## **Colin Aquilina**

From:	Colin Aquilina
Sent:	12 March 2020 13:49
То:	Colin Aquilina
Cc:	Rachel J. Vella (Director - ROCS Group); Charles Vella; Simon Vella; Raylene Debattista; Rita Vella
Subject:	Health and Safety Update 7 - COVID-19

# **UPDATE FROM MFSA**

# MFSA Warning – Fraudulent Behaviour Linked to COVID-19 Situation

# MARCH 12, 2020

#### Share

The MFSA would like to draw the attention of its licence holders and the general public to possible fraudulent schemes or financial scams which may try to take advantage of COVID-19 outbreak to target entities and individuals with the aim of misappropriating funds and/or obtaining sensitive personal information. Such fraudulent schemes or financial scams may include advice in relation to investments in developing cures, requests for donations, medical and health insurance policies in relation to COVID-19, offers for sale of supplies, use of fake/phishing websites and/or emails with malicious content. The MFSA would like to remind consumers of financial services not to enter into any financial services transaction unless they have ascertained that the entity with whom the transaction is being made is authorised to provide such services by the MFSA or another reputable financial services regulator. A list of entities licensed by the MFSA can be viewed on the official website of the MFSA at https://www.mfsa.mt/financial-services-register/

# Verżjoni bil-Malti

L-MFSA tixtieq tigbed l-attenzjoni tal-entitajiet licenzjati minnha u l-pubbliku in generali għal possibbiltà ta' skemi qarrieqa jew scams finanzjarji li qed jippruvaw japprofittaw mis-sitwazzjoni preżenti relatata mal-COVID-19 biex jattakkaw entitajiet u individwi bl-għan li jisirqu fondi u/jew jiksbu informazzjoni personali sensittiva. Dawn l-iskemi frodulenti jew scams finanzjarji jistgħu jinkludu pariri relatati ma' investimenti għall-iżvilupp ta' kuri, talbiet għal fondi, polzi medici jew tas-saħħa b'rabta mal-COVID-19, offerti għall-bejgħ ta' provvisti, użu ta' siti foloz/phishing u/jew emails b'kontenut malizzjuż. L-MFSA tixtieq tfakkar lill-konsumaturi ta' servizzi finanzjarji biex ma jidħlu f'ebda transazzjoni ta' servizzi finanzjarji sakemm ma jkunux certi li l-entità li magħha qed issir it-transazzjoni hija awtorizzata li tipprovdi dawk is-servizzi mill-MFSA jew minn xi regolatur ieħor tasservizzi finanzjarji ta' reputazzjoni tajba. Lista ta' entitajiet licenzjati mill-MFSA hija disponibbli fuq is-sit ufficjali tal-Awtorità fuq https://www.mfsa.mt/financial-services-register/

Thanks and Regards,

Colin Nicholas Aquilina

**t.** +356 2015 1515 **f.** +356 2152 3869 **m.** +356 9997 7774 **e.** <u>colin@rocsgrp.com</u> **w.** <u>www.rocsgrp.com</u>

THIS IS A WITHOUT PREJUDICE BASIS COMMUNICATION.

From: Colin Aquilina
Sent: 11 March 2020 19:30
To: Colin Aquilina <colin.aquilina@rocsmail.com>
Cc: Rachel J. Vella (Director - ROCS Group) <rachel@rocsmail.com>; Charles Vella <charles@rocsmail.com>; Simon Vella <simon@rocsmail.com>; Raylene Debattista <raylene@rocsmail.com>; Rita Vella <rita@rocsmail.com>
Subject: Health and Safety Update 6 - COVID-19
Importance: High

Dear all,

I trust you are fine! Good afternoon.

As you probably know late this evening COVID19 has been declared as a global pandemic by WHO.

Once again I kindly ask you to follow closely all our updates concerning the latest developments re COVID19. Ms Raylene's latest update was very interesting and spot on.

Additionally, our Health and Safety Officer is currently installing COVID19 notices re best practices at all our various locations.

Tomorrow we will be issuing A4 notices for clients.

