

**Dickens Otieno Mawega**  
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**28<sup>th</sup> May, 2025.**

**To:**  
**The CEO**  
**Zenka Digital Lending Firm,**  
**P.O. Box 29107, 00100**  
**Nairobi, Kenya.**

Dear Sir,

**RE: REQUEST FOR INTERVENTION IN REGULATING ZENKA APP-BASED LENDING INSTITUTION**

I hope this message finds you well.

My name is Dickens Mawega, a 36-year-old Kenyan citizen and I am writing to humbly seek your assistance regarding the alarming and exploitative interest rates imposed by the Kenyan company app-based lending institution; Zenka Loan.

On 8th April 2025, I borrowed Kshs. 42,000/= (USD 325.08) from Zenka, with the repayment due on 8th May 2025. The loan attracted an interest fee of Kshs. 16,631/= (USD 128.72). Unfortunately, due to unavoidable circumstances, I was unable to repay the loan by the due date. As a result, a penalty of Kshs. 12,160/= (USD 94.12) was added for being 20 days late.

My efforts to apply for another bank loan to offset this debt was in progress, but I discovered that Zenka had already reported me to the Credit Reference Bureau (CRB) within two weeks after the repayment deadline. This action blocked my chances of securing a salary loan from any banks/financial institution to clear the outstanding balance.

To make matters worse, the debt is still accruing a daily penalty of Kshs. 650/= (5.03USD), which has now ballooned the total amount owed to Kshs. 70,834/= (548.25USD) a drastic increase from the initial loan of Kshs. 42,000/= (USD 325.08).

Despite my repeated efforts to negotiate with Zenka agents, proposing to settle the total interest and penalties amounting to Kshs. 61,834/= (478.59USD), my request was declined. I am devastated by the escalating charges and the lack of flexibility from the lender having been a dedicated client.

I have suffered ever since May 2025 following the heartbreaking loss of my unborn first born son just three days before the expected delivery. My wife subsequently developed medical complications related to diabetes, had to undergo surgery due to an overgrown baby after a 3rd degree tear, followed by constipation. Unfortunately, she hasn't recovered fully and our health insurance couldn't cover the full cost of treatment. This led to this drastic measures.

As I repay this debt, and as a loyal and law-abiding Kenyan from a humble background, I am appealing for your intervention to help regulate this institution. The imposition of a Kshs. 30,000/= (232.20 USD) interest and penalties on a Kshs. 42,000/= (USD 325.08) loan in under two months to a person who earns less than USD 115 per month is unreasonable and punitive to struggling citizens.

I respectfully urge your office to consider establishing clear guidelines to regulate interest rates and penalty charges imposed on digital lenders. Your support will go a long way in protecting other vulnerable Kenyans from falling deeper into financial distress.

Thank you for your attention and consideration.

Yours faithfully,



**Dickens Otieno Mawega**

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