

**EMBARGOED UNTIL 23 MARCH 2020 NOON**

## **COVID-19 CONTINGENCY UPDATE:**

### **GIB RESPONSE ON “SOCIAL LOCK DOWN”**

GIB is implementing the next phase of its Contingency Plan in the light of the Chief Minister's Statement 22 March 2020 on the Social Lockdown of the Population of Gibraltar.

**We are electing to close one of our two branches, namely 198 Main Street, with effect from close of business on Monday 23 March 2020.**

**Our main branch at Ince's House will remain open, however, on a self-service basis for ATM and Cash Deposits (at our CCDM machines) only and with only two customers at any one time in the banking hall to respect social distancing.**

We ask that you only use this service at Ince's House if for whatever reason there is no other option open to you.

Our key concern in this period is to prioritise the health and safety of our colleagues and customers during this period and to minimise personal contact in line with guidelines.

Many of our customers are directly impacted either because they are having to self-isolate if aged 70+ or their business will close with effect from midnight on Monday 23 March 2020 and our decision to limit our services at Ince's House and close 198 Main Street Branch is aligned to and supportive of these decisions.

#### **What this means for our customers**

The closure of 198 Main Street branch and the self-service operation at Ince's House means that we will no longer be offering our personal and business customers a full branch service until we are able to re-open 198 Main Street and have colleagues working in our banking hall at Ince's. At the moment we cannot indicate when this is likely to be, but we will keep under constant review in the light of future Government announcements.

Our customers will be able to access cash at ATM's and make payments online, however, they will not have direct face to face access to GIB colleagues during this time. Debit card transactions including point of sale transactions are unimpacted and continue to be available.

The closure of 198 Main Street impacts our business customers who deposit or withdraw cash. Many of these businesses are directly impacted by the Government's closure announcement, however, for our clients who operate supermarkets and pharmacists who will continue to operate during this time we will put in place contingency arrangements to help them.

Our business customers can continue to make payments using online banking.

The actions we undertook last week in relocating our bank to have operational colleagues in three different sites mean we can continue to operate and provide a retail and commercial banking service, however, the closure of 198 Main Street and self-service only at Ince's House branch means our service levels for account opening, mortgages, loans, card renewals will take longer.

We ask for your understanding and forbearance during this period and please be reassured that our colleagues are doing all that they can to continue providing banking services to our customers.

*Please use online, Live Chat and alternative methods of service and please only call the bank if strictly necessary given the high volumes of calls we are dealing with on very limited resource is further impacting our ability to serve customers.*

Please contact us by e-mail during this time at the following e-mail addresses;

<b>Customer</b>	<b>Query</b>	<b>E-mail address</b>
Personal & Business	I am impacted or my business is impacted by Covid-19 and I require financial assistance or support ...	<a href="mailto:FinancialSupport@gibintbank.gi">FinancialSupport@gibintbank.gi</a>
Personal	I would like to apply for a personal bank account ...	<a href="mailto:NewAccounts@gibintbank.gi">NewAccounts@gibintbank.gi</a>
Personal	I would like to apply for a mortgage, loan or overdraft	<a href="mailto:NewLoans@gibintbank.gi">NewLoans@gibintbank.gi</a>
Personal	I would like to report an issue with my debit card ...	<a href="mailto:Cards2@gibintbank.gi">Cards2@gibintbank.gi</a>
Personal	I have a query relating to my Online Banking ...	<a href="mailto:Online@gibintbank.gi">Online@gibintbank.gi</a>
Personal	How do I deposit or withdraw from my HISA or Savings account ...	<a href="mailto:Savings@gibintbank.gi">Savings@gibintbank.gi</a>
Personal	I have a payment query ...	<a href="mailto:Payments@gibintbank.gi">Payments@gibintbank.gi</a>
Personal	I have a query relating to my statement	<a href="mailto:Statements@gibintbank.gi">Statements@gibintbank.gi</a>
Personal	I have a query relating to an ATM or cash transaction on my account	<a href="mailto:ATM@gibintbank.gi">ATM@gibintbank.gi</a>
Business	I would like to apply for a business bank account ...	<a href="mailto:NewAccounts@gibintbank.gi">NewAccounts@gibintbank.gi</a>
Business	I would like to apply for a mortgage, loan or overdraft	<a href="mailto:NewLoans@gibintbank.gi">NewLoans@gibintbank.gi</a>
Business	I have a query relating to my Online Banking ...	<a href="mailto:Online@gibintbank.gi">Online@gibintbank.gi</a>
Business	How do I deposit or withdraw from my HISA ...	<a href="mailto:Savings@gibintbank.gi">Savings@gibintbank.gi</a>
Business	I have a payment query ...	<a href="mailto:Payments@gibintbank.gi">Payments@gibintbank.gi</a>
Business	I would like to make foreign currency exchange ....	<a href="mailto:ForeignCurrency@gibintbank.gi">ForeignCurrency@gibintbank.gi</a>
Business	I have a query relating to my statement ....	<a href="mailto:Statements@gibintbank.gi">Statements@gibintbank.gi</a>
Personal & Business	I am directly impacted by your decision to close 198 Main Street and operate self-service only at Ince's House ...	<a href="mailto:CashEnquiries@gibintbank.gi">CashEnquiries@gibintbank.gi</a>
Personal & Business	My query relates to a matter not covered elsewhere .....	<a href="mailto:General@gibintbank.gi">General@gibintbank.gi</a>

Personal & Business customers who have a Relationship Manager or Relationship Manager Support please continue to contact your relationship contact at this time.

Please also note many queries can be answered from our Website or by LiveChat accessed from our website. **If you require any special assistance regarding this announcement, please call +350 20013900 by exception.**

Customers can access our Tariffs Guide and Payment Cut off times from our website.

[www.gibintbank.gi](http://www.gibintbank.gi)

Or by post;

PO Box 1375, Ince's House, 310 Main Street, Gibraltar.

We are reacting to the fast-evolving pace of events in order to continue to serve our customers whilst acknowledging there will be some changes to our operating model and service levels in this period.

#### **Customers requiring financial support or assistance**

We also understand that many of our personal and business customers will have concerns in respect of their financial position and we encourage them to contact us at an early stage. We need to ensure we have the capacity to deal with such requests hence the changes we are making immediately to our operating model.

In respect of personal and business customers requiring further support customers may use the e-mail referenced above or feel free to contact;

**David Bruce** tel: +350 20013304 email: [david.bruce@gibintbank.gi](mailto:david.bruce@gibintbank.gi)  
**Chief Business Officer**

**Albert Borrell** tel: +350 20013964 email: [albert.borrell@gibintbank.gi](mailto:albert.borrell@gibintbank.gi)  
**Head of Personal Banking**

**Mark Recagno** tel: +350 20013961 email: [mark.recagno@gibintbank.gi](mailto:mark.recagno@gibintbank.gi)  
**Head of Corporate Banking**

We will consider each customer's position on a case by case basis.