Some valuable suggestions as per my first COVID19 update include -

- Clean your hands thoroughly and often with soap and water.
- Use a tissue to cover your mouth and nose when you cough or sneeze. Do not cough or sneeze into your bare hands. Use your elbow to cover your mouth.
- Throw away used tissues immediately.
- Avoid touching your eyes, face, and mouth unnecessarily.
- Make sure to wash your used mugs and glasses.
- If you are feeling unwell with any of the following symptoms (fever, cough, shortness of breath) do not come to work, but contact your family doctor and the Health authorities on 21324086. Health Authorities are advising people to call this number instead of visiting health centres to reduce the chance of infection.

#### Finally I kindly ask you to follow closely the website <u>https://www.rocsclimbers.com/covid-19</u> for the latest updates.

#### Update re email address for all INTERNAL COVID19 related issues – COVID19@ROCSGRP.COM

May I once again stress the fact that, yes, this is a difficult time however if we all work together, stick to the rules and follow the authorities' instructions we will manage to recover and come out of this sad episode stronger.

Good night and take care.

Regards,

Colin

**Registered address** ROCS Group, 21 ROCS House, Main Street, Mellieha MLH2310, Malta, Europe

**t.** +356 2015 1515 **f.** +356 2152 3869 **m.** +356 9997 7774 **e.** <u>colin@rocsgrp.com</u> **w.** <u>www.rocsgrp.com</u>

THIS IS A WITHOUT PREJUDICE BASIS COMMUNICATION.

From: Colin Aquilina
Sent: 10 March 2020 14:44
To: Colin Aquilina
Cc: Rachel J. Vella (Director - ROCS Group); Charles Vella; Simon Vella; Raylene Debattista; Rita Vella
Subject: Health and Safety Update 5 - COVID-19

#### OFFICIAL COMMUNICATION

10th March 2020 1415hrs

# ROCS TRAVEL WAIVES ALL ROCS-RELATED SERVICE FEES IN RELATION TO COVID-19 TRAVEL ITENERARIES.

I refer to the current situation of COVID-19. Our thoughts primarily go to all those who are suffering furthermore those who have lost their loved ones.

Whilst we as ROCS appreciate that COVID-19 is a global threat with very serious repercussions, at this stage we must be clear about cancellations and rebooking procedures of all our esteemed travel clients.

As one can imagine, we are currently experiencing a large number of requests regarding changes in travel plans for the near future. We assure you that we are trying our utmost to service everyone as best we can, moreover in a timely manner too.

We assure you that during this time we are in constant contact with our suppliers in Malta and all around the world, and we therefore kindly ask you to bear with us until such feedback is received.

We at ROCS are fully committed to assisting our clients even during such challenging times. We are fully aware, furthermore strongly believe that the service we offer at such a delicate time, is of utmost importance for the survival of the travel industry in the near future.

Please do note however, that in the case of cancellations or change of dates / destinations unless our partner airlines, our accommodation suppliers and transfers operators agree to offer some degree of flexibility, then changes or refunds will only be possible against cancellation fees imposed on us by such suppliers.

In today's travel world most travel industry operators such as hotels and ground handlers, do not offer last minute refunds upon cancellation whilst most airlines do not offer refunds or rebooking opportunities on contracted flight

Having said this, may we once again reiterate that at ROCS we remain fully committed to assist all our clients with their requests and will make every effort to recover funds for our clients. As a matter of fact, we are in constant contact with all airlines, accommodation suppliers and transfers operators to minimise client's exposure as much as humanly possible. Additionally, so as to further demonstrate our commitment towards our ROCS clients and reaffirm our pledge to offer the very best of service possible, we have taken the initiative of waiving all ROCS related service rebooking fees in the case of COVID19 effected itineraries until further notice.

Finally, in the case of travel insurance, cancellation on the basis of an epidemic will only kick in should the local government declare that travel to a particular destination is completely forbidden like in the case of Italy.

