



**BFSB GUIDANCE TO MEMBERS
ON
EMERGENCY POWERS (COVID 19)(NO. 1) ORDER, 2020.**

1. The Provisions of the Order

The Government of The Bahamas on March 19th, 2020 issued the attached **EMERGENCY POWERS (COVID 19)(NO. 1) ORDER, 2020**. Section 3 of the Order provides that, commencing 20 March 2020, "All establishments, institutions, businesses, offices, stores and organizations ***shall suspend operations to the general public ...***" Under Section 3(1) exceptions to this requirement are outlined subject to certain requirements.

Under S. 3(1) (vii) of the Order there is an exception for banks (all CBOB bank licensees i.e. no distinction between domestic and international banks), which may operate from 9:00am – 5:00pm subject to social distancing requirements - restricting the number of customers inside their place of business at any one time so that each customer is enabled to distance himself at least three to six feet (3 - 6 ft.) from any other person. Further, every person in such an establishment or business must distance themselves from other persons at a minimum of three to six (3 - 6ft.) feet from any other such person. The reference to banks in Section 3(1)(vii) includes both clearing and private banks.

Subject to the specific exceptions provided under Section 3(1) of the Order, pursuant to Section 3(8) of the Order all other establishments, institutions, businesses or offices shall:

- (a) work from home; **and**
- (b) maintain only essential staff for the performance of core functions while adhering at all times to social distancing requirements.

2. What about businesses not specifically exempted under Section 3(1) of the Order?

Pursuant to Section 3(8) of the Order you are able to maintain operations and regular business hours; however, those operations and regular business hours shall be maintained within parameters established by the Order:

- 1. Establishments, institutions, businesses, offices, stores and organizations **should not be open to the general public;**
- 2. Should **only require essential staff to be on premises;**
- 3. **Non-essential staff should be allowed to work from home;** and
- 4. **Social distancing requirements must be observed** and maintained within their premises at all times.

The current Order shall expire at 9:00 a.m. on 31 March 2020.