

WHO Director-General Dr. Tedros Adhanom Ghebreyesus Via email

09/03/2020

Dear Dr. Ghebreyesus,

The International Currency Association ICA welcomes the WHO's retraction of its recommendation to avoid banknotes and pay cashless because of the COVID-19 virus. There is no evidence that banknotes are more strongly contaminated than any other surface and the dominating opinion among medical experts is that the virus is not being transmitted by banknotes.

All surfaces can carry the COVID-19 virus or any other bacteria and viruses. That naturally includes banknotes. And cards. And mobile phones. Tables. Keyboards. Doorknobs. Shopping carts. All devices, where people punch in their PINs. Elevator buttons. Handrails. Receipts. Food wrappings. The list is endless.

To single out banknotes is random. Several central banks, the experts on cash, see no evidence for banknotes transmitting the virus. The same goes for medical experts, e.g. Prof Jürgen Haas, the head of infection medicine at the University of Edinburgh or Dr Christine Tait-Burkard, an expert in infection and immunity at the Roslin Institute at the University of Edinburgh. Their view is being confirmed by the German Federal Institute for Risk Assessment (BfR) and the German Robert-Koch-Institute, both of which say that no reports of infections from contact with dry surfaces are known for corona viruses (see next page for more information and sources).

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Please don't hesitate to contact me with any questions.

Best regards

Dr. Wolfram Seidemann

**ICA** Chairman

Central banks see no evidence for the virus being transmitted by banknotes:

- So far, there is no evidence that the corona virus is being transmitted via banknotes," said an ECB spokesperson when asked by the German daily, the Tagesspiegel (<a href="https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html">https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html</a>).
- The German Bundesbank points out that the Euro system regularly carries out investigations into whether the production or circulation of euro banknotes may have an impact on public health also in the virus related. It said there is no evidence of cases of coronavirus being spread via euro banknotes and added that 'the probability of contagion with a virus via a banknote is very low in comparison with other surfaces', and that door handles, hand rails, light switches and shopping baskets are more likely to spread viruses (<a href="https://metro.co.uk/2020/03/03/avoid-cash-stop-coronavirus-spreading-world-health-organisation-warns-12344199/">https://metro.co.uk/2020/03/03/avoid-cash-stop-coronavirus-spreading-world-health-organisation-warns-12344199/</a>)

Several medical experts also see no reason to single out banknotes according to *The Guardian*:

- The primary transmission route is via droplets," says Prof Jürgen Haas, the head of infection medicine at the University of Edinburgh. "These droplets are generated by coughing, and can directly infect another person via airborne infection, or by transmission via hands or other surfaces."
   ((https://www.theguardian.com/world/shortcuts/2020/mar/03/from-banknotes-to-handrails-10-objects-that-help-spread-coronavirus)
- Although coronavirus can be transmitted via inanimate objects, the odds of contracting it in this way are low. "The amount of virus that is potentially on an inanimate object is usually very small," says Dr Christine Tait-Burkard, an expert in infection and immunity at the Roslin Institute at the University of Edinburgh in the Guardian. She explains that there typically wouldn't be much coronavirus on a person's fingertips, and it would still have to get past your respiratory system to infect you. "Your respiratory system is very good at filtering out viruses," Tait-Burkard says. According to her, the risk of contracting the virus is small "unless someone is using a bank note to sneeze in," Tait-Burkard says. And she says "Coins are actually very bad environments for viruses to survive." (<a href="https://www.theguardian.com/world/shortcuts/2020/mar/03/from-banknotes-to-handrails-10-objects-that-help-spread-coronavirus">https://www.theguardian.com/world/shortcuts/2020/mar/03/from-banknotes-to-handrails-10-objects-that-help-spread-coronavirus</a>)
- The German Robert Koch Institute, the government's central scientific institution in the field of biomedicine and one of the most important bodies for the safeguarding of public health in Germany) states that transmission via inanimate surfaces has not yet been documented. <a href="https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html">https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html</a>
- The Federal Institute for Risk Assessment (BfR) confirms that no reports of infections from contact with dry surfaces are known for other corona viruses (<a href="https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html">https://www.tagesspiegel.de/wirtschaft/coronavirus-durch-bargeld-uebertragbar-china-zieht-wegen-covid-19-geldscheine-ein/25588432.html</a>)