

G-Kuze App User Guide Android & iOS

Version 8 - September 2019





Introduction

G-Kuze is a mobile app that avails investment options to the retail market for savings from as low as Ksh. 500/-, as well as trading options on the Nairobi Securities Exchange (NSE).

A product of Genghis Capital, the digital platform is part of the overall strategy of the company to provide financial inclusion solutions to the wider retail market.

The G-Kuze app has digitized our customer journey. It allows our retail clients to register, move funds, trade and interact with us from the comfort of their mobile phones without coming to our physical office location (as has been the case previously).

Customer Onboarding Journey

1. Download

Available on Google Play and Apple App Store.



2. Create Account

All users must create a G-Kuze account then verify their email address.



3. Create Trading Account

This is available for new users who are non-Genghis clients. For existing clients, use the chat function to request for activation by providing your National ID / Passport number (document used to open account).



4. Fund Account

This can be done via M-Pesa, direct bank deposit or credit/debit cards.



5. Begin Trading

Choose your investment path: Unit Trusts or Equities.





Download and Install

G-Kuze app is available on the following platforms.

- Android - Mobile phone and tablet.
- iOS - iPhone and iPad.

Download Links:

bit.ly/GKuzeAndroid

bit.ly/GKuzelOS



How to Create an Account

Now that you have successfully downloaded and installed the app, it is time to create a G-Kuze account.

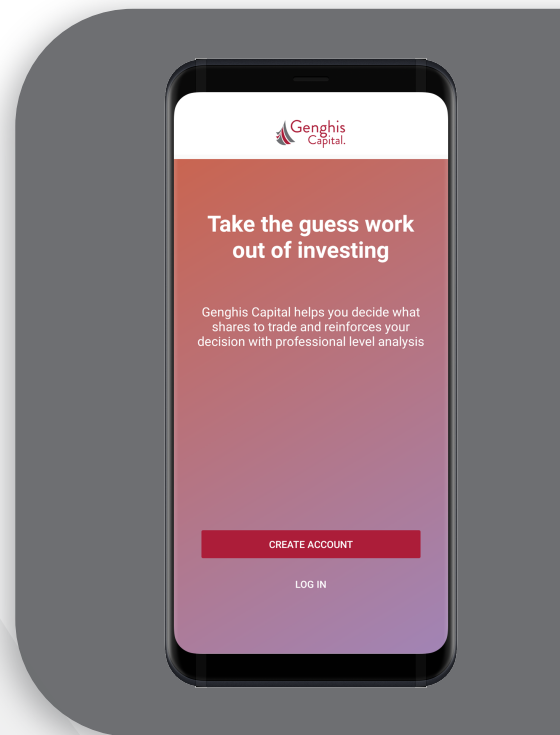
On your device click on the G-Kuze app then select Create Account.

Fill in your details, ensuring you read the Terms of Service before accepting them.

Email Verification

Once you've completed and submitted successfully your initial G-Kuze account opening details, please check your registered email address inbox in order to validate your address.

Kindly note that you will not be able to submit further account opening data (for share trading or unit trust account) until you validate the link sent to you on the email address provided during registration.



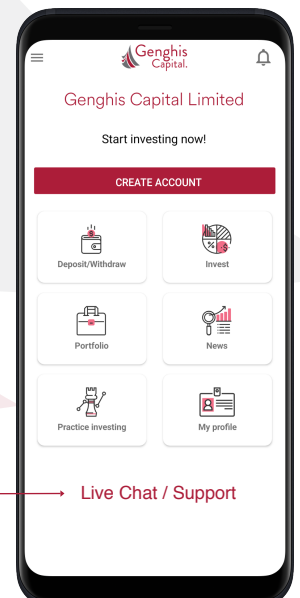
Applying for Trading

Existing Clients

Simply chat with us inside the app by clicking (live chat/support) on the landing page.

We shall link your existing Genghis Capital account to the profile you have created, on G-Kuze then you can trade / transact from your app.

Do ensure you register (and subsequently verify) the email address that you used to open your Genghis account.



For Existing Clients → Live Chat / Support



New Clients

We have created a digital on-boarding process that captures all the required data for account opening, without the need to fill physical forms.

This process applies only to new clients (existing clients to refer to earlier section).

