

Measures taken to facilitate customers and to mitigate risks arising from COVID-19:

Meezan Bank has taken a large number of steps that also include the following:

1. Communication through email, social and print media to increase awareness about COVID-19 and its precautionary measures.
2. Encouraging customers to use alternate banking channels such as Meezan Mobile App, Debit Card or Internet Banking for their banking needs such as checking balances, paying utility bills, school fees, transferring funds, topping-up mobile credit and other transactions from the safety of their homes instead of visiting branches.
3. Advising customer and the general public to wash or sanitize their hands after using ATMs and POS machines.
4. Advising customers to avoid using currency notes and instead use their Meezan Debit Cards for shopping.
5. Advising Customers to disinfect their debit card, gently wipe the card with sanitizing swab or cotton ball dipped into Dettol and allowed to dry.
6. Advising Customers to wash/ sanitize their hands after touching currency notes, coins or any paper based instrument.
7. All Mobile App and Internet Banking transactions have been made free of charges.
8. Ensuring availability of digital banking channels 24/7 to conduct banking transactions.
9. Availability of Call Centre 24/7 to facilitate customers.
10. The Bank has ensured the highest level of security so that the customers are not at any risk while conducting transactions through Meezan Bank's Internet Banking or mobile banking applications.
11. Business customers have been advised that they may use Meezan Bank's digital banking channels eBiz and eBiz+ to execute critical banking transactions including funds transfer, IBFT, salary and bill payments, issue pay orders, etc. in an automated and secured manner from the convenience of their office.
12. Focus on enhanced level of cleanliness through frequent mopping of floors and cleaning of furniture and fixtures.
13. Utilization of NADRA verisys in place of Bio-matric verification for account opening.
14. Availability of banking facilities to customers of closed branches through our open branches.
15. Customers visiting branches are requested to clean their hands with sanitizers.
16. Operation of Que-Matic (token) machines by the floor officers at branch for facilitation of customers so that customers do not touch Que-Matic machines with their hands.
17. Cleaners / teaboys/ guards/ other support staff are provided with gloves and masks.
18. Quick replenishment of cash at ATM machines to ensure availability of cash at all times.
19. Regular cleaning of ATM machine screens and rooms with anti-bacterial/ disinfectants.
20. Branch visiting customers are being advised and facilitated to ensure social distancing.
21. Availability of masks, gloves and sanitizers at cash houses of the Bank.
22. Cash tellers are advised to use cash machines to count cash.
23. Staff dealing with currency notes are encouraged to use masks, gloves and sanitizers while dealing with currency notes.
24. Staff are also advised to frequently wash their hands for 20 seconds so as to facilitate customers under safe environment.