



Dear Customer,

You may have been following the news about the **Coronavirus** (COVID-19) pandemic.

Our valued customers like yourself, colleagues and communities are at the heart of what we do and with the rapidly developing COVID-19 situation, we are taking necessary measures to protect all of us. We hope that you, your family and your friends remain safe and well.

Our primary focus is to support you through this difficult time. Our objective is to continue to help you manage your banking requirements through our web banking, dedicated relationship managers and branch network.

Our branches and services remain open at present. However, we are monitoring the situation closely and we will keep you updated if that changes. If you have any queries, our relationship team will be happy to assist you.

We are following the government advice, and encourage you to do the same. In order for preventive measures to be effective for health and safety of our customers and colleagues, we ask that wherever possible, you consider managing your banking needs through our web banking, digital communication and telephone contact with our relationship team.

Our web banking service is available 24/7. If you are a registered user, it is an effective channel for viewing and downloading account statements, making payments, managing debit card, managing standing instructions etc. In case you are not registered with our web banking, you can contact our relationship team for further information.

If there is any impact on our colleagues and/or our services are affected, we will publish this information on our website ([www.habibbank.com](http://www.habibbank.com)). This may include:

- » Notification of temporary closure of any of our branches
- » Changes to operating hours of any of our branches
- » Disruption to any services

We may also inform you through other means such as text message and/or email where possible.

We value your banking relationship with us and will make every effort to provide you an efficient service. Whilst we have contingency plans in place to maintain continuity of service, the current circumstances are unprecedented and we will appreciate your understanding over the coming weeks.

Satyajeet Roy,  
CEO,  
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United Kingdom.