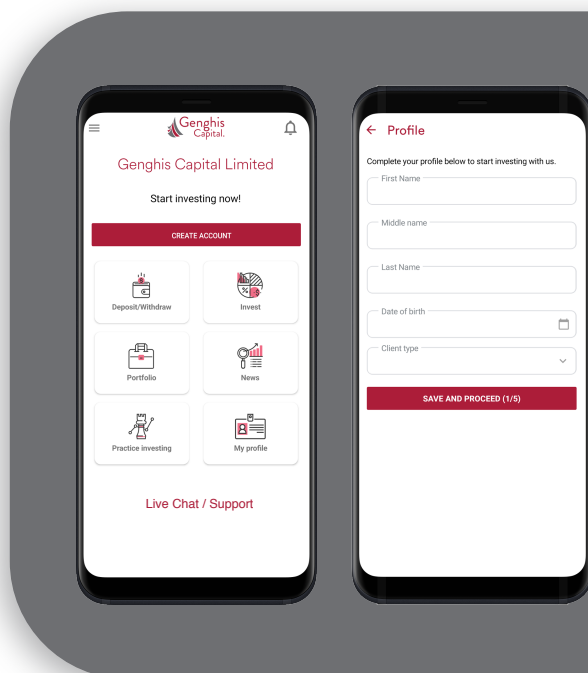
Please note that as a new client and user, you will not be able to trade in shares or unit trust until you have completed your profile details and submitted the necessary documents.

Submit your account opening data by clicking on Open Account on the landing page.

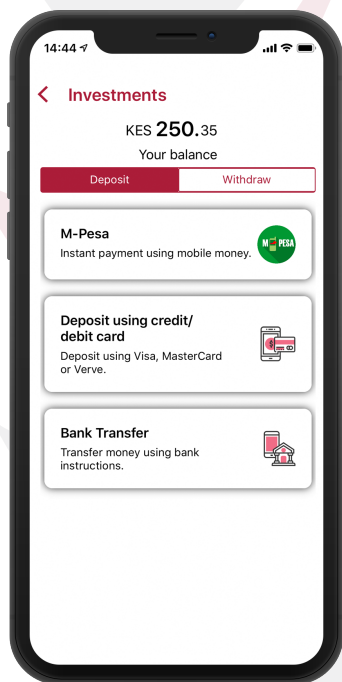
Once there, provide the necessary information.

You will receive an email confirming receipt of the data and advising on account activation.

If there is any error in your documentation or data, you will receive an email detailing the nature of the error and you may re-submit the data.



Depositing Funds



On the app, integrated payment options include:

- Mobile money payment via M-Pesa.
- Card payment via Visa, Mastercard & Verve card (Multi-currency acceptance)
- Bank deposits:
 - Equity Bank (Auto-receipting)
 - Co-operative Bank (Auto-receipting)
 - SBM Bank
 - Faulu Bank
 - Sidian Bank

Tip: Auto Receipting is now available.

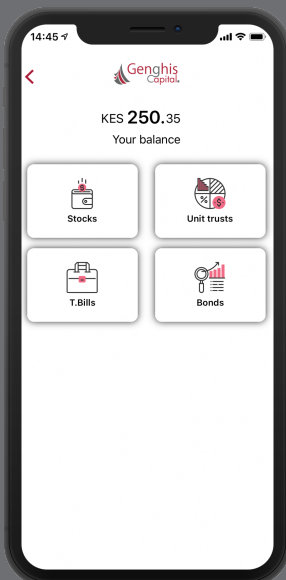
Enjoy auto-receipting and update to your CDS account in real time by using M-Pesa transfer, card payment, cash deposit to Co-operative Bank or Equity Bank. Indicate your CDS number (without a prefix or a suffix in the account number deposit narration respectively).

To access the payments section, click on Deposit / Withdraw as captioned above and select the option of your choice.



Trading: NSE-Listed Stocks and Unit Trust

NSE-Listed Stocks



This allows you to trade or place orders from your mobile phone to the NSE market. Once matched, the order is executed. The NSE market is active Monday to Friday from 9.30am to 3:00pm (closed for Kenya public holidays).

To access the share-trading option, click on Invest, then Stocks.

The screen named M-watch (market watch) will appear with live prices for each stock counter and percentage change for the trading day (gain or loss).

