

**TO: Business & Operational Continuity Committee**

Dear member,

Please find below the meeting note from Tuesday's meeting of the BOCC.

**1. Government updates regarding further COVID restrictions.**

- Following the government's announcement of further COVID restrictions last Tuesday, members discussed key issues and questions on face coverings and QR codes. UK Finance confirmed that HMT updated the guidance on face coverings in branches on 24 September. Members can find that guidance [here](#), under 'staff in indoor settings'.
- On QR codes, there was a diverse approach between members who are, those who are not yet, and those who will not be, displaying QR codes for use by customers in branches. For those firms who are displaying the code they cite the reasons being as:
  - A of show commitment to T+T, to reassure staff and visitors; and
  - as a way of complimenting other customer tracking they are doing.
- Members discussed their transition plans, namely the process of approving staff who wish to attend the office, and how firms are managing those requests. Most members reported approaching this on a case-by-case basis with requests to attend being approved and/or assessed by line managers. For most, transition plans have been paused and there is a prioritisation for critical staff, and those who are making requests for well-being reasons.
- Members noted that this process is being closely monitored and most firms are taking a flexible approach to the policies they have in place. One member cited the changing definitions from the regulator on critical workers, which requires them to take a fluid approach to their positions so they can ensure they are always compliant.

**2. The current situation for staff managing childcare around flexible working and concerns among staff regarding public transport.**

- Agenda items 2 and 3 were combined to cover the changes on these topics now the restrictions have been updated. Members discussed the impact of children being sent home from school and staff attitudes towards using public.
- One member noted that often little notice is given when a child's class is asked to isolate, and therefore this has an immediate impact on the availability of the parent to then work effectively from home, or attend the office. It was noted that, to try and mitigate the negative impact of this, one member has been offering flexible hours, family support leave and emergency dependents leave to cater for those unforeseeable situations.
- UK Finance updated members on asking a representative from TfL to attend the BOCC to answer specific questions on public transport, it was noted that this is in progress.
- On public transport use it was noted that, although perception may now have changed given the recent increases to fines etc, staff had sighted the general public's non-compliance with safety measures on public transport as a concern. Surveyed staff commonly reported that this was a core reason for their unwillingness to return to the office despite office space being COVID secure.

**3. What is the current thinking for firms around their return to work plans in 2021.**

- Members discussed their forward-look plans for staff returning to the office in 2021. Most members noted that reviews of this would be ongoing and there wouldn't be any significant changes to their current process in the new year.

- One member noted that there is an increasing concern around the impact this will have on staff-wellbeing, as many staff who were perhaps preparing to return to the office in some way are now expecting to be working-from-home consistently for the next 6 months.

**4. How are firms managing market conduct risk in remote environments and what problems have they encountered?**

- This agenda item will be discussed again at a further session, members were encouraged to think about how they are managing the challenges in this area, **ACTION**.
- UK Finance briefed members that during October and November, there will be a series of roundtables looking at this and others issues related to working-from-home in the longer-term. Details of which will be shared with members once finalised.

**5. AOB**

- One member asked if further clarification could be given for those members with branches in Scotland. Specifically on the guidance for face coverings in branches. Members can find the latest guidance [here](#), published on 23 September. UK Finance will reach out to representatives in Scotland to gain a further view on this and report back, **ACTION**.
- Another request for UK Finance to explore, is the impact on queuing outside bank branches now that we are turning into the winter months. Members would like to hear from HMG as to their thinking around the ways in which high-streets can be adapted to cater to this, **ACTION**.

Thank you,

**ACTION LIST**

Action Number	Description	Accountable	Status	Due Date
1-15/09	UKF to approach TfL regarding potential speakers for future BOCC.	UK Finance	In process	13 October
1-29/09	Agenda item carried over to the next session on market/conduct risk	UK Finance	Open	13 October
2-29/09	UKF to engage with Scotland representatives to seek to gain clarity for members on wearing face coverings in branches	UK Finance	Open	13 October
3-29/09	UKF to engage with representatives from HMG on any thinking around the plans for high streets in the winter months to manage queuing for branches	UK Finance	Open	13 October