



▶ The safety and
well-being have
all the value

MOZA
O valor é teu.

What is COVID-19? COVID-19 is an infectious disease caused by the New Coronavirus, firstly identified in December 2019 in Wuhan, China. It was recently categorized by the WHO as a global pandemic for having spread to almost every country in the worldwide.

What are the symptoms of someone infected by COVID-19? The most common symptoms of COVID -19 are fever, tiredness and dry cough, and in some cases they can manifest as pain, nasal congestion, runny nose, sore throat or diarrhoea. These symptoms are usually mild and start gradually. Most people (about 80%) recover from the disease without requiring special treatment. Older people and those with other health conditions such as high blood pressure, heart problems or diabetes are more likely to develop the disease.

Who is at risk of developing severe illness? According to available information, at present, the virus can cause mild flu-like symptoms as well as more serious diseases. Patients have a variety of symptoms: fever (83%-98%), cough (68%) and shortness of breath (19%-35%). Based on current data, 81% of cases appear to have mild illness, 14% appear to progress to severe illness and 5% are critical. Elderly people with pre-existing health conditions (such as high blood pressure, heart disease, lung disease, cancer or diabetes) seem to develop serious illness more frequently than others.

How does COVID -19 spread? The disease can spread from person to person through small droplets from the nose or mouth which are spread when a person with COVID-19 coughs or exhales. These droplets land on objects and surfaces around the person. Other people then catch COVID-19 by touching these objects or surfaces, then touching their eyes, nose or mouth. People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs out or exhales droplets. This is why it is important to be more than 1 meter (3 feet) away from any persons particularly those who are already sick.

Can the virus that causes COVID-19 be transmitted through the air? Studies to date suggest that COVID -19 is transmitted mainly by contact with respiratory droplets - not by air.

Can COVID-19 be caught from a person who has no symptoms? The main way the disease spreads is through respiratory droplets expelled by someone who is coughing. The risk of catching COVID-19 from someone with no symptoms at all is very low. However, many people with COVID-19 experience only mild symptoms. This is particularly true at the early stages of the disease. It is therefore possible to catch COVID-19 from



someone who has, for example, just a mild cough and does not feel ill

Is there any vaccine or medicine for COVID -19?

To date, there is no vaccine or specific antiviral drug to prevent or treat COVID-2019. Infected people should receive health care to relieve symptoms. Most patients recover from supportive care. People with serious illnesses should be hospitalized.

Possible vaccines and some specific drug treatments are under investigation. WHO is coordinating efforts to develop vaccines and medicines to prevent and treat COVID-19.

The most effective ways to protect yourself and others against COVID-19 is to frequently clean your hands, cover your cough with the bend of elbow or tissue, and maintain a distance of at least 1 meter (3 feet) from people who are coughing or sneezing.

What can I do to protect myself and prevent the spread of the disease?

Most infected people experience a mild illness and recover, but it can be more serious for others. Keep informed about the latest developments regarding COVID -19 and do the following to protect yourself and others from the disease:

- Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water. All Moza Banco employees are instructed to regularly and thoroughly wash or disinfect their hands, clean their individual work areas.
- Avoid touching your eyes, nose and mouth. Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.
- Keep at least 1 meter away from anyone who is coughing or sneezing. When someone coughs or sneezes, it releases small liquid drops from the nose or mouth, which may contain viruses. If you are very close, you can inhale the droplets - including the COVID -19 virus if the person who is coughing is already contaminated. At Moza Banco, only a maximum of 4 Customers are allowed inside the branches.
- Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately. Droplets spread viruses. By following good respiratory hygiene practices, you protect people around you from viruses that spread colds, flu and COVID -19.



- Stay at home if you don't feel well. If you are feverish, cough or you have breathing difficulties, seek medical attention. Follow the instructions of your national or local health authority because they will always have the most up-to-date information about the situation in your area. At In Moza Banco we encourage our Customers to use our digital or telephone methods to carry out day-to-day banking operations or to talk to their account's manager. Should there not be possible to use digital methods for transfers, payment of services or buy top-ups, use ATM's or Kiosks.
- Customers who have travelled to any affected areas must monitor their symptoms for 14 days and follow the protocols of WHO and the countries in which they are; and if symptoms occur, they should contact a doctor and report their travel history and symptoms.

What care should we take with wearing masks?

The World Health Organization recommends the use of masks by people with respiratory symptoms, such as coughing or difficulty breathing, even when seeking medical attention;

The use of masks is not necessary for people who do not have respiratory symptoms.

People who wear masks should follow good practices for use, removal and disposal, as well as properly sanitize their hands before and after removal. They should also remember that wearing masks must always be combined with other protective measures (see the question "What can I do to protect myself and avoid spreading it to others?").

