

# **FCMB Group Plc (“FCMB” or “the Group”) Business Continuity And Pandemic Response Plan**

As a Group, our priorities will be to support our customers and communities during these challenging times, whilst keeping our employees safe via remote working and customer adoption of digital financial services across our businesses. As such, FCMB wishes to inform and assure its customers and stakeholders that, following the outbreak of the novel COVID-19 virus, we have reviewed our business continuity strategy and approach and taken necessary steps and measures to ensure the safety and wellness of our employees, customers and stakeholders in line with the various safety and health guidelines issued by the Federal Government to manage and contain the spread of the virus.

We have as well activated our business continuity plan, restructured and realigned our operations to continue to render uninterrupted services and meet the needs of our stakeholders from all our primary locations and online platforms following the restriction of movement orders issued by Federal and State Governments in some of our locations. In addition, our banking subsidiaries have continued to follow the guidances and guidelines of the Central Bank of Nigeria in their operational activities.

As a responsible institution, we would diligently continue to observe and follow the various guidelines issued by the Governments and supervisory authorities; and monitor the course of events and update our strategy where necessary to continue to support our customers and deliver value to our stakeholders.

Our pandemic response plan considers a worst-case scenario where the widespread of a deadly disease results in movement restrictions within the state or country, or where identified critical/strategic business functions are unable to render services or continue operations from primary locations. This assumption is made based on the prerogative of governments to enforce compulsory quarantine or isolation of citizens/residents, in an attempt to limit the spread of a pandemic.

The response strategy employed by FCMB Group Plc includes among others:

### **1. Setting up a Crisis Management Team**

The Group has set up a crisis management team to support the activation and implementation of response, continuity and recovery activities for the Group. The team shall continue to review and update the design, implementation and improvement of the response plan, as well as coordinate the operations of critical business processes and services during crisis period, in conformity with the ISO 22301 standard.

### **2. Employees Safety and Work Environment**

We have deployed our work from home (WFM) strategy to ensure the safety and wellbeing of all our employees. Employees who support critical business processes across the Group have been enabled to work from remote locations, and exceptional safety measures in line with NCDC guidelines have been made for those who physically need to be available at work locations. The measures include fumigation of the work environment, limit on number of staff in an office, social distancing, wearing of personal protective equipment(PPE), deployment of hand sanitizer dispensers at the strategic and vulnerable touch points, adequate transportation and logistic requirements, etc.

### **3. Medical emergency**

We have provided emergency telephone numbers for immediate assistance, and continuously communicating guidelines on how to reach nearest medical service providers including COVID-19 testing centres in their immediate environments.

### **4. Communication and awareness campaigning**

We have put procedures in place to ensure continuous communication with all employees and stakeholders to create awareness and reiterate the needs to comply with all the safety and hygiene guidelines and processes issued by Federal Government and the Group. The message also covers comprehensive information on how our customers and stakeholders can be serviced or reach us with their demands and requirements. We use multiple channels for this, which include digital tools as websites, email, online platforms (mobile app, internet banking, etc.);

telephone (contact centre, sms,voice), video conference,etc. We also conduct our internal and external meetings through online media to ensure social distancing and reduce the risk of physical contact.

#### **5. Business processes availability and sustainability**

We are leveraging on our robust operational and information technology platforms to deliver uninterrupted services to customers and stakeholders. Resource requirements both IT and non-IT are continuously being assessed and validated. Our IT Department is continuously reviewing our secure connection platform to ensure that required IT resources are available remotely. Designated staff who have been nominated to facilitate critical business processes are granted secure remote access to the network. Challenges experienced and other concerns are documented and communicated to IT and the Crisis Management Team for immediate resolution.

In line with the requirements and guidelines of our supervising authorities, we have the following channels and platforms to support and engage our customers and other stakeholders:

- a. **Commercial banking subsidiaries:** our banks' branches have been offering reasonably robust services during this period to our customers strictly based on the Central Bank of Nigeria's COVID-19 operational guidelines and requirements.
- b. **Online customer relationship management:** our relationship teams and contact centre are available to reach out and address our customers' requests through profiled email addresses and telephone numbers.
- c. **Our digital channels,** which include mobile banking, internet banking, USSD Code #329, ATM, flashme card, etc. are available 24/7 and have been offering services to our customers.
- d. **Social and news media:** we have been engaging our customers and stakeholders through social and news media to create awareness on the pandemic and measures to take to protect themselves and on how we can support them during this period.

## **6. Business and economic impact of the pandemic**

Through our various virtual meetings and other engagements with our stakeholders, we have been able to update our customers on the economic dimensions of Covid-19 pandemic and our programmes to support them during these trying times.

## **7. Third Party Support Relationship Management**

We have collaboratively engaged our input providers to review and improve on the existing service level agreements. We have the assurance of the continued supports of our vendors and other key service providers to ensure uninterrupted services. Our Systems Control, IT and ISO shall monitor third party access to critical IT and information resources on an online realtime basis. To guard against the risk of unauthorized access, the Systems Control function shall profile and consider availing temporary accesses that are renewable based on approved requests to critical IT infrastructure.

## **8. Outlook**

As a Group, our priorities will be to support our customers and communities during these challenging times, whilst keeping our employees safe via remote working and customer adoption of digital financial services across our businesses.