Should any clients require any further information about the above, we are available 24 x 7 and urge you to kindly to contact <u>emergency@rocsgrp.com</u>

#### **Colin Nicholas Aquilina**

Chief Executive Officer

COVID-19 update at <a href="https://www.rocsclimbers.com/covid-19">https://www.rocsclimbers.com/covid-19</a>

**Registered address** ROCS Group, 21 ROCS House, Main Street, Mellieha MLH2310, Malta, Europe

**t.** +356 2015 1515 **f.** +356 2152 3869 **m.** +356 9997 7774 **e.** <u>colin@rocsgrp.com</u> **w.** <u>www.rocsgrp.com</u>

THIS IS A WITHOUT PREJUDICE BASIS COMMUNICATION.

From: Colin Aquilina
Sent: 10 March 2020 10:57
To: Colin Aquilina <<u>colin.aquilina@rocsmail.com</u>>
Cc: Rachel J. Vella (Director - ROCS Group) <<u>rachel@rocsmail.com</u>>; Charles Vella <<u>charles@rocsmail.com</u>>; Simon Vella
<<u>simon@rocsmail.com</u>>; Raylene Debattista <<u>raylene@rocsmail.com</u>>; Rita Vella <<u>rita@rocsmail.com</u>>;
Subject: Health and Safety Update 4 - COVID19

Dear all,

Good morning. I trust you are fine!

I am pleased to inform you that we have just launched a website dedicated to the ROCS team. Link – www.rocsclimbers.com

All updates re COVID19 can we found at <u>https://www.rocsclimbers.com/covid-19</u> (no password required)

Kindly share with all team members who do not have access to company email / IT infrastructure.

Kindly be guided accordingly. Good day.

Thanks and Regards,

**Colin Nicholas Aquilina** *CEO* 

From: Colin Aquilina Sent: 10 March 2020 06:28 To: Colin Aquilina < colin.aquilina@rocsmail.com >

Cc: Rachel J. Vella (Director - ROCS Group) <<u>rachel@rocsmail.com</u>>; Charles Vella <<u>charles@rocsmail.com</u>>; Simon Vella <<u>simon@rocsmail.com</u>>; Raylene Debattista <<u>raylene@rocsmail.com</u>>; Rita Vella <<u>rita@rocsmail.com</u>> Subject: Health and Safety Update 3 - COVID19

Good morning to all.

I trust you are fine!

Just a short update re COVID19 situation.

#### 1. NATIONAL EMERGENCY NUMBER

It is important to note that the national emergency number for COVID19 is 111.

#### 2. INTERNAL AND EXTERNAL COMMUNICATION RE COVID19

As of this morning all communication concerning COVID19 (both internal and external) are to be channeled through my office (email address <u>emergency@rocsgrp.com</u>)

#### 3. ROCS COVID19 EMERGENCY TEAM

A special ROCS team has been setup to monitor, action and communicate all COVID19 related issues. Any updates will be communicated directly via my email address and you are all asked to monitor, read and understand all emails issued in this regard. All managers are to print extra copies for ROCS team members who do not have access to company email e.g. retail staff members, housekeepers, maintenance people etc.....

#### 4. ROCS TEAM MEMBERS TRAVELLING ABROAD DURING THE COMING MONTHS

A separate email will be issued from our HR Development Manager, Ms Raylene. Please note instructions included in this email are mandatory.

If there are any queries please send emails directly to <a href="mailto:emergency@rocsgrp.com">emergency@rocsgrp.com</a>

# May I once again stress the fact that, yes, this is a difficult time however we have experienced such situations in the past and from our experience, if we all work together, we will manage to recover and come out of this sad episode stronger.

Good day to all.

C.

Colin Nicholas Aquilina Chief Executive Officer

**t.** +356 2015 1515 **f.** +356 2152 3869 **m.** +356 9997 7774 **e.** <u>colin@rocsgrp.com</u> **w.** <u>www.rocsgrp.com</u>

From: Colin Aquilina
Sent: Monday, March 9, 2020 6:42 PM
To: Colin Aquilina <<u>colin.aquilina@rocsmail.com</u>>
Cc: Rachel J. Vella (Director - ROCS Group) <<u>rachel@rocsmail.com</u>>; Charles Vella <<u>charles@rocsmail.com</u>>; Simon Vella
<<u>simon@rocsmail.com</u>>; Raylene Debattista <<u>raylene@rocsmail.com</u>>
Subject: Health and Safety Update 2 - COVID19

Dear all,

Good afternoon. I rust you are fine!