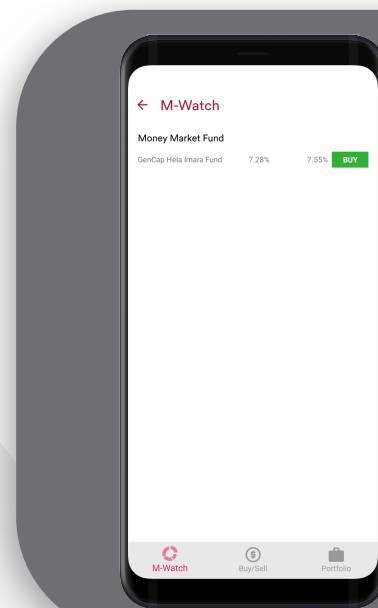
You can Buy and Sell shares, create a Watchlist and view your equities portfolio in app.

Unit Trust

This allows you to trade in the money market fund serving as a savings option only with a better interest rate than a conventional savings account.

Some of the highlights are:

- Interest on money deposited is earned from the next working day.
- Annual and daily yield rate are available in-app.
- Four working days to withdraw funds.
- Reinvestment of interest is recommended.

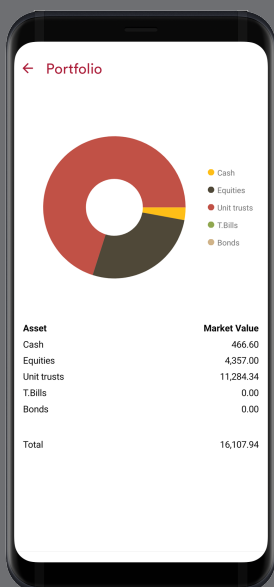


Portfolio

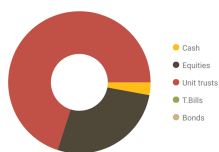
G-Kuze allows you to view your Portfolio holdings in both equities, and unit trust plus any cash you have available in your wallet.

On the landing page, you can get an overall analysis of your portfolio by clicking on the icon.

You can get detailed analysis of your share holding by clicking the portfolio option while in the Stocks menu, and detailed analysis of your unit trust value within the option of the same.



← Portfolio





Other App Features

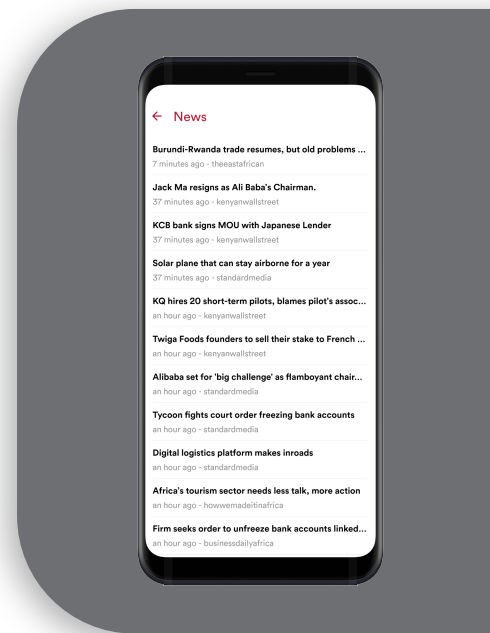
News features

This section aggregates news from various sources relating to the economy, financial services, current headlines and general information.

You can share the news article with your contacts via social media share or on a messaging app (email / sms).

Genghis research section will soon be added to complement the news with market specific analysis and fundamentals for better investment decisions.

To access the News feature, click on News on the landing page.



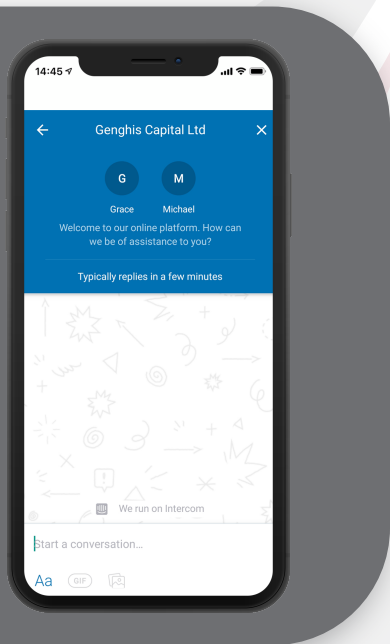
Live chat feature

A live chat function is available in-app.

An agent will respond promptly during working hours. On weekdays that is 8.15am - 5.15pm, and 9.00am - 12.00 noon on Saturdays - Kenya Time.

The Genghis Weekly Strategy is shared in app with BUY and SELL recommendations.

Access the function by going to the landing page and clicking on the Live Chat/Support.



The new way to invest.