

ABS Industry Guide: Haze Preparedness and Response

for the Financial Industry in Singapore



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1. Purpose

This ABS industry guide on haze set out common expectations for how member banks prepare for, and respond to, the haze situation. This advisory covers staff health, the use of masks, flexible work arrangements, customer-facing services, and shared operational dependencies, in particular cash-in-transit (CIT) and ATM replenishment.

This Guide provides a common industry reference for member banks in preparing for and responding to haze episodes. It should be applied proportionately, considering each bank's operating model, workforce arrangements, customer needs and business continuity plans. It does not replace applicable laws, regulatory requirements, government advisories or the internal policies and procedures of individual banks.

This guide is prepared by the ABS Standing Committee on Business Resilience and Continuity (SCBRC).

2. Reference Points

Member banks should base decisions on official sources such as the National Environment Agency (NEA), the Ministry of Health (MOH) health advisory on haze, and the Ministry of Manpower (MOM) Guidelines for employers on protecting employees from the effects of haze.

Use 24-hour PSI forecast issued each evening to plan work arrangements for the following day and 1-H PM 2.5 to adjust work activities during the day. Please refer to reference points in the table below.

24-H PSI forecast	1-H PM 2.5	MOH/NEA advice for healthy adults (summary)
0–50 (Good/ Moderate)	0-55 µg/m ³ (Band 1 - Normal)	Normal activities
51–100 (Good/ Moderate)	0-55 µg/m ³ (Band 1 - Normal)	Normal activities
101–200 (Unhealthy)	56-150 µg/m ³ (Band 2 - Elevated)	Reduce prolonged or strenuous outdoor exertion
201–300 (Very Unhealthy)	151-250 µg/m ³ (Band 3 - High)	Avoid prolonged or strenuous outdoor exertion
>300 (Hazardous)	251 and higher µg/m ³ (Band 4 – Very High)	Minimise outdoor activity. N95 masks may be worn if outdoors for several hours

Vulnerable groups (elderly, pregnant women, people with chronic heart or lung conditions) are advised to cut back further at each band.

Member banks are to refer to MOM's Guidelines for employers on protecting employees from the effect of haze, for related haze advisory/ guidance from the authorities to safeguard employees' well-being.

<https://www.mom.gov.sg/haze/guidelines-on-protecting-employees-from-haze>

3. Industry Trigger Levels

The official PSI/ PM2.5 bands provide the environmental and health reference points for haze preparedness and response. The ABS response levels translate these reference points, together with relevant operational indicators, into suggested preparedness and response postures for member banks.

Member banks should consider adopting the corresponding response posture when the relevant environmental trigger is met, or when operational conditions materially affect staff safety, service delivery or critical dependencies. The response levels are intended as common industry reference points and should be applied proportionately, having regard to each bank's operating model, workforce arrangements, customer needs, risk assessment and the prevailing Government guidance.

For clarity, the industry posture below distinguishes between measures relating to the workforce and measures relating to customers and operational continuity. The stated environmental triggers do not, by themselves, require identical operational or customer-facing actions across all member banks.

Level	Triggers (any one)	Industry posture
Level 1 Alert	• Environmental trigger: NEA 24-hour PSI forecast in the Unhealthy band (101–200). NEA 1-H PM 2.5 band 2 (56-150 $\mu\text{g}/\text{m}^3$).	Workforce • Review haze response plans and confirm readiness to implement them. • Identify susceptible staff and work involving prolonged or repeated outdoor exposure. • Consider targeted work-from-home or other flexible work arrangements, where appropriate, for vulnerable staff in line with MOM guidance. • Follow prevailing MOH and MOM guidance on the provision and use of N95 masks. Customer and operational continuity • Prepare customer communications for possible service changes. • Confirm Cash-in-transit (CIT), ATM replenishment and relevant third-party contingency arrangements. • Maintain normal services unless the bank's risk assessment indicates that additional measures are warranted.
Level 2 Escalate	• Environmental trigger: NEA 24-hour PSI forecast enters the Very Unhealthy range (201–300). NEA 1-H PM 2.5 band 3 (151-250 $\mu\text{g}/\text{m}^3$). • Operational indicators: Material deterioration in staff availability, critical third-party capacity or	Workforce • Continue or escalate targeted work-from-home or other flexible work arrangements, particularly for vulnerable staff and staff in line with MOM guidance. • Assess whether additional risk-mitigation measures are required,

