

## FAQs - Covid-19

### **1. Has Yoma Bank closed any branches and offices?**

- All our bank branches operate within normal banking hours to serve our customers. We have taken the social distancing and hygienic measures at our branches to maintain the safe environment both for our customers and employees.

### **2. Can I still have banking services at the branches? Do ATMs still work?**

- Yes, you can visit to the nearest branches for banking services or you can use our mobile banking application. You can withdraw cash at any Yoma Bank's ATMs across the country. Please click [here](#) to find the nearest branch.

### **3. Due to Coronavirus outbreak, I would like to keep social distancing and avoid visiting branch. If I have questions regarding the banking service, who should I reach out to and how?**

- You are encouraged to use our mobile banking services. With our digital services, you can view transactions and balances, make transfers and initiate payments. Information on our online and mobile banking services can be found [here](#). If you have any question related to Yoma Bank services, you may also reach out to us via our official Facebook page or call us at 9662 or 09 7 9662 9662. Lines are open 24/7 daily.

### **4. Can I have access to loan deferral if I have been impacted by Coronavirus?**

- We are providing the Principal Loan Repayment pause plan up to a maximum of \*6 months based on the criteria and discretion of the bank. You can contact the bank or check [here](#) for more details.

\*Terms and conditions apply.

### **5. Will my savings still be protected?**

- Yes, your savings are completely safe with us. Yoma Bank is well-capitalised and is one of the most progressive banks in Myanmar. We put all our customers as our priority. We have developed Business Continuity Plan to ensure our operations continue. Despite current adverse market situation, Yoma Bank's improved liquidity, capital position and its lower risk profile will generate low exposure to liquidity risk.

### **6. What is the impact on Yoma Bank's financial services?**

- We continue to offer all our banking services as usual. We are currently extending our support to help our customers who may be impacted during this period of time. And also, we carefully monitor all information related to coronavirus situation in Myanmar and follow the guidelines from the local authorities including the Central Bank of Myanmar.

### **7. Will the outbreak affect my eligibility to apply for a personal/business loan?**

- No, you can still apply for loans. Your application will be subject to all the usual terms and conditions. Please expect that the loan approval process can take a bit more time than usual due to limited mobility for loan inspection under the current situation. Thank you for your kind understanding.

**8. Will there be any increase in service fees?**

- We do not expect there will be any impact on service fees. We will inform you in advance of any changes that may occur.

**9. How will the outbreak impact loans?**

- Yoma Bank customers who are impacted by the outbreak can apply for the principal loan repayment deferral program up to 6 months. For more details, please click [here](#).
- For other customers who prefer to continue the loan repayment as usual, can do so.

**10. Will I be charged additional interest on the repayment amount that is deferred by 6 months' deferral period?**

- Interest will continue to accrue on loan/financing repayments that are deferred. This means accumulated repayment amount during the principal pause of repayment period will be added to the outstanding loan/financing amount. For more details, please click [here](#).

**11. How is Yoma Bank responding to the outbreak?**

- In all the decisions that we make safety and wellbeing of both customers and employees is at the heart of our decision making process. We are constantly monitoring the local and global situation of COVID-19 and are actively taking steps to mitigate the impact of COVID-19 on our business operations.
- We have activated precautionary measures such as practicing strong hygiene disciplines for our employees, increased sanitization process to main a safe environment and Work-from-Home procedures for high-risk employees, financial support to our employees.
- For our customers, we have leveraged interest rate cuts under the guideline of the Central Bank of Myanmar. We have also launched Principal Loan Repayment Deferral Program to provide financial assistance to our customers affected by COVID-19.

**12. How can I avoid scams during the outbreak?**

- Please stay vigilant against the misinformation and be skeptical of phishing and scams via email, phone and social media regarding COVID-19. Please also note that Yoma Bank employees will not ask for confidential login information such as Mobile Banking Password, One Time Password-OTP, PIN Number and Security questions from you. If you encounter such cases, please report immediately to our Call Center 9662 or 09 796629662 or Yoma Bank Official Facebook page.

**13. What should I do if I have the symptoms after visiting the branch?**

- Please immediately inform to the branch you visited and report the situation.
- Please seek for immediate health advice from the nearest public health centers while practicing social distancing.
- Please contact the Ministry of Health and Sports immediately:
  - Central Epidemiology Unit (067—3431432, 067-3431434, 09-429228991, 09-459149477)
  - Public Health Emergency Operation Center (067- 3420268)
  - Yangon Airport Health Quarantine Unit (09-799983833)
  - Yangon Regional Department of Public Health (09-449001261, 09-794510057)
  - Mandalay Regional Department of Public Health (09-2000344, 09-43099526)