Reference is made to the current situation with COVID19.

As you probably understand the current situation is worrying and has global implications. Our thoughts are with all those effected and with the countries which are suffering most.

# Having said the world has experienced such scenarios in the past and from my experience we will recover and move forward to greener pastures.

With regards to the below suggestions we kindly ask you to once again read this email and follow thoroughly.

Additionally, we kindly ask you to note the contents of the below communication

### Quote

## COVID19 update

Those clients who have just returned to Malta from a country hit by Covid-19, are kindly requested to postpone their appointment by 15 days.

Same applies to those clients who didn't travel but have symptoms of fever, cough and any other related respiratory infections.

Your cooperation is highly appreciated.

Lill klijenti kollha – Rigward Coronavirus:

Kull min ghadu kif gie lura Malta minn xi pajjiz li huwa milqut mill-Covid-19, l-appuntament irid jigi mgedded minn ta' l-inqas b'hmistax-il gurnata.

L-istess jghodd ghal dawk il-klijenti li ma siefrux izda ghandhom sintomi ta' deni, soghla u sintomi ohra relatati ma' mard respiratorju.

Grazzi tal-kooperazzjoni taghkom.

# Unquote

For the above reasons we kindly direct you to ask the clients (in person/ over the phone / messenger / WhatsApp / skype) the following simple questions –

- 1. Have you just returned to Malta from a country hit by Covid-19 in the past 15 days?
- 2. Do you have symptoms of fever, cough and any other related respiratory infections?

# <u>If the answer to any of the above is yes than an appointment must be scheduled to 15 days from date of visit / call / message.</u>

A note is to be inserted on client's account and actioned accordingly.

I trust you all understand that the above procedure is in the interest of all the ROCS team and clients.

Regards and good luck,

Colin

**Colin Nicholas Aquilina** *Chief Executive Officer* 



**Registered address** ROCS Group, 21 ROCS House, Main Street, Mellieha MLH2310, Malta, Europe

**t.** +356 2015 1515 **f.** +356 2152 3869 **m.** +356 9997 7774 **e.** <u>colin@rocsgrp.com</u> **w.** <u>www.rocsgrp.com</u>

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#### THIS IS A WITHOUT PREJUDICE BASIS COMMUNICATION.

From: Colin Aquilina [mailto:colin@rocsmail.com]
Sent: 26 February 2020 16:49
To: Colin Aquilina
Cc: Rachel J. Vella (Director - ROCS Group); Charles Vella; Simon Vella; Raylene Debattista; Silvio Spiteri
Subject: Health & Safety Update

#### ATTENTION ALL ROCS TEAM MEMBERS

Dear all,

Good afternoon. I trust you are fine!

As all are aware, the outbreak of COVID-19 in Europe has increased over the past few days. We would like to remind everyone to take the appropriate measures to ensure that our workplace remains a healthy environment to be in.

Some valuable suggestions as per below -

• Clean your hands thoroughly and often with soap and water.

- Use a tissue to cover your mouth and nose when you cough or sneeze. Do not cough or sneeze into your bare hands. Use your elbow to cover your mouth.
- Throw away used tissues immediately.
- Avoid touching your eyes, face, and mouth unnecessarily.
- Make sure to wash your used mugs and glasses.
- If you are feeling unwell with any of the following symptoms (fever, cough, shortness of breath) do not come to work, but contact your family doctor and the Health authorities on 21324086. Health Authorities are advising people to call this number instead of visiting health centres to reduce the chance of infection.

I trust you all appreciate that the above email is meant to guide all the different teams to follow simple yet valuable practices.

Good day,

Colin

Colin Nicholas Aquilina Chief Executive Officer



**Registered address** ROCS Group, 21 ROCS House, Main Street, Mellieha MLH2310, Malta, Europe

t. +356 2015 1515 f. +356 2152 3869 m. +356 9997 7774 e. <u>colin@rocsgrp.com</u> w. www.rocsgrp.com

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