Level	Triggers (any one)	Industry posture
	service delivery, based on thresholds determined by each member bank.	including redeployment, work rotation, indoor rest breaks or deferment of non-essential outdoor work. - Follow prevailing MOH and MOM guidance on the provision and use of N95 masks. Customer and operational continuity - Limit prolonged outdoor queuing and implement appropriate indoor waiting or ticketing arrangements where practicable. - Monitor branch, contact-centre, CIT, ATM and critical third-party capacity, and adjust contingency arrangements where necessary. - Inform affected customers promptly of any material service changes.
Level 3 Severe	Environmental trigger: NEA 24-hour PSI forecast enters the Hazardous range (above 300). NEA 1-H PM 2.5 band 4 (251 and higher $\mu\text{g}/\text{m}^3$). Government measures: Relevant Government measures or advisories, including any school closure or national workplace advisory. Operational trigger: Sustained Very Unhealthy conditions accompanied by a material deterioration in workforce availability, critical third-party capacity or the bank's ability to maintain critical services, as determined through the bank's risk assessment.	Workforce - Consider whether broader work-from-home or other flexible work arrangements across the workforce are appropriate, subject to prevailing Government guidance, operational requirements and the continued delivery of critical banking services. - Manage on-site staffing to what is operationally necessary where broader flexible work arrangements are activated in line with MOM guidance. - Follow prevailing MOH and MOM guidance on the provision and use of N95 masks and other appropriate respiratory protection. Customer and operational continuity - Avoid outdoor queuing. - Consider appropriate adjustments to branch operations where necessary and where guided by the relevant authorities, while seeking to maintain access to essential banking services. - Activate relevant CIT, ATM replenishment and critical third-party contingency arrangements. - Communicate material service changes to customers through appropriate channels.

Sustained conditions – The continuation of Very Unhealthy conditions for a specified number of days should not, by itself, result in automatic escalation to Level 3. Member banks should

assess the cumulative effect on staff exposure, workforce availability, critical third parties and service delivery, and may escalate their response where operational conditions warrant.

Stepping down – Return to a lower level only after the NEA forecast has stayed below the trigger for a sustained period – to be determined by respective banks.

4. Staff Health

4.1 Measures to have in place now

4.1.1 Vulnerable staff. Staff who are elderly, pregnant, or have chronic heart or lung conditions to discuss appropriate arrangements with their supervisors. Handle this confidentially and in line with the Personal Data Protection Act (PDPA) requirements.

4.1.2 Communication. Member banks should maintain an effective and proportionate means of communicating haze-related information to staff. Communications should inform staff of the measures being implemented by the bank, direct staff to the latest advisories issued by the relevant Government agencies, and identify an appropriate contact or escalation channel, such as their manager, Human Resources or another designated function, for questions, health concerns or requests for alternative work arrangements. Staff should also be reminded to report promptly if they feel unwell or experience adverse effects from haze exposure. Updates should be provided promptly whenever there is a material change in haze conditions, official guidance or the measures implemented by the bank. The communication channels used may be determined by each member bank having regard to its size, operating model and existing staff communication arrangements. Staff can also refer to NEA, MOH, MOM websites for relevant updates from the authorities.

4.1.3 Indoor air quality. Keep branch doors closed where practicable. Ask building management to review air-handling settings to limit outside air intake at haze peaks, and to inspect and replace air filters more often. Portable air purifiers, with high efficiency particulate air (HEPA) filters which are designed to capture PM2.5 pollutants, are worth considering at branches where doors open constantly.

