



MESSAGE TO CUSTOMERS ON ACTION TAKEN BY MIBANK IN RESPECT TO COVID-19

Dear Customer,

MiBank supports the national government and its efforts during this State of Emergency period and we have made the following commitments:

- We will do all we can to keep open all MiBank branches (and former PNG Microfinance Branches) to provide key banking services to our customers
- As the health and safety of our staff and customers is paramount, we will provide protective gear to staff operating at our counters and we will ensure that social distancing rules are maintained in our branches.
- We encourage our customers to use Digital services to operate their accounts using products such as MiCards or MiCash Mobile Wallets.
- Loan repayment relief will be considered for those impacted by the COVID-19 emergency and assessed on a case by case basis. Applications must be submitted through the Branch Manager or Branch OIC and will be forwarded to the Bank's Credit Department for assessment.
- Defaulters impacted by COVID-19 will be exempted from reporting to Credit Data Bureau (CDB) within the state of emergency period.
- There will be no fees or charges relating to rescheduling of Loan accounts as a consequence of COVID-19.
- Should you have any queries regarding the foregoing or wish to discuss how you can open a digital account, please ring our Call Centre on 16789 (Free Call) and our operators will be happy to assist.

Best wishes to all our staff and customers during this difficult time. May you all remain safe and healthy.

Tony Westaway
Chief Executive Officer
3 April 2020