



DIB - Committed and connected to you, always!

Dear Valued Customer,

In this increasingly global world, we may, at times face challenging situations which can significantly affect the way we conduct our daily lives. The COVID-19 pandemic, as we all know, has had varying impact in different parts of the world and leaders across the globe have been forced to take unprecedented decisions to control the spread of this outbreak. We have complete faith in the leadership of the UAE who have, and will continue to put the safety of all residing in the seven Emirates before anything else. Whilst I urge everyone to follow the guidance provided by the Government, I am writing to assure you that I and my entire team at DIB are fully aligned to the same and focused on ensuring that we continue to provide you with the best possible service whilst making sure that you and your family remain safe and healthy.

Given the volatility in the landscape around us, we at DIB, are implementing decisive measures to ensure that all our customers stay protected and steer clear from face-to-face interactions, as much as possible. To help us achieve this, I urge each one of you to use our state-of-the-art, safe, secure and convenient Digital Banking channels which will allow you to transact without the need to leave your home or office. Visiting a branch is not advisable as it puts you and others around you at risk.

Online & Mobile Banking

If you have already registered for Online Banking or downloaded the DIB Mobile App (and registered), you can enjoy a wide range of banking services such as bill payments, money transfer (local or international), avail financial products such as Salary-in-Advance, Personal Finance or even get a DIB Credit Card within minutes. These are just a few of the many services available to you through our digital platforms.

If you have not yet registered, I advise you to do so immediately!

Avoid Cash

Yes, you read it correct! As you know currency notes are transferred from people to people and in such times, it is best to avoid using cash as much as possible. With DIB, you can, very easily, activate Apple Pay or Samsung Pay on your mobile device, link your Credit or Debit Card and start using it at almost every point of sale, including fuel stations and supermarkets, to name a few. In situations, when cash is needed, using the ATMs is the more advisable option than visiting a branch.

Safeguard our People

At DIB, our employees' wellbeing and safety is of utmost importance and we have taken several measures to ensure the same for our staff. Our operations and systems are all geared-up for any possible unforeseen situation that may arise. In this respect, we have implemented the following with immediate effect:

- ✓ **Regular Updates** - Customer & staff communication and updates via DIB Digital channels such as SMS, Emailers, Social Media & Phone Banking
- ✓ **Protecting Touchpoints** -
 - Sanitization of DIB Offices, Branches & ATM sites. This includes deployment of hand sanitizers in all locations
 - Temperature scanning at all DIB Office locations
- ✓ **Business Continuity** -
 - Devise and implement work-from-home plans for DIB Staff in case of contingency, to ensure:
 - Safety of employees and customers
 - Smooth banking operations from remote locations

Please stay assured that your bank is with you, all the way.

Most importantly, we must not panic! Collectively, we all need to ensure that we stay safe, protected and healthy.

I have personally appointed a team that is closely monitoring the situation. Please feel free to email any query, question or concern you may have to cc@dib.ae

Best Regards,

Dr. Adnan Chilwan
Group CEO