



Banco **BHD León**

## WOMEN SME's MITIGATION EFFORTS | COVID-19

April 30, 2020

- PURA MÉNDEZ, Women's Market Segment Manager
- GABY MARINÉ, SME and Women's Marketing Manager

Women  
owned  
SME Context  
in DR

- **Increased unpaid work**- 5X more children care and 3.5X more in house shores.
- **Unemployment** is twice of that of men
- **Service industry** severely affected: Tourism employs 160 women per 100 men
- **Business informality**: 45% of female workforce is informal in nature.
- **Increased gender violence**: in LA between 40 and 90% increase in violence help lines
- **40% SMEs** are women owned and **56% Micro** are women owned
- Access to financing

BHD León  
COVID-19  
Actions



### Loans

- Payment waiver-90 days (personal, mortgage, auto)
- Lower interest rate -new commercial loans
- 0% late fees -60 days



### Cards

- 0% in cash advance
- 0% late payment fees
- Reduction of 20% on the interest rate
- Elimination of minimum payment-90 days
- Increased number of days to pay credit card (21 to 28 days)
- 20% cashback in delivery services and pharmacy receipts
- Zero interest for 3 months on supermarket bills

## BHD León COVID-19 Actions



### Fees

- Zero Transfer fees to third party accounts
- Zero fee for Tax Payments Internet Banking
- Zero payroll surcharge -30 days
- Remittances fee waiver up to US\$2k
- Zero charge in:
  - withdrawals at Teller-Branch
  - additional checkbooks per month

