

BUSINESS CONTINUITY STATEMENT

DCB Bank is committed to establish a Business Continuity Management System to safeguard the interests of customers and their business activities, safety of employees and safety of premises and other assets during an emergency.

The overall business continuity objective of DCB Bank is to ensure continuity of services and operations at a pre-defined minimum level of acceptance to the organisation in a safe and environmentally responsible manner during an emergency.

DCB Bank has a robust and well-defined Business Continuity Plan (BCP) which comprises of policies and procedures with defined roles, responsibilities and ownership for Emergency Response, Disaster Management, IT Disaster Recovery Planning, Business Recovery and Business Continuity. Formal emergency response and business continuity plans exist to allow incidents to be managed effectively and for return to business-as-usual status in the optimum time.

DCB Bank conducts regular drills and tests to cover all aspects of the Business Continuity Plan. Plans are reviewed and maintained regularly to incorporate any changes to internal and external environment, people, process and technology/ systems.

Emergency response and crisis management teams are in place, comprising a mix of key individuals and managers from across the business, to oversee the appropriate response to any adverse situation, supported by a clear and fast escalation process to ensure that incidents are assessed quickly and dealt with appropriate action.

The BCP and Disaster Recovery Plan are designed to resume business and recover the original position as quickly as possible. While the recovery time objective has been defined and documented in the plans, various external factors beyond the Bank's control could affect the actual recovery time.

The Bank's business continuity plan is in line with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory/ compliance reviews. BCP is reviewed and tested periodically to ensure robust BCP and weaknesses if any, which can be identified are proactively corrected.

When a significant disruption occurs:

In the event of significant disruption or a disaster, if your usual access to funds, transactions or branch is affected, please contact the Bank through DCB Customer Care contact numbers. Customer care numbers of the Bank are published on the Bank's website (links are given below).

DCB Customer Care: For details <u>click here</u>

Contact numbers for DCB Debit Card are printed on the rear of your DCB Debit/ ATM Card.

If you are unable to contact us through DCB Customer Care number, you could visit our website at www.dcbbank.com and send us your queries/ requests through online contact email addresses (Email: customercare@dcbbank.com)

You can also use DCB Mobile Banking app / DCB Internet Banking services for transactions and other update related to your bank account.