How to put on, use, take off and dispose of a mask:

1. Before touching the mask, clean hands with an alcohol-based hand rub or soap and water
2. Take the mask and inspect it for tears or holes.
3. Orient which side is the top side (where the metal strip is).
4. Ensure the proper side of the mask faces outwards (the coloured side).
5. Place the mask to your face. Pinch the metal strip or stiff edge of the mask so it moulds to the shape of your nose.
6. Pull down the mask's bottom so it covers your mouth and your chin.



7. After use, take off the mask; remove the elastic loops from behind the ears while keeping the mask away from your face and clothes, to avoid touching potentially contaminated surfaces of the mask.
8. Discard the mask in a closed bin immediately after use.
9. Perform hand hygiene after touching or discarding the mask – Use alcohol-based hand rub or, if visibly soiled, wash your hands with soap and water

How long does the virus survive on surfaces?

It is not certain how long the virus that causes COVID-19 survives on surfaces, but it seems to behave like other coronaviruses. Studies suggest that coronaviruses (including preliminary information on the COVID-19 virus) may persist on surfaces for a few hours or up to several days. This may vary under different conditions (e.g. type of surface, temperature or humidity of the environment).

If you think a surface may be infected, clean it with simple disinfectant to kill the virus and protect yourself and others. Clean your hands with an alcohol-based hand rub or wash them with soap and water. Avoid touching your eyes, mouth, or nose.

Is it safe to receive packages from any area where COVID 19 has been reported?

Yes. The likelihood of an infected person contaminating commercial goods is low and the risk of catching the virus that causes COVID-19 from a package that has been moved, travelled, and exposed to different conditions and temperature is also low.

What can I do to prevent the spread of COVID-19 in my workplace/Branch?

Employees returning from an area already spread by COVID-19 should monitor their symptoms for 14 days and control their temperature twice a day. If employees have mild cough or low fever (i.e., temperature of 37.3°C or higher) must stay in quarantine. This means avoiding close contact (staying one meter away) with other people, including family members. The person should also call their local health professional or public health department, providing travel details and recent symptoms.



Can money (coins or notes) spread COVID-19?

No. The World Health Organization has not specified that money spreads COVID-19, nor issued any warnings or statements about it. The WHO recommends people to wash their hands regularly with soap and water or use an alcohol-based sanitizer to kill viruses that may be on hands.

Apart from cash, what alternatives does Moza have for transactions?

Day-to-day operations, such as payment of invoices, purchase of top-ups, transfers, among others, can be carried out with complete security and convenience through the digital channels that Moza provides, namely: Moza Net (internet banking), Moza Mobile (bank App) and Moza Já (*247#). When it is not possible to use the digital channels for transactions, you can resort to the use of ATM's, or our digital Kiosks (Self-Service machines available at Mao-Tsé Tung branches and Head Office, both in Maputo), thus minimizing personal contacts.

What are the maximum transfer limits in the Electronic Channels?

The limits set on electronic channels are:
Moza Net and Moza Mobile (Internet and Mobile Banking)

Private	Moza Account	1.000.000,00 MT
	OCI Account	500.000,00 MT
Corporate	Moza Account	5.000.000,00 MT
	OCI Account	1.500.000 MT

(OCI= Other Credit Institution)

Moza já (*247#)

Inter-subscribers Transfers	MZN 50.000,00 MT
Intrabank Transfers	MZN 100.000,00 MT
Interbank Transfers	MZN 80.000,00 MT

What alternatives does Moza Banco have for you to pay for water, electricity bills and other services without having to move around?

Moza has a set of Digital channels such as ATM's and POS's, USSD, among other methods, that allow payments of several services, anytime and anywhere, with total security and convenience.



If you want to make a deposit, is it possible to do so without having to go to an Agency?

You can make your deposits using the Kiosks. Limits per transaction: **MZN 5,000.00 MT.**

How can companies pay wages and suppliers other than at a counter?

With the Moza Net service for Companies (Retail, Corporate or Institutional segments), you can pay wages and suppliers, through an electronic file in Excel that you can obtain on the channel itself, and it is then processed quickly and securely.

The solution also has the following advantages:

- Convenience, speed and efficiency;
- Flexibility in payment processing;
- Guarantee of control in the loading of payments;
- Greater autonomy in the preparation and management of archives.

If you have any additional questions, how can I get more information?

Whenever you need information about Moza's products and services, you can contact us via online chat and online call in real time through our website (www.mozabanco.co.mz) by clicking on the options 'click to chat' or 'click to call', from: **8:00 - 19:00 working days, 8:00 - 17:00 on Saturdays.**

