



# Banks and Credit Unions

This tip sheet is intended for employers and employees in the banking and credit union industry, as an overview of recommended controls to help reduce the risk of exposure to COVID-19 in the workplace.

Banks and credit unions provide an important service during the pandemic, ensuring that Canadians continue to have access to their finances.

For general COVID-19 prevention practices, both employers and employees can refer to: <https://www.ccohs.ca/pdfs/covid-general.pdf>

## Consider the Risks

- The risk of contracting COVID-19 increases in situations where people are in closed spaces (with poor ventilation) and crowded places when with people from outside their immediate household. Risk is higher in settings where these factors overlap and/or involve activities such as close-range conversations, singing, shouting or heavy breathing (e.g., during exercising).
- As a bank or credit union employee, potential sources of exposure include:
  - having close contact with a client or co-worker who has COVID-19.
  - touching surfaces or items that have been touched or handled by a person with COVID-19, and then touching your mouth, nose, or eyes.
- Each workplace is unique. It is important for employers to assess the risks of COVID-19 for their specific workplace and implement appropriate hazard controls using the hierarchy of controls (i.e., elimination, substitution, engineering controls, administrative policies, and the use of personal protective equipment (PPE) and non-medical masks). Use multiple [personal preventive practices](#) at once (i.e., use a layered approach) to protect yourself and others from COVID-19.
- Employers should consider the following:
  - How will employees and clients be screened? It is recommended that employees are screened before each work shift, and clients are screened before they enter the workplace.
  - Where do employees interact with clients and co-workers? Controls (e.g., barriers) need to be implemented where it is not possible to maintain physical distancing.
  - How close are the physical interactions? The risk of transmission increases with close and frequent contact.
  - How long are the interactions? Evidence indicates that the person-to-person spread is more likely with prolonged contact.
  - How will shared surfaces be cleaned and disinfected? Ensure that all supplies are available, and that the disinfectant used has a drug identification number (DIN) from Health Canada.
  - What services are provided at the workplace? Assess the risk of COVID-19 exposure for activities conducted by all job roles in the workplace.
  - Has a COVID-19 safety plan been developed? The safety plan should be specific to the workplace. It should identify potential exposures to COVID-19 and the controls implemented to protect employees.



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## Communication to Employees

- Provide clear information and instruction to employees about the hazards of COVID-19 and what they need to do to protect themselves and others.
- Encourage employees to report any concerns about COVID-19 to their supervisor or employer. Employees can also report concerns to their health and safety committee or representative.
- Provide regular communications so that employees are informed of updates and have an opportunity to discuss their evolving needs.
- Provide mental health support resources for all employees.

## Information for Clients

- Use all available means (e.g., website, social media, e-mail) to remind clients about the preventive measures being taken to reduce the risk of exposure to COVID-19.
- Place signs with information about COVID-19 control measures (e.g., hand hygiene, use of non-medical masks, proper coughing/sneezing etiquette) where it is clearly visible.

## Screening

- Consider asking screening questions to employees, before each work shift, using a checklist from the Canadian Centre for Occupational Health and Safety ([www.ccohs.ca/images/products/pandemiccovid19/pdf/covid-screen-tool.pdf](http://www.ccohs.ca/images/products/pandemiccovid19/pdf/covid-screen-tool.pdf)) or your local public health authority.
- Employees who have COVID-19 symptoms should stay home. If they are at work and develop symptoms, they need to wear a medical mask (or if unavailable a well constructed and well fitting non-medical mask) and return home immediately (preferably not by public transit). They should also contact their local public health authority.
- The most common symptoms are:
  - New or worsening cough
  - Shortness of breath or difficulty breathing
  - Temperature equal to or over 38°C
  - Feeling feverish
  - Chills
  - Fatigue or weakness
  - Muscle or body aches
  - New loss of smell or taste
  - Headache
  - Gastrointestinal symptoms (abdominal pain, diarrhea, vomiting)
  - Feeling very unwell
  - Skin changes or rashes (young children)
- Symptoms can vary from person to person and within different age groups.
- Symptoms may take up to 14 days to appear after exposure to COVID-19. Some people have mild or no symptoms.
- Older adults, people of any age with chronic medical conditions or who are immunocompromised, and those living with obesity are at risk for more severe disease and outcomes from COVID-19.
- Develop procedures for contacting local public health authorities in the event of a positive COVID-19 case. If the case is work-related, additional notifications will be required (e.g. the government health and safety regulator and worker compensation board for your province or territory).
- Screen clients, prior to entry into the bank or credit union, through self-screening posters or by having an employee verbally screening at the entrance. Where possible, prevent symptomatic individuals, individuals that have recently travelled outside of the country, and individuals that may have been in contact with someone with COVID-19 from entering the building and provide options for service provision by alternative means.
- For clients with appointments, consider screening them by telephone for symptoms of COVID-19 before their appointment. If the client reports symptoms, has recently travelled outside of the country, or has been in contact with someone with COVID-19, the appointment should be rescheduled.



