



As of 18 March 2020

RCBC Response to the COVID-19 Situation

As we comply with the government declaration on enhanced community quarantine in Metro Manila and other cities, we will continue to do our best to serve the banking needs of our clients.

- Select branches in Luzon will remain open. As of the morning of March 18, 2020, all our Visayas branches are open except those in the Panay Province due to a local holiday. Most of the Mindanao branches are also open. We update our public constantly as we respond to the evolving situation, and as new restrictions are made. The updated list of branches can be viewed through this link <https://www.rcbc.com/advisory>
- In the meantime we encourage our customers to use our electronic channels: ATMs ready 24/7, and online banking conveniently available.
- To help our customers during this time we have also implemented the following:
 - o RCBC interbranch fund transfers will be waived until April 14, 2020.
 - o Fund transfers via InstaPay and PesoNet through RCBC Online Banking will be free of charge until April 15, 2020, covering both RCBC individual and corporate clients.
 - o Option to delay payments by 30 days from original due date, for existing RCBC Auto, Home, Personal and Salary loan clients in good standing with due dates from March 15 to April 15, 2020. They may still choose to settle their amortization on their original due dates.
 - o Option to delay payments by 30 days from original due date for existing RCBC Bankard Credit Card customers in good standing with due dates from March 16 to April 15, 2020. They may still choose to settle their amortization on their original due dates.
- Aside from these, we will carry on normal operations, trade and loan transactions will continue to be processed.
- Our Customer Care continues to service our clients from 8:30am to 5:30pm (Mondays to Sundays) at 8877-RCBC (7222).

Activating our Business Contingency Plan

We have a pandemic contingency plan in place which we have activated as early as January 22. We continue to evaluate and update this plan as we respond to the evolving situation and new restrictions.

- Leadership has responded quickly to mobilize all available resources to allow select branches in Metro Manila and Luzon to service our clients.
- As our premises remain open, we continue implementing strict safety protocols. These include more frequent and thorough disinfection of offices and buildings, installation of thermal scans at every entry point, and making hand sanitizers available.
- We have eliminated physical gatherings and moved to virtual meetings. We limited physical movement between the skeletal workforce in our offices. Social distancing is observed.
- Skeletal teams are deployed in key locations in Metro Manila and business continuity sites have been activated. As the bank has transformed digitally, many of our officers and staff now work from home.