



CCMA
Ask the Expert
Chris Paul, CEO

June 2020

Avantcard

Our Company

- Workforce of 250
- Headquartered in Co. Leitrim with a satellite office in Dublin
- Consumer finance company providing personal loans and credit cards to the Irish market under our own brand and via partners
- 50/50 split between contact centre and remainder of business



Award Winning Team



1997
mbna
Ireland
MBNA
established
in Ireland

2007
Bank of America
Acquisition by
Bank of
America

2013
AvantCard
Acquisition by
Apollo

2016
Avantcard
Return
to market

2017
**Chill
MONEY**
NOTHING LIKE A BANK!
First partner
added

2018
TESCO
Portfolio
purchase

2019
**anpost
money**
New partner
added

2019
bankinter.
Acquisition by
Bankinter



**Responding
to Covid-19**

Dealing with an unprecedented challenge

 Mobilising effectively

 Responding promptly

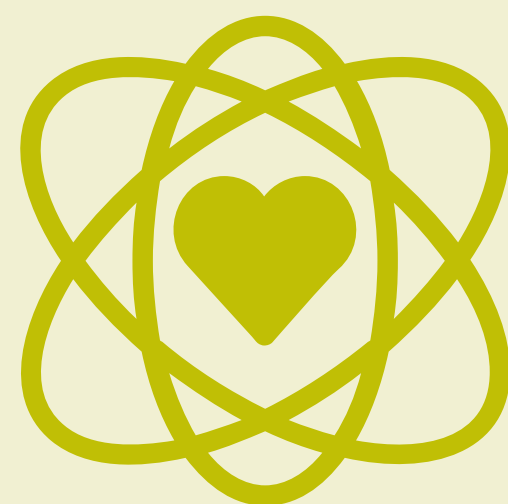
 Adapting quickly



Daily SLT and BCM calls



Judgement and balance critical in the absence of a rulebook



Never losing sight of our core values

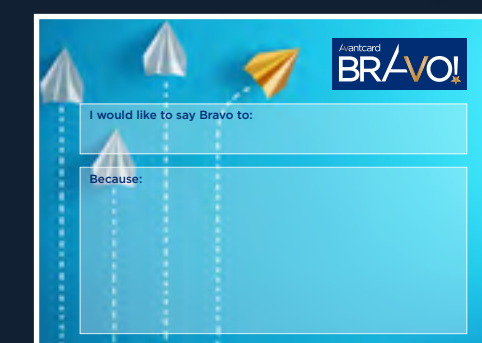
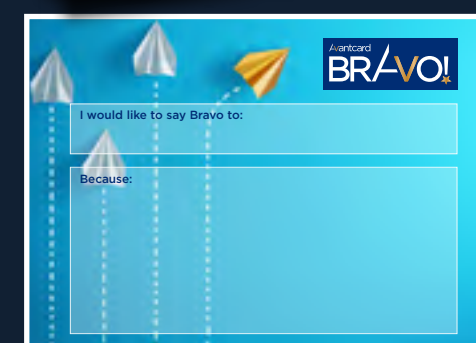
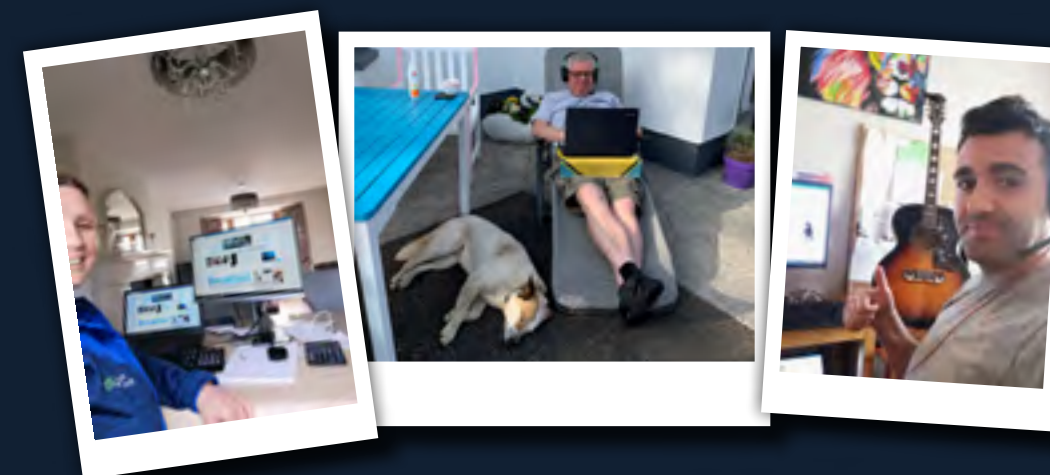
- Ensuring the welfare of our colleagues.
- Being there for our customers when they most need us.
- Protecting the long-term interests of the company.
- Continuing to operate in control.
- Finding different ways to play a role in the community.