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## Reducing Potential Exposure to COVID-19 in the Workplace

- Determine if any employees can work remotely. Provide ergonomic support and resources for employees setting up home offices.
- Eliminate non-essential work travel for all employees.
- Remove non-essential items from public and employee areas that people may touch (e.g., shared pens, magazines, advertising booklets, etc.). This measure will reduce the need to clean and disinfect these items.
- Encourage clients to use automated teller machines (ATMs), telephone banking, online banking, or the mobile banking app for routine transactions that do not require personal assistance.
- Avoid in-person meetings when possible. Consider using teleconferencing or videoconferencing instead.
- Discourage employees from using other employees' phones, desks, offices, or other equipment, when possible.
- Employees should avoid sharing food and beverages. Encourage each employee to continue to maintain distancing when in common areas or break rooms, and to have their own eating utensils, plates/bowls, and drinking container.

## Physical Distancing

- Practice physical distancing by keeping the greatest physical distance possible (at least 2 metres) from co-workers and clients.
- Discourage social gatherings in shared spaces such as break and meeting rooms.
- Limit contact with clients as much as possible.
- Discourage unnecessary physical contact such as handshakes.
- Adjust workstations, if needed, to help employees keep the greatest distance apart (at least 2 meters) from each other and clients.
- Add floor markers (at least 2 metres apart) to promote physical distancing for clients waiting in line (e.g., at the teller counter and ATM).
- Remove, strategically space, or "tape off" chairs in waiting areas, conference rooms and lunchrooms.
- Set maximum branch occupancy limits according to requirements from local public health authorities. Limit the number of clients allowed inside the bank or credit union at one time. A door greeter can assist by managing the flow of clients.
- When in-person meetings are unavoidable, use a large well-ventilated space, keep the greatest physical distance apart (at least 2 meters), and wear non-medical masks.
- Stagger lunch and break times.
- Post capacity signs at the entrances to shared employee areas (e.g., kitchens, washrooms, conference rooms, photocopier room, and supply room).

## Physical Barriers

- Install transparent barriers where physical distancing is not feasible (e.g., teller counters, offices where employees have appointments with clients).
- The physical barrier should be made from a non-porous material such as plexiglass than can be easily cleaned and disinfected.
- Ensure that the barrier is effective. Design considerations include:
  - Verifying that the barrier is large enough to cover the breathing zones of both people on either side of the barrier. The breathing zone can be thought of as a bubble with a radius of 30 cm (12 inches) extending out in every direction from the mouth and nose. Barriers should be 30 cm above the tallest person's nose and 30 cm below the shortest person's nose.
  - Pass-throughs or openings for objects (e.g., documents, pin-pads) should be as small as possible and not located in the breathing zone of either user.
  - The width of the barrier should be wide enough to accommodate a person's normal movement.



