



NOTICE

Dear Valued Customers,

The health and safety of our employees, customers, and the wider community that we serve continues to be of utmost importance. Based on guidance from the World Health Organization, Pan American Health Organization, and the Ministry of Health, the Bank immediately implemented numerous proactive measures, which include, but are not limited to:

- Mandated Social Distancing;
- Constant cleaning and sanitizing of our Bank, its banking halls, and ATMs;
- Installation of additional hand sanitizing dispensers for your use.

These protocols are updated as necessary, based on the guidance of the relevant authorities.

COVID-19 has and will continue to depress the global economy. The pandemic will undoubtedly impact the economy of Belize and more specifically our everyday lives. To assist through these very difficult times, the Bank is prepared to offer all customers (Retail and Business):

- Deferred expected payments for three (3) months on all loans;
- Suspension of minimum payments on credit cards for up to six (6) months;
- Reduction of interest rates on local credit card transactions from 16% to 14% per annum;
- Waivers on all applicable bank related re-profiling/refinancing fees and commissions.

The Bank has instituted these changes for all customers, with immediate effect. Customers wanting to make payments to their facilities and/or discuss concessions mentioned above, are encouraged to contact their respective Relationship Officer.

In the case of our well qualified Corporate and Small Business clients, the Bank is prepared to offer bridge-financing to assist with salary related costs for a period of three (3) months, in the first instance, and may be extended if necessary. The ultimate repayment of this *Social Responsibility Bridge-Financing Support* will be based on soft terms and amortized over an extended period of time.

We take this opportunity to encourage all Belizeans to do their part in containing the spread of COVID-19 by observing the best practices as set out by the World Health Organization, Pan American Health Organization, and the Ministry of Health. We ask that you utilize our ATMs, Online Banking Platform, and other digital platforms for your banking needs.

Building the future together