4.1.4 Outdoor roles. Security officers, queue marshals, couriers, facilities staff and CIT crews carry the most exposure. Shorten outdoor shifts, rotate staff, and give rest breaks in air-conditioned areas. Vulnerable staff should not be rostered outdoors from Level 2.

4.1.5 Contractors. Workplace Safety and Health (WSH Act) duties extend to contractors on bank premises. Confirm that outsourced security, cleaning and facilities providers have their own haze measures in place.

4.1.6 Leave. MOM asks employers to take a flexible approach to time off and leave during haze, including advance leave for staff who have used their entitlement, without wage deduction. Banks should apply the same approach.

4.1.7 Reporting. Illness or injury from outdoor work during haze should be reported to MOM through WSH incident reporting, and may be claimable under Work Injury Compensation Act (WICA).

4.2 N95 Masks

Member banks should follow the prevailing MOH and MOM guidance on the provision and use of N95 masks during haze episodes. Banks should put in place appropriate arrangements to ensure that adequate stocks of N95 masks are maintained and that masks can be made available or issued promptly to staff where warranted under the prevailing guidance.

In determining the appropriate arrangements, member banks should have regard to the prevailing air quality, the nature and duration of staff exposure, the type of work being performed, and individual health circumstances, particularly for staff who may be more vulnerable to the effects of haze or whose duties require prolonged or repeated outdoor exposure.

The provision of N95 masks should be considered together with other measures to reduce staff exposure, including limiting or rescheduling non-essential outdoor activities, redeploying staff to indoor duties where practicable, and providing appropriate rest arrangements for staff who are required to work outdoors.

Member banks should closely and continuously monitor updates and advisories issued by MOH and MOM, and review the adequacy of their N95 stocks, issuance arrangements and staff guidance as the haze situation and official guidance evolve.

4.3 Work From Home

Member banks should follow the **prevailing MOH and MOM guidance on work-from-home and other flexible work arrangements during haze episodes.**

Such arrangements should be applied proportionately, having regard to the prevailing air quality, staff health and vulnerability, the nature and duration of outdoor exposure associated with the work, individual circumstances and the bank's operational requirements. In general:

- At **Level 1 – Alert**, member banks should consider targeted work-from-home or other flexible work arrangements, where appropriate, for vulnerable staff and staff whose duties or individual circumstances involve greater haze exposure.
- At **Level 2 – Escalate**, member banks should continue or escalate targeted flexible work arrangements for such staff and assess whether additional risk-based measures are required. These may include adjustment of work assignments, staggered work hours, redeployment, reduced outdoor exposure or other appropriate arrangements.
- At **Level 3 – Severe**, member banks should consider whether broader work-from-home or other flexible work arrangements across the workforce are appropriate. Any broader arrangements should consider prevailing Government guidance, operational requirements, the suitability of roles for remote working and the need to maintain critical banking services and other essential operations.

Work-from-home or other flexible work arrangements under this Guide are not intended to operate as automatic bank-wide measures at a specified PSI level. Each member bank should

determine the appropriate arrangements based on its risk assessment and circumstances. Where such arrangements are activated, member banks should maintain appropriate on-site staffing and business continuity arrangements for functions that require a physical presence.

Member banks should closely monitor MOH and MOM advisories and other relevant Government announcements, and review or adjust their work arrangements when there is a material change in haze conditions or official guidance.

5. Customer Service

Customers are reassured far more by a plan announced in advance than by changes made on the day. Member banks should decide what they will do at each level, and wherever possible inform customers before a level is reached. The examples below are a starting point; banks should adapt them to their own network.

