

Coronavirus risk assessment

The **co-operative** bank
for people with **purpose**



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The Co-operative
Bank

CEO overview

I'm extremely proud of the professionalism and co-operative spirit shown by our Co-operative Bank colleagues, who are committed to helping our customers and our communities throughout the coronavirus pandemic.

I've been humbled by our colleagues who have come together to raise funds and send out care packages to our NHS customers and their colleagues who are fighting on the frontline. A great demonstration of our unique co-operative spirit during this challenging time.

The safety of our customers and colleagues is our foremost priority. We have adapted to be able to continue to serve our customers safely, supporting people and businesses through challenging times and fulfilling the critical role that banks play in keeping the economy moving.

We have carefully implemented a range of measures and adapted our working practices to adhere to Government guidelines. I've seen first-hand how our teams have put these changes in place, to protect our colleagues and our customers – and the key measures are outlined in this document.

I hope this provides reassurance and if you have any further questions we are here to help.

We are all impacted by the coronavirus outbreak and, co-operatively, we will get through it together.

Andrew Bester

Chief Executive Officer





Staying COVID-19 secure in 2020

We are pleased to confirm The Co-operative Bank has complied with the Government's guidance on managing the risk of coronavirus (COVID-19).



We have carried out a **COVID-19 risk assessment** and shared the results with our colleagues



We have **cleaning, handwashing and hygiene procedures** in line with guidance



We have taken all reasonable steps to **help people work from home**



We have taken all reasonable steps to **maintain a two metre distance in the workplace**



Where people cannot be two metres apart, we have done everything practical to **manage transmission risk**

Download the 'Staying COVID-19 Secure' poster





Step 1) Risk assessment

We have compiled a comprehensive risk assessment that identifies the risks and outlines the controls that we have put in place to manage those risks effectively for the safety of our customers and colleagues.

Coronavirus (COVID-19) risk assessment

Assessment date: 12 May 2020 (noted control measures are as at 12/05/2020)

Review date: Weekly due to ongoing changes in relation to Covid-19, moving to monthly when deemed appropriate by our Incident Management Team (IMT)

Version: 1.0

		Likelihood				
		Very Unlikely	Unlikely	Possible	Likely	Very Likely
		1	2	3	4	5
Severity	Negligible	1	2	3	4	5
	Minor	2	4	6	8	10
	Moderate	3	6	9	12	15
	Major	4	8	12	16	20
	Extreme	5	10	15	20	25

*Risk matrix used in risk assessment to follow
RR = residual risk*

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Download our coronavirus risk
assessment





Step 2) Cleaning, washing and hygiene

Maintaining high standards of cleanliness and hygiene is essential to preventing the spread of the virus, along with other social distancing steps such as staying two metres apart. The following key actions are in place:



We have handwashing facilities and alcohol hand sanitisers across all of our work locations.



We have antibacterial wipes and/or spray for colleagues to use on desk areas.



We have increased our cleaning schedule, cleaning and disinfecting computer hardware and touch points, such as handrails, toilets, taps and communal areas.



The cleaning products we use disinfect surfaces for two weeks and we regularly check stock levels at all premises to ensure we have at least two months' worth of stock.



We regularly communicate to all colleagues the requirement and importance of maintaining high personal hygiene and frequently washing hands, consistent with Government guidance.



Step 3) Working from home

Wherever possible, our colleagues are being encouraged to work from home and we have put the following steps in place to support this:



We required all homeworking colleagues to complete display screen equipment training and risk assessments.



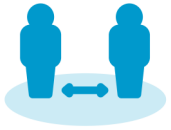
Following risk assessments, we identified and addressed work equipment requirements for homeworking colleagues.



We regularly provide homeworking and display screen equipment guidance to all colleagues.



We have set up a homeworking taskforce to manage our transition to new ways of working, considering the use of technology and communication to further support our colleagues.



Step 4) Social distancing

We have taken all reasonable steps to allow our colleagues and customers to maintain a distance of two metres from other people when they are on our premises:



Face-to-face interactions between customers and colleagues are being kept as short as possible to minimise personal contact.



