

Temporary Rules for the Activities of Credit Institutions Regarding Coronavirus Pandemic

These rules have been developed based on the minimum recommendations of the Cabinet of Ministers of the Republic of Azerbaijan to establish special rules for the activity of credit institutions, addressing citizens' appeals, and organizing internal meetings and gatherings to prevent rapid spread of the virus, confirmed as coronavirus (COVID-19) pandemic among countries of the world.

Customer service

Provided that customer satisfaction is ensured as much as possible,:

1. According to the queue principle, clients should be allowed entering the branch / representative office limited to a maximum of 5-10 people at a time;
2. There should be a minimum distance of 2 meters between employees of credit institutions and customers;
3. Only clients with a mask should be allowed to a credit institution;
4. Employees of credit institutions must provide customers with a mask;
5. Office managers must be provided with temperature measuring devices to measure customers' temperature;
6. All customer service areas should be provided with special disinfectants (alcohol, anti-bacterial gels, etc.);

Organization of work in credit institutions

1. When any employee does not feel well, or any case of such as fever, fatigue, etc. the employee should immediately consult a physician and provide the appropriate analysis and report the results to credit institutions. If the employee is identified as infected with the virus, other employees should be quarantined and the branch / office should stop its activity;
2. Branch / Representative office cleaners should disinfect tables, doors, door handles, and electronic equipment with special substances at least 3 times a day;

3. Payment terminals, ATMs and POS terminals located in branches / offices should be disinfected at least 5 times a day;

6. Cash in hand should be disinfected;

7. Provision of special gloves to employees at the cash desk and treasury;

8. Limiting working hours of employees of credit institutions at retirement age or over 60;

9. Embracing remote working or applying working in separate locations in respect of the employees of credit institutions that work in directions of particular importance (listed below):

- Information technology;

- Information security;

- Operations Department.

10. Shortening the working hours in credit institutions and setting up the customer service by 15:00;

11. In the worst case scenario, activity of credit institutions should be turned to remote mode or their activity should be suspended for a short-term;

12. Suspension of domestic and foreign business trips and allowing only important business trips;

13. Limiting meetings and conferences in credit institutions;

14. Provision of credit institutions with doctors depending on circumstances;

15. Employees in credit institutions must work at least 2 meters far from each other;

16. Referring clients wanting to pay with cash to payment terminals;

17. Activating reserve centres and ensuring that in case of necessity reserve centres are able to manage credit institution's operation;

18. Allow additional concessional attendance, even if there are no cases of infection identified in employees.