Taking stock of the last twelve weeks

- Closed our Carrick and Dublin offices.
- Stood up a virtual business across 250 locations.
- Maintained customer servicing throughout the crisis.
- Re-deployed resources where most needed.
- Immediately switched off our marketing and advertising activity.
- Adjusted our credit policies to reflect challenges in the broader economy.
- Provided customers with a range of support options including payment holidays and fee waivers.
- Tap&Help to support The Society of St. Vincent de Paul – from concept to launch in 72-hours.

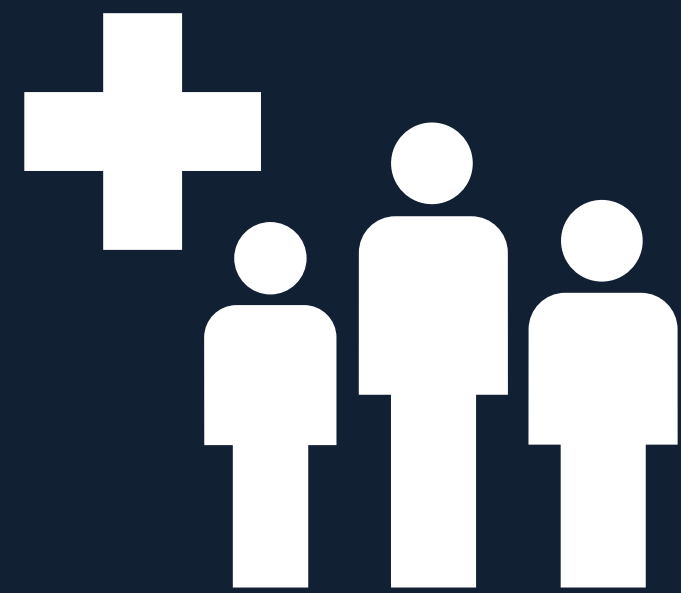
How we are keeping our colleagues engaged in this new environment: **Communicate, Communicate, Communicate!**

- E-recognition cards.
- Avoice@home – Staff newsletter went from monthly to bi-weekly (SMS CEO message) to weekly.
- Quarterly townhall meetings moved from quarterly to monthly using Live Events on Microsoft Teams.
- Virtual CEO skip level sessions.
- Weekly colleague 121 wellness calls.
- Weekly manager/HR wellness/help forum.
- Microsoft Teams group forums for live customer query assistance and colleague interaction.
- Virtual Wellness Day and Couch to 2k.
- Our choir, 'The OctAVes', record a special video performance for National Wellness Day.
- GPTW Pulse Survey.



