Member Number or Name
- **Bank Deposit:** Bank: Stanbic Bank, Chiromo Branch | A/C Name: CSNL A/C Gencap Hela Imara Fund | A/C No: 0100004723524 | Narration: Your Member Number or Name
- **USSD Deposit:** Dial \*895# (available for Safaricom Subscribers)

## Can I contribute once a month?

Yes! You are open to customize your contribution whichever way best works for you.

## What is the yield?

The daily yield and the annual effective yield rate is available on the G-Kuze app, is published in the newspaper daily, as well as posted to the Genghis Capital social media pages.

## Who should participate in the Haba Haba challenge?

The university student saving for a new laptop. The couple saving for Christmas holiday. The parents saving for back-to-school expenses. For your car insurance. Medical premiums. House move. Vehicle service. College tuition. Emergency funds. The challenge is for everyone because it helps you meet your goals by nurturing discipline and enjoying better returns than a conventional bank savings account.