

27 March 2020

To our valued customers,

As the days progress with so much uncertainty around the effects of Coronavirus (COVID-19), my team and I want you to know that we are thinking of you all. Our sole traders and small businesses, our customers employed in industries which have been left redundant of work, our young families, our elderly and all our customers from near and afar.

As we await further instruction from the Australian Government and relevant authorities, 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.

The health and safety of our employees and customers remains paramount and our absolute priority during this time, and the precautions outlined in our last message have been maintained religiously and with complete diligence.

Below is an update on how abal banking continues to respond to the evolving COVID-19 situation:

- We have increasingly moved more staff to remote work arrangements and in this mode of operation, we can continue to service you in the current lockdown. As and when the official lockdown advisory escalates, we are ready to respond appropriately to ensure the health of our staff and customers and business continuity.
- Our Executive leadership continue to convene daily to ensure the most appropriate action is being taken, in line with Government announcements.
- Our employees have been provided with the support needed to operate effectively and efficiently during this time. We continue to regularly maintain hygiene activities and enforce social distancing in areas where staff still need to be present to service you.
- Our business activity is settled and functioning in the manner we expect it to throughout the pandemic.

To our online customers, keep in mind that you have the option of downloading our [mobile banking app](#) to keep up to date with your accounts. In the event you are not signed up to online banking, you may wish to [reach out to your branch manager](#) to discuss making suitable arrangements for you.

As we receive requests regarding financial hardship, we are managing these cases with compassion and as quickly as we can to support our customers through these trying times. In the event you are suffering from financial hardship and have not yet contacted us, I encourage you to reach out to your [Relationship Manager](#), who can be contacted directly via mobile or email.

Please keep in touch with us via our website, where we will be posting regular updates and important notices.

Keep safe and well.

Yours sincerely,

Joseph Rizk OAM
CEO & Managing Director