Back-to-back and side working is in place where possible to reduce face-to-face working.



We are having conference / video calls instead of face-to-face meetings where possible. Where it is absolutely necessary to meet in person, participants maintain two metre separation and avoid sharing items such as pens. Hand sanitiser is provided in meeting rooms.



We are limiting the number of colleagues working in each office and adhering to occupancy guidelines. We have achieved this by reviewing work schedules, including start and finish times / shift patterns, working from home, etc. to reduce the number of colleagues on site at any one time.



We are encouraging colleagues not to gather in communal areas such as kitchens or canteens.



We've provided screens in places where there are none and covered split screens to ensure there are no gaps in protection. Face shields are available for our branch colleagues.



Our branches have freestanding boards for social distance notices and marketing materials.



Step 5) Manage transmission risk

Where people cannot be a minimum of two metres apart we have taken reasonable steps to manage the risk of transmission of the virus:



Personal protective equipment (PPE) is available where required.



Our branches have screens to protect our colleagues and our customers.



We are limiting customer interaction time to a maximum of 15 minutes.



We have restricted movement of colleagues between our offices and branches.



Colleague and customer feedback

Throughout the coronavirus pandemic we have continuously asked for feedback from our colleagues and customers, and consulted with Trade Unions, about the support measures we have put in place. Here is some of the feedback we have received:

The Bank changing opening hours has been massively appreciated and colleagues feel listened to. This has allowed colleagues to leave the house at the same time and get home at the same time, as Sunday service has meant that some were leaving earlier and getting home later. Colleagues feel safer now being the only branch open on the high street and feel engaged again.



Customer facing colleague

Social distancing is becoming second nature. I think it's fab how we have enabled those at home (that do not have a laptop) to stay in touch with the new extranet – this is keeping everyone engaged and also helps support leaders with communication.



Customer facing colleague

We have been amazed at the creativity of how the Bank has responded to the crisis and the diversity of the support available, from extended emergency leave, to furlough to homeworking. It's all been excellent and well received.



Customer facing colleague

My team has embedded a daily call which has really helped us stay aligned and connected, and I think we communicate better now than we did when we were sat next to each other. I've been able to get an amazing worklife balance and it's really helped me start to live a happier and healthier lifestyle, both physically and mentally.



Homeworking colleague

I find the Bank has responded extremely well to the needs of both customers and colleagues and I feel that if I need further support I would have that available to me. I understand our core team must be tirelessly responding to the news and guidance from Government and the regulator and turning that into communication for us all - thank you!



Homeworking colleague



Colleague and customer feedback

We're pleased that the Bank has taken such a comprehensive and collaborative approach during this pandemic. As always, we are glad to assist in ensuring our members are as safe as they reasonably can be whilst continuing to deliver such a superb service.



Unite Trade Union

Went above and beyond what I had explicitly asked. Of all the contacts I have had with different organisations during the current covid crisis, this was far and away the most thoughtful and helpful response I have received.



Customer

Thank you for the service. Worth the short wait I had. It was such a help to me to be able to talk to a friendly human being while I'm in complete lockdown.



Telephony customer

I arrived at 10:59am - a minute before the 11am silence for NHS staff. Lisa was extremely polite and asked would I mind being served after the time. I was grateful for the reminder.



Branch customer

Semma was extremely helpful and explained all the options that were available to me. I was really impressed that the Bank had taken the time to contact me to check that I was finding the current situation OK and that my finances were OK.



Business customer

I am sure you are under pressure at this current time but you didn't communicate that. Really felt I was the most important customer who had a problem that day. Thank you.



Customer



Working co-operatively to support our communities

We know our customers and communities need us now more than ever, so our colleagues have continuously stepped up to support those in need. Whether working in customer facing roles, or working from home, colleagues have come together (but stayed apart) to find creative ways of raising money for our charity partners and send out care packages to support our NHS customers.



Find out more:

We hope this document provides the reassurance that at The Co-operative Bank, we are doing everything we can to protect our colleagues and customers during this difficult time. If you need more information, get in touch.

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