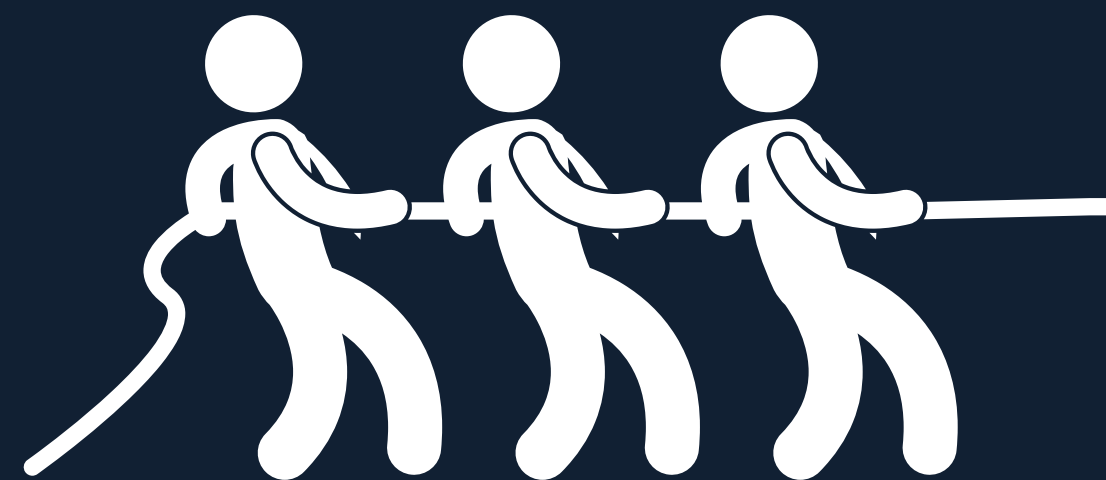
We received an 80% response rate to a recent GPTW pulse survey

From the survey, we know that:



85%

of colleagues feel that our approach to Covid-19 is to put our people first.



86%

of colleagues believe that we are pulling together as an organisation to support each other through Covid-19.

Factors shaping and influencing our return to work plan

External Factors

Statutory

Government Legislation /HSE/HSA Guidelines



- Roadmap for Reopening Society and Business
Published: 1 May 2020
From: Dept of An Taoiseach and Dept of Health
- Return to Work Safely Protocol
Published: 9th May 2020
From: Dept of Health and
Dept of Business Enterprise & Innovation

Advisory

Ibec



- Occupational health & safety considerations
- Covid-19 checklist

Internal Factors

Avantcard

Senior Leadership Team

bankinter.

