



Dear Customer,

Since I last wrote to you, coronavirus has continued to affect our daily lives. However, as the official statistics show, it is evident that sacrifices people have made has started to show results and we can hope for some form of normality returning in the near future. I know how difficult it has been for many of our customers and my first thoughts are for your wellbeing and that of your loved ones.

I would like to start by sharing the Bank's appreciation for the huge efforts of NHS staff and all other key workers, doing an amazing job in difficult circumstances. As a small token of appreciation for health care workers, we have created a platform for our employees and customers to support NHS Charities. You can find out more by visiting <https://www.justgiving.com/fundraising/habibbankagzurich>.

The coronavirus outbreak is now widespread and has impacted the global economy. Understandably, people are worried about the general business outlook including one's own personal finances. As a responsible lender, we continue to monitor the situation and provide support to our customers. We have been working to assist our customers affected by the economic downturn with loan repayment holidays and other financial support. Additionally, we have taken the step to temporarily reduce the excess charge on unauthorised credit. We have also ensured that our banking services remain available and accessible to serve your needs. Our deposit rates remain competitive, and we have increased our trade finance activity as the economy looks to re-start. We have made several Operational and IT related enhancements in a short period of time to meet these needs of our customers.

We would like you to know that we are open for business and our relationship team is available to discuss your existing arrangements or if you have a new business proposition.

In line with our corporate responsibilities, we have remained engaged with BoE, PRA and the FCA guidance to ensure customer interests and operational resilience remain at the forefront.

Sadly, this pandemic has had another outcome, as the fraudsters have taken advantage of people's sense of uncertainty and fear. The industry has seen an increase in criminals exploiting the coronavirus crisis and have used this as part of their scam tactics. Please exercise care and be alert to:

- » Impersonation scams and emails offering health updates or cures.
- » Claims you are due to receive a tax refund.
- » Purchase scams.
- » Offers to make quick money.
- » Suspicious phone calls, texts or emails from anyone claiming to be from the bank or other trusted organisations. We will never ask you to share your full PIN, password, one-time password or to move money from your account.
- » Never download attachments, software or let anyone remotely log into your computer following a call or email you have received out of the blue.

If you are ever asked to do any of these things, refuse and contact us immediately. If possible, call us back from a different phone or mobile.

We are planning a return to normal branch operations, which you are used to, in a phased manner. Our priority is to ensure we follow government advice and take precaution to safeguard the health of our employees and customers. At present however, we urge you to use telephone and/or email.

I would like to thank you for your custom. My thoughts remain with the individuals and communities, including NHS and critical workers in this difficult time.

Satyajeet Roy
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