

Dear member

**Europe Arab Bank Plc Pension Scheme (“the Scheme”)
Corona Virus and your pension**

I’m writing to you as the Chair of Trustees for the Europe Arab Bank Plc Pension Scheme (“the Scheme”). I want to reassure you that we are doing all we can to ensure your pension benefits continue to be paid, and benefit requests are processed during the current crisis. Government restrictions and changes to the way that we’re working mean that some of our customer service levels are reduced. But you can still get in touch with us if you need to.

This is a difficult time for everyone. While the Coronavirus outbreak goes on, you’ll have a lot on your mind looking after yourself and your loved ones. But we are working hard to make sure the Scheme continues to run as usual.

You’ll keep on getting your pension as normal

Our first priority is to keep on paying pensions, in full and on time. We’ve been in touch with the administrator of the Scheme to discuss the plans that they have for dealing with an emergency. We’ve checked what extra measures are in place to make sure that their payroll system keeps running. We’ve also prepared a Coronavirus risk register for the Scheme. The Trustees have met with their advisers to ensure that as far as possible, it is business as usual, and will continue to monitor the matter on a regular basis.

We’re now working from home

The government’s measures to reduce the spread of Coronavirus have had a big impact on our communities and on the way businesses operate. The Trustees have laptops and mobile phones and are now working from their homes. They have full access to the documents and information they need. We have established processes to identify and manage the risks associated with the Coronavirus crisis, both to our workforce and to the service the Trustees provide.

What does this mean for you and how can you help?

We’re working hard alongside our advisers to ensure there is continuity of service and to give you the best level of service that we possibly can during these unprecedented times. We are adapting to a new way of working while dealing with disruption to our home and family lives. There will be challenges ahead for everyone. We ask for your support, patience and cooperation when interacting with our administration team.

How to get in touch

If you have any specific concerns, please contact Mercer by email on pensions@mercer.com or alternatively by phone on 0345 074 4062 to speak to our UK based team (lines are open between 9.00am and 5.00pm, Monday to Friday. Please have your National Insurance number ready so that we can deal with your enquiry quickly). It may not be possible for us to respond as quickly as we would like, or to give you all of the answers you’re looking for straight away. But we’ll do our best to help.

We appreciate your understanding during this time. We wish you and your family good health in the weeks ahead.

Roger Mattingly
For and on behalf of the Trustees of the Europe Arab Bank Plc Pension Scheme

1 April 2020