Bankinter Group

Return to Work Safely Protocol

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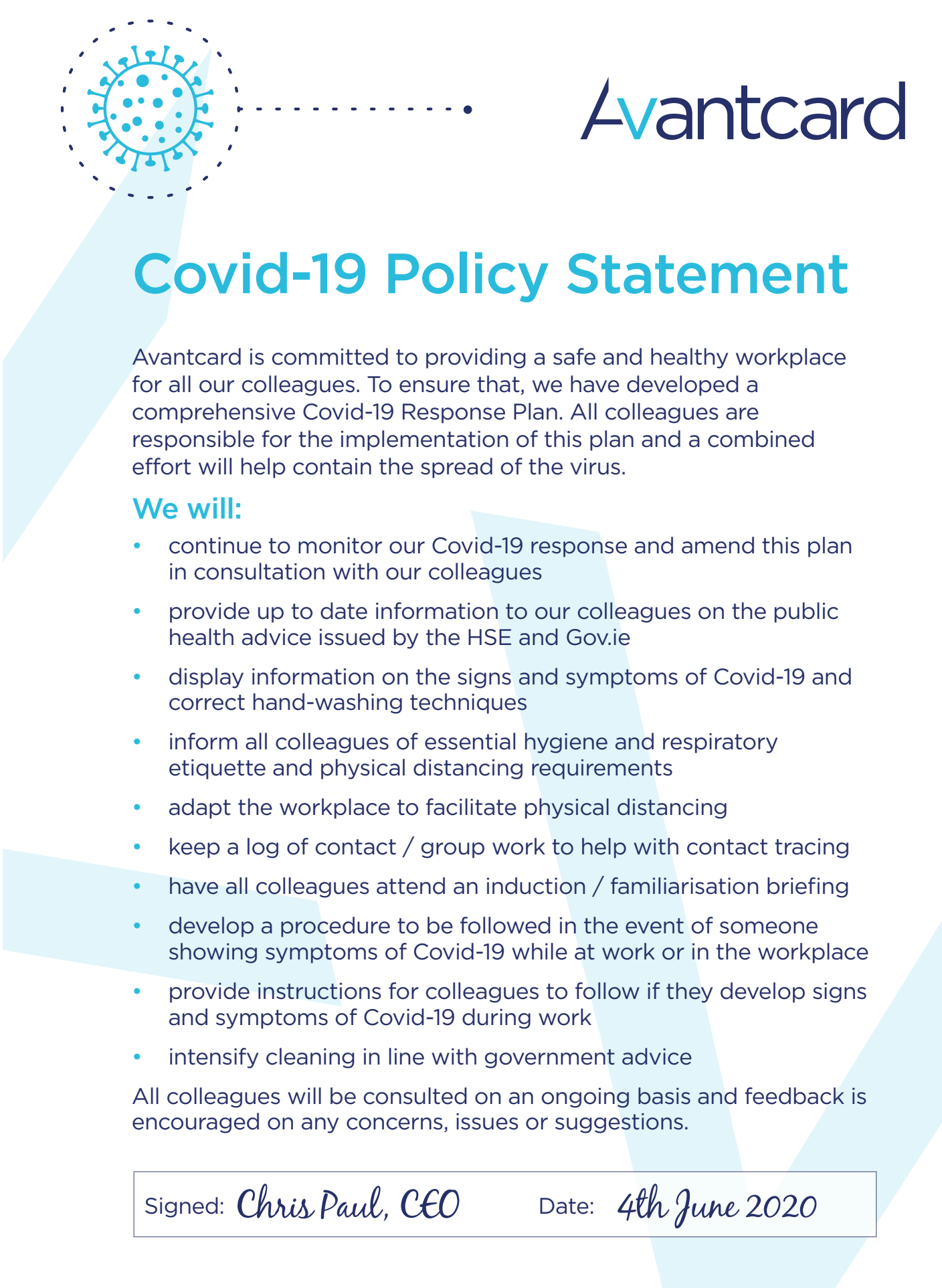
The **Return to Work Safely Protocol**, is the result of a collaborative effort by the Health and Safety Authority (HSA), the Health Services Executive (HSE) and the Department of Health. It is designed to support employers and workers to put measures in place that will prevent the spread of Covid-19 in the workplace, when the economy begins to slowly open up.

The **Return to Work Safely Protocol** is effectively the ‘specification’ for all the measures we need to address/put in place prior to a return to work.


A cross functional project team has been mobilised within Avantcard tasked with ensuring the protocol is fully implemented in both the Carrick and Dublin offices by end of June.

Our response plan is based on the key information, guidance and checklists supplied by the HSA/HSE

- A **Covid-19 Policy** which outlines management commitment to implementing the plan and checklists
- **Checklist #1** – Planning and preparation
- **Checklist #2** – Control measures to prevent infection
- **Checklist #3** – Covid-19 induction (training)
- **Checklist #4** – Dealing with a suspected case of Covid-19
- **Checklist #5** – Cleaning and disinfection
- **Checklist #6** – Employees
- **Checklist #7** – Worker representative(s)



The image shows a document titled "Covid-19 Policy Statement" from Avantcard. At the top left is a circular icon of a virus particle. To its right is the Avantcard logo. Below the title is a paragraph stating Avantcard's commitment to a safe workplace and its comprehensive Covid-19 Response Plan. This is followed by a "We will:" section with a bulleted list of 10 actions, including monitoring the response, providing updates, displaying information, informing colleagues, adapting the workplace, keeping contact logs, conducting inductions, developing procedures, providing instructions, and intensifying cleaning. At the bottom, a signature box contains "Signed: Chris Paul, CEO" and "Date: 4th June 2020".

