

COVID-19 Client Update

As a valued client of Link Group, we are committed to providing you with regular updates about our response to COVID-19, and our continued service delivery to you and your investors.



Over the past couple of weeks there has been several shifts in the way governments in Link Group locations are dealing with COVID-19. The ongoing health and safety of our people while also continuing our service commitments to our clients remains a priority and we continue to be guided by international and local health authorities. We are also supporting the health and wellbeing of our people as we navigate these new ways of working.

We want to assure you that we are working to minimise any disruption to your business. We also recognise that the situation is evolving rapidly and we will be working closely with you to jointly respond to the changing environment. We have included some FAQs below.

1. Our Ireland, UK, Italian and Netherlands offices have gone into effective lockdown in response to directives from local government and health authorities however we have maintained services, utilising alternate work arrangements with only minimal staff required onsite in some locations.
2. We have been proactively working to ensure that our people increasingly utilise remote working arrangements to ensure the continuity of our service delivery. To facilitate these for our people, we are continuing the progressive distribution of remote working arrangements via a combination of work from home options.
3. We provided the Australian Stock Exchange(ASX) with an update on the effect that the COVID-19 pandemic is having on its business operations and actions Link Group is taking globally in response to what is a rapidly evolving set of circumstances. Managing Director, John McMurtrie, said: “We recognise the serious and unprecedented challenges which COVID-19 and market volatility presents and we have implemented our response plan to safeguard the well-being of our employees, clients and other stakeholders and support operations across all business units. You can read the AXS announcement [here](#).” You can read the full announcement [here](#).
4. We are continuing to conduct executive, regional and local working groups so we can properly react and respond to developments. This includes reviewing our systems, protocols and operations management on a daily basis.

If you have any questions, please don't hesitate to contact your Relationship Manager or myself.

Thank you for your understanding and support during this period.



Robert Hughes

Global Chief Executive

Banking & Credit Management

Link Group

FAQs

How is Link Group monitoring COVID-19?

We continue to have daily COVID-19 update meetings at executive and regional levels. We have also created a number of working groups across multiple locations which include IT, operations, client and employee streams.

Do you have a pandemic plan?

We have enacted our pandemic plan and are proactively utilising some of our business continuity options to support our response.

Link Group's pandemic plan contains 6 phases that address specific milestones during a virus outbreak. These are alert, delay, contain, sustain, control and recovery. We are currently working at the 'sustain' level of the plan and we are preparing for a possible escalation of the plan if the situation worsens.

We are continuing to ensure we can continue operations in the event of a diagnosed case(s) in our workplace by taking the following steps:

- Remote working is key to minimising the spread of infection and we have expanded remote desktop to work securely from home as appropriate
- Social distancing to be used where employees are required onsite

What is your current travel policy?

- We have suspended ALL international and domestic travel for employees until further notice.

- Employees are working from home where possible and are **NOT** travelling between Link Group offices, even in the same city or country.
- There are no face to face interactions with clients and visitors and encouraging more frequent tele-conference calls.
- Employees who had recently travelled internationally are required to self-isolate for 14 days.

What is the ability of Link Group's service providers to continue to operate and provide service?

We are in regular contact with all of our service providers to monitor their ability to maintain normal operating levels and have received assurance from all of our service providers of adequate processes and business continuity in place to continue these services.

How are we updating borrowers?

We have updated our website and we are dealing with borrower queries via phone and email as usual.