

Escaldes-Engordany, 15th March 2020

Dear client,

We are experiencing an exceptional situation due to the Covid-19 virus both in social and financial terms.

It is for this reason that we are contacting you in order to let you know about the measures we are taking to guarantee our account executives' complete operability and availability and, in short, that of the entire bank's team.

Following the recommendations of the Ministry for Health and Ministry for Governance, Economy and Business of the Andorran Government dated 12th March 2020, we are putting the measures into effect in order to prevent the spread of COVID-19, while preserving the continuity of our banking operations.

Therefore, in accordance with the latest recommendations issued by the Andorran Government, we recommend that our clients avoid travelling to bank branches as much as possible in order to contain the chain of transmission to the maximum.

Thanks to the Contingency Plan which the organisation has activated and the implementation of additional measures, in line with recommendations from health authorities, I am informing you that the bank's operations are proceeding as usual, at the same time as carrying out precautions to safeguard the health of both our employees and our clients.

We are promoting remote work for employees of central services and detailing specific measures for those cases in which workers' physical presence is essential.

With regard to our offices, the Andorran Banking Association has outlined the new opening hours, which will be from 9am until 2pm, from Monday to Friday, as of tomorrow, Monday 16th March and until further notice.

Despite this, our account executives will be completely operational and at your disposal for any issues you may require assistance with via the usual contact channels, via the office's telephone number or via email.

We would also like to remind you that under no circumstances will Andbank ask you for your online banking access passwords or email PIN, either by social networks or by any other means, to avoid any attempted fraudulent activity that could take place.

Our objective is to continue offering as much of a quality service as up until this point. We are at your service for any queries or information you might need. We will continue to inform you of any new action that might be taken following the guidelines issued by the relevant authorities.

Kind regards,

ANDORRA BANC AGRICOL REIG, S.A.