 Avantcard

Covid-19 Policy Statement

Avantcard is committed to providing a safe and healthy workplace for all our colleagues. To ensure that, we have developed a comprehensive Covid-19 Response Plan. All colleagues are responsible for the implementation of this plan and a combined effort will help contain the spread of the virus.

We will:

- continue to monitor our Covid-19 response and amend this plan in consultation with our colleagues
- provide up to date information to our colleagues on the public health advice issued by the HSE and Gov.ie
- display information on the signs and symptoms of Covid-19 and correct hand-washing techniques
- inform all colleagues of essential hygiene and respiratory etiquette and physical distancing requirements
- adapt the workplace to facilitate physical distancing
- keep a log of contact / group work to help with contact tracing
- have all colleagues attend an induction / familiarisation briefing
- develop a procedure to be followed in the event of someone showing symptoms of Covid-19 while at work or in the workplace
- provide instructions for colleagues to follow if they develop signs and symptoms of Covid-19 during work
- intensify cleaning in line with government advice

All colleagues will be consulted on an ongoing basis and feedback is encouraged on any concerns, issues or suggestions.

Signed: *Chris Paul, CEO* Date: *4th June 2020*

The seven checklists contain a combined 217 tasks

Colleagues

Establish list of people returning to office (Carrick & Dublin)
Prepare draft wording of call content for managers (with colleagues)
Conduct calls with all returning colleagues
Complete review of the call responses and outcomes
COVID 19 Return to Work form (to be completed 3 days before return)
Education and awareness for all returning colleagues
First Aid - requirement to have trained onsite first aid support
Covid-19 - definition of protocol for dealing with a suspected case
Covid-19 - appointment of a Safety team to deal with a case
Covid-19 - provision of training for Manager and Response teams
Vulnerable workers
Appointment of a work representative(s)
Occupational health and safety policies
Updating of HR policies, including the Covid-19 Return to Work Policy
Mental health and wellbeing

Planning and Preparation

PPE (gloves, face masks etc.)
Instruction around use of PPE
First aid - need to review the position with regard to provision of first aid
Evacuation procedures, fire drills, fire wardens etc.
Evidence that lifts and aircon systems have been certified and checked
Showers - proposal is to close shower facilities for now

