

**To: Business & Operational Continuity Group (BOCC)**  
**Cc'd: Incident Management Communications Group (IMCG)**

Dear Member,

Several items for your attention below:

### **1. Use of face coverings by staff in branches**

As members would be aware, UK Finance had sought clarity from HM Government as to whether the use of face coverings by bank staff was now be mandatory, regardless of mitigants already in place.

HM Treasury has now clarified **that they are** mandatory:

*"To confirm, branch staff in England will be required to wear masks from 00:01 on Thursday 24 September.*

*The regulations will only apply to staff who are in customer facing roles. They apply in addition to any existing mitigations in place, so staff would still need to wear even if behind a screen. There will be the usual exemptions (e.g. for medical reasons)*

*These regs only apply to England, and rules in Devolved Administrations may vary. "*

HM Treasury is still assessing our other requests.

### **2. Publication of Government Guidance**

The Government guidance was published late last night. You can find it [here](#).

With respect to working from home, the guidance says

*"To help contain the virus, office workers who can work effectively from home should do so over the winter. Where an employer, in consultation with their employee, judges an employee can carry out their normal duties from home they should do so. Public sector employees working in essential services, including education settings, should continue to go into work where necessary. Anyone else who cannot work from home should go to their place of work. The risk of transmission can be substantially reduced if COVID-19 secure guidelines are followed closely. Extra consideration should be given to those people at higher risk"*

### **3. Meeting note:**

Please find below a summary from Tuesday's ad-hoc meeting of the BOCC in response to the governments updated guidance on COVID-19 restrictions.

#### **1. An update and summary of the new guidance**

- Members heard from Rebecca Park, MD, Corporate Affairs who gave a summary of the Government's statement. updates. The key points come with the assumption that these measures will likely remain for 6 months unless palpable progress is made to restrict the spread. Her points are summarised as:
  - Office workers are being asked to work from home if possible
  - From Thursday pubs and restaurants will have to offer table service, except for takeaways. And they will close from 10pm.
  - Staff in retail and indoor hospitality will have to wear masks. And they will be needed in taxis.
  - COVID-secure workplace rules will become a legal obligation.
  - The rule of six will be amended so that only 15 people can attend weddings from Monday.
  - The plan to ease the rules for sports events on 1 October will be suspended.
- It was noted that there has been a distinction drawn between construction and retail and where working from home is not possible.
- In addition, adherence to COVID secure guidelines will now be legally enforceable. Businesses who do not comply will risk a fine or closure for non-compliance. On facemasks, there has been an expansion to the guidelines which will now include all indoor hospitality venues, taxis and retail spaces. Employees working in these areas will also be mandated to wear face coverings. Fines for not wearing masks will be increased.

## 2. Member open discussion

- UK Finance briefed members about the questions currently with HMT and BEIS, with the most pressing being whether staff working in retail bank branches will be required to wear face coverings, even in situations where other mitigants have been put in place (such as screens). In addition, for firms who have already begun to implement their phased return-to-office approach, UK Finance has also asked whether firms are now expected to revert to the earlier lockdown stance of having *all* staff working from home.
- Following discussion, most members reported that they were halting (effective immediately) their plans to transition staff back to the office. For those firms that had already transitioned large numbers of staff back into the office environment, decisions would be made shortly as to whether they should reverse the flow and direct people home, but the feeling was this was likely. Generally, members advised they would be taking a conservative approach and will continue encouraging their staff who are working from home to remain doing so. Firms would review staff requests to attend the office for well-being reasons as before and would continue to review their policies on this on a frequent basis.
- Most members noted that for those staff members who had made requests to return to the office due to challenges with their home working environment, they would remain able to do so. It was interpreted that in those circumstances, staff members met the definition of unable to work from home.
- In respect to branches, members were asked if they saw the Government's announcement changing branch operating hours – all said no. Members affirmed that this would need to be kept under constant review as branch operating times are largely responsive to staff availability and the level of footfall a branch has.

### 3. Questions that firms would like raised as an immediate priority to assist with the change in approach

- One member requested clarity around work-from-home guidance from regulators: can firms expect to see the UK authorities engaging on this with similar “energy” as they were during the national lockdown? What will be the expectation on firms and Senior Managers in encouraging working from home and will the onus be with the firm to determine where staff members are critical enough to be in the office?
- On timeframes, members would like to know that with respect to reverting back to working-from-home, what are the authorities expectations with respect to urgency and how quickly are firms expected to action this transition?

### 4. AOB

- On Track-and-Trace, one member questioned whether QR codes would now be required in the staff canteen or break-out rooms. Although there is no official guidance, one member shared that as staff in their firm were only allowed to ‘grab and go’ their food, they would be in the staff canteen for less than 15 minutes and this were not required to register their presence as though a restaurant or bar.
- One member referenced the updated guidelines from government released on Sunday as to what close contact is. Within 2 metres, it is 15 minutes or more and in a 1 metre space, it is 1-minute or more. There is a third around car-sharing, which is being taken to apply to personal cars and not buses or coaches etc. UK Finance advised we would seek out this advice and send it to members. **[ACTION]**
- Regarding the “return-to-office” survey that members were asked to complete following the last BOCC, UK Finance now recognise that these results are moot. UK Finance thanked those members who had taken part so far and would look to re-issue another survey to capture the new developments and redirect the questions to better reflect the current state for members.