

FAQs

SYSTEM UPGRADE



System Upgrade – Investors FAQ

1. What is the System upgrade?

The upgrade is a transformation to enable faster, more reliable, and more innovative digital services. It is designed to strengthen operational resilience, improve efficiency, and create capacity for sustainable growth.

2. Why is CRDB Bank investing in this upgrade now?

To align with international best practices in risk, compliance, and digital capabilities.
To meet increasing customer demand for seamless, real-time services.
To position CRDB Bank as a regional leader in digital banking and financial inclusion.

3. Will this impact customer services?

There will be short scheduled downtimes:

Friday, 5th September 2025 – 2 hours (00:00 – 02:00 hrs)

Sunday, 7th September 2025 – 6 hours (00:00 – 06:00 hrs)

Outside of these windows, ATMs, POS, and SimBanking services will remain operational.

4. How does this benefit investors?

Enhances scalability to support future growth.
Improves cost efficiency and reduces operational risks.
Strengthens CRDB Bank's ability to innovate and launch new products.
Reinforces long-term shareholder value creation.

5. How does this benefit investors?

The upgrade is a strategic investment in long-term competitiveness. The benefits include stronger efficiency, improved customer acquisition/retention, and new revenue streams from innovative digital products.

6. What about CRDB's commitment to financial inclusion?

The new platform enables CRDB Bank to:

- Extend digital access to underserved communities.
- Scale SME and microfinance solutions.
- Introduce inclusive products faster, backed by robust technology.

7. How is CRDB Bank ensuring a smooth transition?

A dedicated transformation team.
Comprehensive testing, and risk management.
Staff are trained and prepared to support customers during and after the transition.

8. How will CRDB Bank communicate progress to investors

Regular updates through investor relations channels, and analyst calls.
Dedicated investor briefing post-Go-Live to share outcomes and benefits.

Upgrading to Serve you better