Cleaning

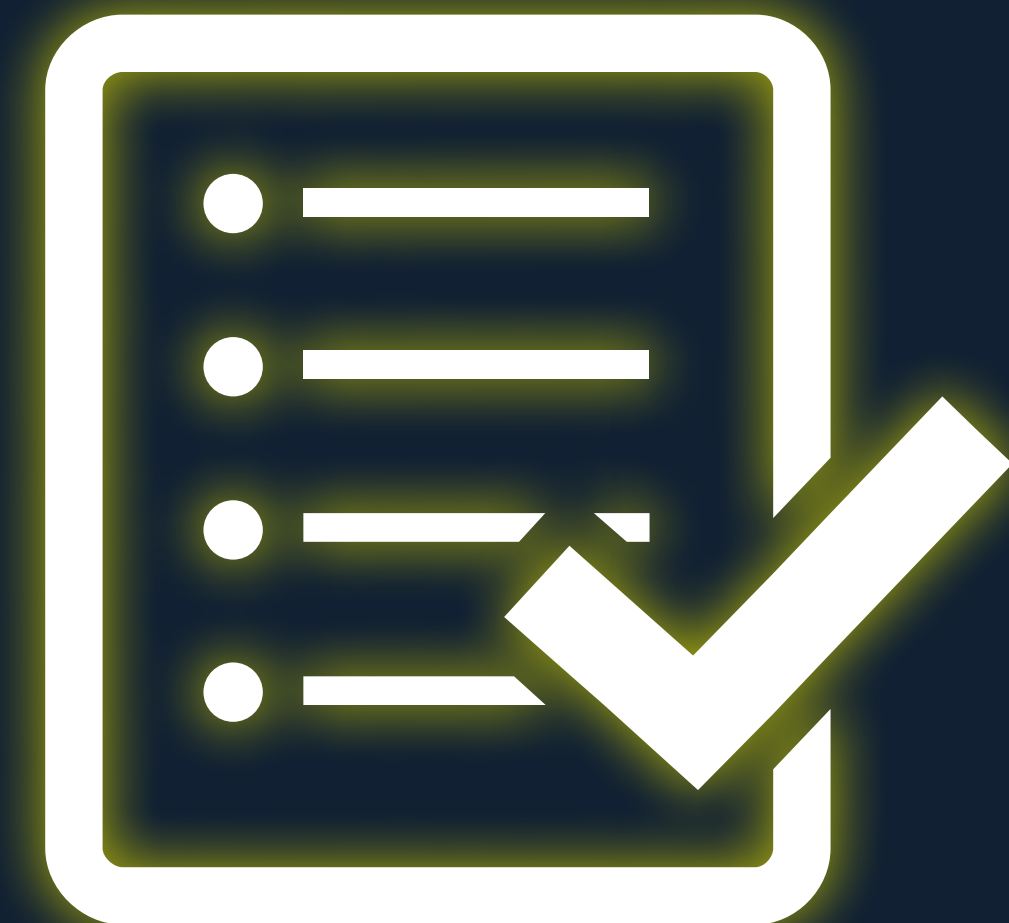
Enhanced cleaning schedule - requirement for a constant, visible, comprehensive cleaning schedule that inspires confidence
Cleaning agents to be used
Complete a risk assessment for use of the canteen
Acquisition of wipes for colleagues to clean their workspace
Education, awareness and training
Signage - appropriate signage prominently displayed
Entry and exit - separate entry and exit routes
Cleaning coverage for Saturdays
Hand hygiene - ensure that appropriate hygiene facilities are in place to accommodate colleagues adhering to hand hygiene measures.
Respiratory hygiene - employers must provide tissues as well as bins/bags for their disposal
Doors - is it possible to have door swipes at the double doors at the top of the stairs when entering from the side of the building in Carrick

Physical Distancing

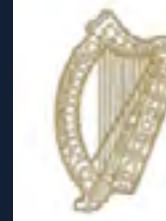
Floor plan defined and capacity quantified
Signage
Review shift patterns. Stagger arrival and departure times
Provision of wipes at shared facilities e.g. printers
Education, awareness and training regarding the need to maintain 2 metres
Floor markings reminding people of 2 metre rule

Dealing with a suspected case

Identification of isolation room
Development and delivery of education
Identification of people to be trained to deal with a case - Response Team
Procedures and protocols to be followed when dealing with a suspected case
Arranging for the suspected case to exit the building
Disinfection of the area where the person was working



Key points



1. We will have significantly reduced office capacity due to the physical distancing requirements. Approx. 30% occupancy rate will be possible in the Carrick and Dublin offices.
2. Given the 2 metre physical distancing guidelines that must be adhered to, this means approx. 60-70 people can be accommodated in Carrick and 10-12 people in Dublin. Colleagues will return in small groups over a 2-3 week period.
3. **Continuing with remote working will be an essential part of the operating model until Covid-19 restrictions are removed.** The majority of staff will continue to work from home for the foreseeable future.
4. As part of our planning work over the next number of weeks, we will define a **Covid-19 Working from Home policy.**
 - We understand that working from home is a challenge.
 - We need to balance organisational needs and individuals needs.
 - We will work with colleagues to find this balance!



“The leader’s role is to define reality, then give hope.”
Napoleon Bonaparte