



To our valued customers, service providers and partners,

On behalf of the team at abal banking I hope you, your family and loved ones are safe during this unprecedented Coronavirus (COVID-19) situation that we are facing not only here, but around the world.

The health and safety of our employees and customers is paramount and our absolute priority during this time.

You can remain confident that abal banking is open for business. We are a member of a global entity that has withstood many global and local challenges for 90 years.

As we continue to monitor the impact of COVID-19 closely, and following the advice of the World Health Organisation and Australia's Chief Medical Officer, we have implemented the following precautionary measures and are prudently requesting utmost diligence from our staff, customers and visitors:

- We have implemented travel restrictions and group gatherings as per official advices and restricted visitors into our office buildings.
- Our team members maintain high standards of hygiene and cleanliness. What this means is you may see our front counter customer service staff utilizing protective coverings such as gloves and masks. This is for both their protection, and yours.
- We are increasing the cleaning and sanitization of our branches and Head Office, particularly for high-contact areas and are providing additional hand sanitisers for customer's and team members to use.
- Our staff have been advised to refrain from handshaking and any form of physical contact when greeting.
- When you are in one of our Branches or visiting our Head Office, please try to maintain social distancing in accordance with official government recommendations wherever possible.
- If you are feeling unwell, have travelled overseas in the past 14 days, or have been in contact with someone who has been diagnosed with COVID-19, we kindly request that you refrain from visiting us.
- We are continuing to monitor and act on government updates and are actively communicating with team members on domestic travel advice and health monitoring.

You can visit the Australian government COVID-19 [website](#) for the latest information, or the [World Health Organisation](#) for updates.

We have implemented a Contingency Management program to ensure we are able to manage business in the event of the closure of one of our Branches or Head Office due to exposure:

- For our customers, if at any stage we are required to close a branch, a notice will be placed on our website, the branch door and if possible, a direct advice will be shared with you immediately thereafter via your abal.online secure mail. You will be directed to a nearby branch, or alternatively can seek support from our online team who are fully equipped to assist you with any enquiries or online transactions.

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- We have tested our employees' ability to support our customers whilst working remotely and have implemented increased working from home practices for select staff and segregated working (such as splitting into office and home teams).
- The Executive leadership are now convening daily to ensure that we are addressing the needs of our customers, service providers and partners.
- We have also implemented measures across our Executive and Senior leadership team to ensure that in the event of an absence, we have leadership continuity during this time.

To all our online customers, we recommend downloading our [mobile banking app](#) to keep up to date with your accounts. In the event you are not signed up to online banking with us, we suggest you [reach out to your branch manager](#) to discuss making suitable arrangements for you.

We understand that some of our customers may be experiencing financial hardship during this time. For our customers affected by the current COVID-19 crisis, or perhaps even the recent bushfire devastation, drought, or flooding, we would like to ensure you are equipped with all you need to manage your circumstances as efficiently as possible. Your [Relationship Manager](#) can be contacted directly via mobile or email, and is ready to assist you with any questions you may have or action you wish to take.

For any other immediate assistance you may require:

Internet Banking 1800 64 64 84

Home Loans 02 9707 3955

Business Banking 02 9689 3500

General Enquiries 02 9377 8900 or 1800 27 22 22

We do ask that you keep in touch with us via our website, where we will be posting regular updates and important notices, should they be required.

We know that there are many unknowns during this time, but we want to assure you that we're monitoring the situation closely, following updates from Australian authorities, and are doing all we can to keep serving you in the safest possible way.

We hope that you and your families remain safe and well during this challenging time.

Yours sincerely,

Joseph Rizk OAM
CEO & Managing Director