

A Banking Industry Update across the Crown Dependencies of Jersey, Guernsey and the Isle of Man

In these very difficult times for our island communities, the banking industry wishes to re-assure all its customers and provide peace of mind when it comes to your money and your financial position.

Many people and businesses are naturally worried about their finances right now. Our priorities are therefore to help our customers who are experiencing difficulties, whilst also protecting both customers and our teams in line with Government and Health Professionals' advice. This has meant we have the majority of our dedicated staff working from home with only essential colleagues in our branches and offices.

The "high street" banks are continually updating and refreshing their own websites with information and FAQs to help you. This will include, for example, mortgage payment holidays, help with credit lines, and guidance.

In order that we can prioritise helping those in real need, we ask that you now undertake all your normal banking activity using our online and mobile services. Your support will allow us to help those in greatest need as quickly as we can and please:

before coming into a branch or phoning us:

- Ask yourself: do I need to speak to my bank today?
- Consider: can I do this through mobile or online banking?
- Review: is the answer already on the website?

We are also working hard with each of our island governments to make sure the support they have announced for both businesses and individuals is made available as soon as possible. They will be making further announcements shortly and please visit their websites for further information.

<https://www.gov.je/Health/Coronavirus/Pages/CoronavirusInformation.aspx>

<https://www.gov.gg>

<https://covid19.gov.im/>

Beware

Regretfully, criminals will be using the Coronavirus to undertake frauds and scams, targeting you with fraudulent emails, phone calls, text messages or social media posts. We do ask you to be vigilant. Remember:

Stop: Taking a moment to stop and think before parting with your money or information could keep you safe.

Challenge: Could it be fake? It's ok to reject, refuse, or ignore any requests. Only criminals will try to rush or panic you.

Protect: Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Finally, we would like to thank all our colleagues for working so hard and to you for your understanding. Everyone's wellbeing remains our priority.



LLOYDS BANK INTERNATIONAL



THE ASSOCIATION OF GUERNSEY BANKS