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## Ventilation

- Verify that the heating, ventilation, and air conditioning (HVAC) system for the building is working as intended.
- Ensure preventative maintenance for the HVAC system is conducted according to manufacturer's instructions (e.g. regular filter changes and inspection of critical components).
- In consultation with a HVAC specialist, determine if it is possible to make any enhancements to the HVAC system.  
For example:
  - Running the system for 2 hours at maximum outside airflow before and after the building is occupied
  - Using as much outside air as permitted by the HVAC system.
  - Increasing the filter efficiency of HVAC units, within system capabilities.
- For additional information on ventilation, please refer to the following Government of Canada website: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/guidance-documents/guide-indoor-ventilation-covid-19-pandemic.html>

## Personal Hygiene

- Clean your hands frequently with soap and water or an alcohol-based hand sanitizer (containing at least 60% alcohol).
- Clean your hands when arriving and leaving work, before and after touching money or paperwork handled by clients, eating, or using the washroom.
- Avoid touching your eyes, nose, or mouth with unwashed or un-sanitized hands.
- Avoid touching the outer surface of your mask while wearing or handling it, as it may be contaminated.
- Cough or sneeze into the bend of your arm or a tissue. Dispose of tissue immediately, then wash or sanitize your hands.
- Encourage clients to use an alcohol-based hand sanitizer when entering the bank or credit union. The hand sanitizer for clients should be placed in a location that promotes the flow of movement and is away from areas where employees are working.
- Verify that all necessary materials are readily available in the workplace (e.g., hand sanitizer, garbage disposal, disposable tissues).

## Cleaning and Disinfecting

- Viruses can remain on objects for a few hours to days depending on the type of surface and environmental conditions.
- To promote consistent disinfecting practices, create and provide a routine cleaning and disinfecting schedule and checklist.
- Clean and disinfect work surfaces (desk, computer keyboard, mouse, phone, drawers etc.) before and after each shift.
- Clean and disinfect high touch surfaces regularly, paying close attention to surfaces frequently touched by clients or employees. Examples include ATMs, tables, counters, chairs, cash drawers, railings, pin-pads, pens, and door handles.
- Use household or commercial disinfectants to destroy or inactivate viruses and bacteria. The disinfectant used should have a drug identification number (DIN), meaning that it has been approved for use in Canada.
- Employees should be trained on the safe use of the cleaning and disinfecting products. Always follow the manufacturer's instructions when using, handling, or storing the product. Review the product's label, and (if applicable) safety data sheet to determine what precautions to follow (e.g., use of personal protective equipment).
- Provide employees with adequate supplies and access to any required personal protective equipment.

## Non-Medical Masks

- Employers should develop policies regarding non-medical mask use.
- It is strongly recommended that employees wear a well-constructed and well-fitting non-medical mask when working inside the bank or credit union.



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- Clients should also wear a non-medical mask to help protect the employees and any other clients in the bank or credit union.
- It's important to keep your non-medical mask clean when not in use, or when eating or drinking. Store it in a clean paper or cloth bag. Store clean and dirty masks separately.
- Ensure the requirements for non-medical mask use set by your local public health authority are followed.

## COVID Alert App

- Consider installing the COVID Alert App on your phone. This app is designed to let Canadians know whether they may have been exposed to COVID-19.
- The app maintains your privacy; it does not record or share your geographic location.
- To download the app, and to learn more, please go to <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19/covid-alert.html>.

## Evaluate Controls

- Regularly review the adequacy of the controls implemented and make improvements as necessary.
- Determine if there are any new hazards created by any of the changes implemented at the workplace. For example, determine if there are any impacts to programs regarding first aid (e.g. are trained first aiders at the workplace or working from home?) or building evacuation (e.g., is the person who coordinates building evacuation working from home?). Review and adjust programs as necessary.

## Additional Considerations

- This tip sheet provides examples of controls that can be implemented at banks and credit unions to reduce the risk of COVID-19 exposure.
- Additional controls will also be required depending on the workplace and specific types of services provided at the workplace.

**Disclaimer:** As public and occupational health and safety information is changing rapidly, local public health authorities should be consulted for specific, regional guidance. This information is not intended to replace medical advice or legislated health and safety obligations. Although every effort is made to ensure the accuracy, currency and completeness of the information, CCOHS does not guarantee, warrant, represent or undertake that the information provided is correct, accurate or current. CCOHS is not liable for any loss, claim, or demand arising directly or indirectly from any use or reliance upon the information.