

Supporting our customers during time of need is a core part of our purpose to 'Build a Better Myanmar for its People'. Committed to this purpose, we are currently extending our support to help our customers who may be impacted during this period of time. Therefore, we carefully monitor all information related to coronavirus situation in Myanmar.

Putting our customers and employees first now and always

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. To ensure this, we are taking the following measures:

- We have outlined and implemented key policies to protect and ensure the safety of our customers and employees while conducting business as usual, these steps includes temperature checks in all Yoma Bank's business premises, providing mask, hand sanitisers to ensure a clean and safe environment for all employees and customers. Please see [here](#) for more information on our preventive measures.
- We are currently working with customers that are facing financial challenges caused by the COVID 19 and ensuring its support to them where needed over the coming months.
- We have in place the Business Continuity Plan, that should the situation escalate, all the employees will have clear procedures and policies on how to continue running the business and support its customers.

Practice social distancing and limit visit to branches

All our bank branches operate within normal hours to serve our customers, however we encourage our customers to consider using ATMs or our digital banking services available 24 hours a day to practice social distancing. 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 [link to include]. You may also call us at 9662 or 097 9662 9662 if you further need assistance.

Stay vigilant against scams

We would like to advise all our customers to be aware of 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.

In view of the Coronavirus global outbreak, we have taken precautionary measures both internally and externally to ensure the safety of our customers, employees and their families in light of the COVID-19 outbreak.

- All our customers and employees are advised to take extra hygienic care and all the hygienic products such as hand sanitizer and surgical masks are provided at all Yoma Bank's premises.
- Frequencies of sanitization are increased at all the office areas, office facilities and branches to prevent from contamination.
- The educational materials and the news update are disseminated to the employees and customers across different communications channels in a timely manner.
- Travel policies are tightened in light of the outbreak by minimizing any site visit or physical group meetings, banning all domestic and international business travels.
- Twenty-one days of sick leaves are provided for employees and are fully paid for those who are advised to undergo self-isolation if they are not feeling well.

For additional information about COVID-19, get the latest updates and guidelines from Ministry of Health and Sports Myanmar: <http://moths.gov.mm/Main/content/publication/2019-ncov>

Yoma Bank customers can get information, make payments and transfers between inter-accounts with no surcharge fee when they use their Yoma Bank Mobile application or at Yoma Bank ATMs across Myanmar.