5.1 Branch Hours (if applicable)

Level	Example approach
Level 1	• Normal hours • Identify an appropriate channel through which customers can obtain timely information on any changes to branch availability or operating hours, such as the bank's website, mobile application or other established customer communication channel.
Level 2	• Normal hours at branches with indoor waiting areas, including mall branches • Branches with street frontage or outdoor queues: consider shorter hours or appointment-only for non-urgent services • Give at least 24 hours' notice of any change
Level 3	• Consolidate to designated hub branches with indoor waiting as guided by relevant government authority • Keep a minimum number of branches open in each region (bank to set the number) so that cash-reliant and elderly customers keep access as guided by relevant government authority • Inform MAS and ABS before any closure; 24 hours' notice to customers where possible

Principle. No unannounced closures. Every region should keep access to cash and essential counter services. Member banks to determine respective branch hours accordingly to their respective operational/ customers demand.

5.2 Outdoor Queue Management (if applicable)

Level	Example approach
Level 1	• Move queues indoors where space allows • Use app or kiosk ticketing with SMS call-up so customers can wait elsewhere • Priority service for elderly customers, pregnant women and persons with disabilities

Level	Example approach
Level 2	• Limit prolonged outdoor waiting. Issue a ticket and invite customers to wait indoors nearby or return later • Rotating queue marshals is advised; N95 masks issued • Postpone outdoor roadshows and promotional events
Level 3	• Avoid outdoor queuing • Appointment-only or ticket-and-return at all branches

5.3 Service Levels

5.3.1 Decide in advance which services are deferred first if capacity tightens. Non-urgent advisory appointments, account reviews and events can move. Cash withdrawals and deposits, card replacement, urgent payments, bereavement matters and scam-related cases should not.

5.3.2 Expect call volumes to rise when branch hours change. Prepare contact centre surge staffing, a recorded haze message on the hotline, and call-back options.

5.3.3 Inform customers about any revised service standards, for example longer card delivery times if courier capacity is affected.

5.3.4 Complaint handling and dispute timelines continue as normal.

5.4 Digital Alternatives

5.4.1 Point customers to digital banking, PayNow and ATMs for routine transactions.

5.4.2 Check that digital channels and contact centres can handle higher volumes is advised.

5.4.3 Watch for scams. Haze episodes attract fake N95 sellers and phishing messages posing as banks announcing branch closures. Remind customers that branch updates come only through official channels and that banks do not send clickable links asking for banking details, consistent with existing industry anti-scam practice.

6. Shared Operational Dependencies

6.1 Cash-in-transit and ATM replenishment (if applicable)

A small number of CIT providers serve most banks, and their crews work outdoors. A capacity problem at one vendor therefore could hit several banks at the same time, and banks acting alone may end up competing for the same crews. This is where industry coordination matters most.

Level	Actions
Level 1	• Each bank to confirm with its CIT vendors: crew haze protection (N95 masks, rest breaks, vehicle air-conditioning on recirculation), crew availability assumptions and standby crews • Raise fill levels at high-use ATMs ahead of weekends and public holidays; review cash-out patterns and replenishment frequency • Banks in shared ATM networks to agree how they will coordinate
Level 2	• Move to fewer, larger replenishment runs where cassette capacity allows • Monitor ATM availability and cash-out daily • Vendors report crew capacity to client banks daily
Level 3	• If vendor capacity falls short, vendor to apply priority order and advise client banks

6.1.1 ATMs in residential and heartland areas with high usage by elderly customers and few nearby alternatives to stay open at Level 3.

6.1.2 ATMs at hub branches designated to stay open at Level 3.

6.1.3 Off-site ATMs in commercial areas where alternatives are close by can close at Level 3.

6.2 Other Common Dependencies

6.2.1 Building management. Branches in malls and shared buildings rely on the landlord's air-handling. Confirm haze settings and filter maintenance with landlords.

6.2.2 Security services. Outsourced security officers are among the most exposed. Manpower is already tight in this sector, so confirm vendors' standby arrangements.

6.2.3 Couriers and logistics. Card delivery, cheque clearing runs and document movement may slow down. Build this into customer service standards.

6.2.4 Data centres. Haze particulates load air-intake filters. Banks and their data centre providers should step up filter inspection and replacement.