

## **Gibraltar International Bank Contingency Arrangements**

Gibraltar International Bank in line with many other businesses in Gibraltar has enacted its Contingency Plan with respect to Coronavirus, Covid-19.

The plan entails operating with three separate teams in three separate locations including our branch at Ince's House. We also operate from a fourth location – 198 Main Street for business customers cash services and this location will continue to offer business customers cash services, however, due to its size and capacity it cannot offer wider services or act as an alternative location for other operations.

The intent of the plan is to allow in the immediate period for us to continue serving our customers albeit with some delays given we are now operating from three operational locations. As the impact of the virus unfolds it is highly likely we will need to take further steps and actions and these will have further impacts on customer service. We will communicate those further steps at the appropriate time. Operating from three sites whilst it adds some further operational challenges to us will provide an additional degree of operational resilience as matters progress.

Whilst we are operating the bank from three locations we only have one branch at Ince's House and for security reasons it is not possible to use the other locations as branches – they are purely operational locations to keep the bank operating during this challenging period.

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

We are announcing some changes to our operating model with immediate effect;

- Only essential and necessary banking services will be provided at our Ince's House branch by exception. In order to protect our customers and colleagues we are requesting our customers use alternative methods of banking – ATM for encashments and Online banking for payments.
- With immediate effect encashments for all customers at ATM's is increased to £500 per day.
- Our branch at Ince's House is only open to use the ATM's and Cash Deposit Machines and by exception large encashments over £500. We would kindly ask customers to respect the new arrangements and wherever possible use only our ATM network to avoid close contact in our branch.
- We will be limiting access to our Ince's House branch to 5 people at any one time and we ask our customers to respect our colleagues who will be asking customers to wait outside our branch when 5 customers are in the banking hall.
- With immediate effect customer meetings to be conducted by telephone or videoconference.
- Clients who use our Business Banking Cash Centre at 198 Main Street, are strongly recommended to consider making alternative arrangements in the event that the Bank is unable to continue to provide this service. In the meantime our Business Banking Centre at 198 Main Street is available as usual for cash deposits and cash withdrawals of a new minimum of £2,000.
- Our telephony team is now operating with extremely high volumes and we ask that wherever possible you e-mail us on the new contact e-mail addresses below;

- Customer	Query	E-mail address
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	My query relates to a matter not covered elsewhere .....	<a href="mailto:General@gibintbank.gi">General@gibintbank.gi</a>

Business customers who use our 198 Main Street branch for encashments and deposits please continue to use your existing e-mail contact.

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.

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.