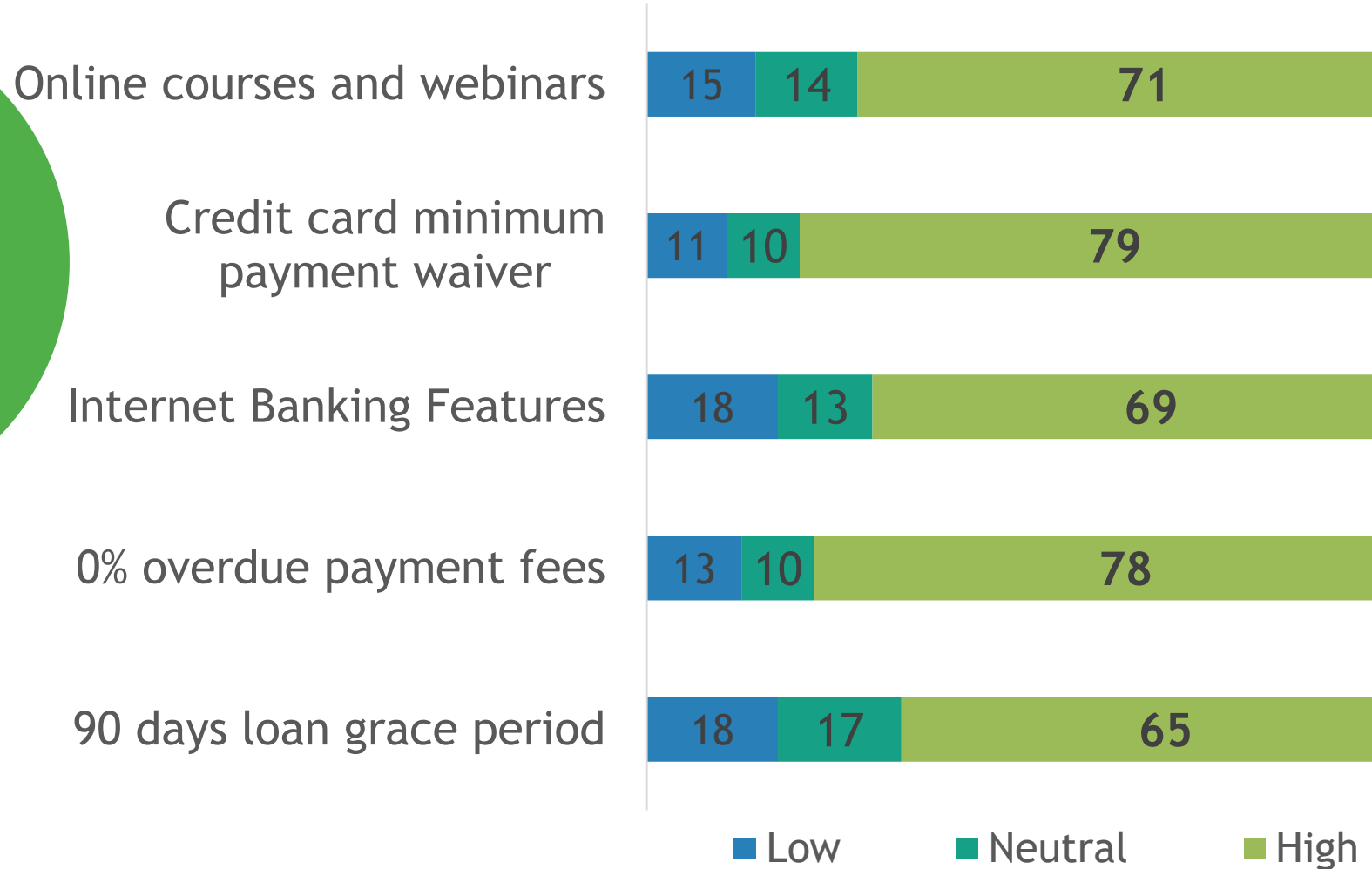


### Channels and NFS

- Increased the withdrawal limit from ATMs
- Free transfers within different banks
- Unlimited phone data for BHD León's mobile banking
- Information about online transactions and Internet banking capabilities
- YouTube Channel with over 30 online business courses and short clips
- Webinar: SMEs during and post COVID-19 with the Vice Minister of Commerce

# How do you rate the positive impact of BHD Leon responses to your business (Low, Neutral, High Impact)?

Women owned SME's actions ranking

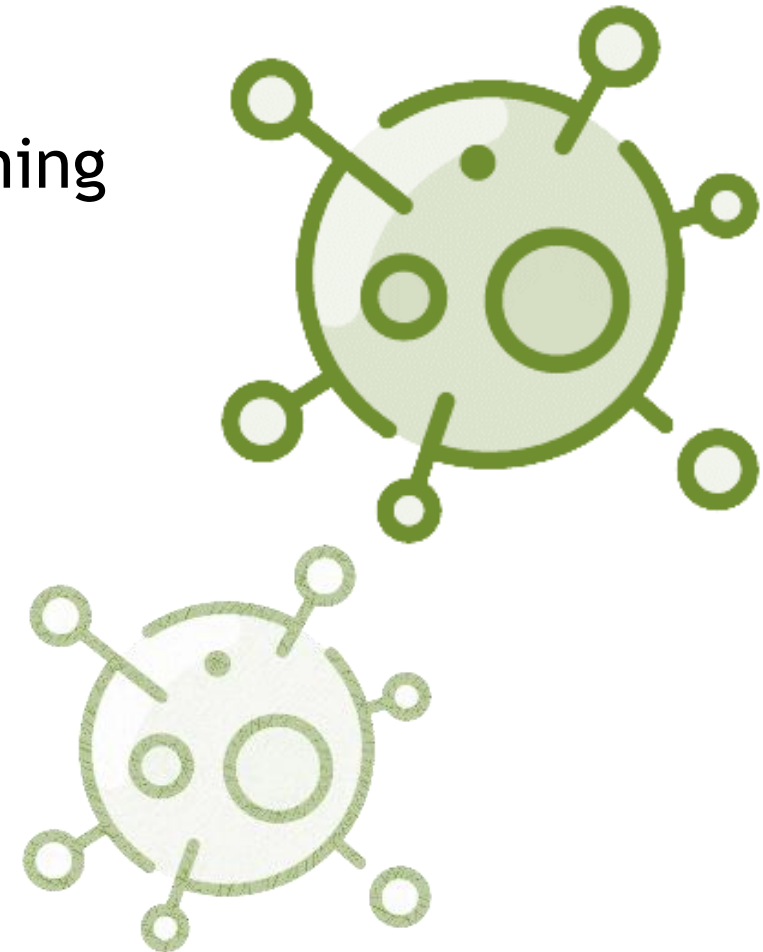


## Assessing specific customers' needs helps design better solutions

Assessing  
Women  
SME's specific  
needs

### Survey topics:

- Rating current COVID efforts
- Greatest challenges in the coming months
- Current COVID Challenges
- **Estimated time to recovery**





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