

# How we're supporting people, families and businesses during the coronavirus outbreak



<h2>Personal customers</h2>	<h3>250,000</h3>	<h3>£500</h3>	<h3>3 months</h3>
<h2>Access to cash</h2>	<h2>NHS workers</h2>	<h2>Open</h2>	<h2>Overdraft</h2>
<h2>No charge</h2>	<h2>Companion Card</h2>	<h2>Ways to bank</h2>	
<h2>Increased limits</h2>	<h2>Refunds</h2>	<h2>Up to £10m</h2>	<h2>Reduced rates</h2>
<h2>Business customers</h2>	<h2>Supporting our customers</h2>	<h2>Capital Repayment Holidays</h2>	<h2>Immediate access</h2>
<h2>£5bn</h2>	<h2>Additional lending</h2>	<h2>Overdraft</h2>	<h2>Proactive</h2>
<h2>We're supporting</h2>	<h2>CCFF</h2>	<h2>CBILS</h2>	<h2>CLBILS</h2>

We have proactively reached out to over 250,000 customers over 70 who don't have access to online banking to check on their welfare



Customers can request an **increased** cash withdrawal limit of up to £500 (debit card)



We've processed over 190,000 mortgage deferrals for up to **3 months**



Customers can call us or log into the mobile app to get a 'GetCash' code, which can be used to withdraw cash without a card



We have an emergency customer care line for NHS workers which has received more than 6,000 calls since going live



The majority of our **branches** are open from Monday to Friday from **10am to 1pm**



All our personal customers to pay less for overdrafts until 14 July



Customers can close fixed savings accounts to access cash with **no early closure charge**



We've launched an additional, restricted, debit card which can be used by friends, family and carers to pay for shopping for customers who are vulnerable or shielding

Customers can **bank with us** through:

- ▶ Online
- ▶ Mobile
- ▶ ATMs
- ▶ Telephony
- ▶ Video Banking
- ▶ Branches
- ▶ Post Office

Existing customers can apply for an increase to their credit card limit



**Refunds** on credit card cash advance fees



We will match donations from our customers to the National Emergencies Trust of up to £5m until 30 June, leading to a potential total of £10m. So far we have raised £3m along with our customers for the NET appeal

In line with Bank of England Base Rate decreases we have **reduced** our Mortgage Standard Variable Rate for customers by 0.65%



## Business customers

## Supporting our customers

**Supporting our customers** through the crisis, lending 40% of the value of all CBILS loans approved in the UK



## Capital Repayment Holidays

Over 25,000 approvals for a Capital Repayment Holiday on **existing business loans**



## Immediate access

Customers can have **immediate access** to surplus cash in their Treasury Reserve Deposit account



## £5bn

**£5bn** additional working capital funding for SMEs through an extension of the Growth Fund



## Additional lending

**Additional lending** available to support businesses adapt to a rapidly changing external environment



## Overdraft

We have granted over 5,300 overdrafts or extensions to existing limits since the crisis began



## Proactive

**Relationship Managers** are proactively speaking to business customers offering help and support



## We're supporting

## CCFF

The Bank of England's **Covid-19 Corporate Financing Facility (CCFF)**

## CBILS

We have approved over 8,000 applications, worth over £1.5bn, and we offer loans from £5,000

## CLBILS

We're offering loans of up to £50m to large businesses through the Coronavirus Large Business Interruption Loan Scheme