

REGULATIONS ON OCCUPATIONAL SAFETY, HYGIENE AND HEALTH OF GROUP BANCO
COMERCIAL PORTUGUES

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1. GENERAL PROVISIONS

ARTICLE 1

(Scope)

These Regulations establishes general principles concerning the prevention of occupational risks, the protection of the safety, hygiene and the physical and mental health of employees, regardless of the type of contractual relationship, whatever the facilities and workplaces where they perform their activities, and information, consultation, participation and training in this scope, without prejudice to the legal rules applicable in this field.

The commitment to health and safety at work is a responsibility of the Bank through its hierarchies, which are responsible for ensuring, together with the competent technical units, the application of the regulations in force, but also an individual responsibility of all, in the general prevention of risks and accidents.

ARTICLE 2

(Objectives)

The goal is to, through correct and permanent risk assessment, promote the safety and health of employees so as to prevent the occurrence of accidents at work and the emergence of occupational illnesses that may result from the normal functioning of their activity, guaranteeing a safe and healthy working environment.

ARTICLE 3

(Definitions)

For purposes of these Regulations, the following definitions apply:

- a) Employee - any person with a contractual employment relationship with a company of Banco Comercial Portugues Group, including those who are in a teleworking regime, internship, assigned to a company of the Group and those who are in a temporary work regime;
- b) Employees' representative - any person elected, chosen, or designated, as the case may be, to be the employees' delegate in what regards specifically to matters of safety, hygiene, and health at work
- c) Company - a company or other entity controlled by Banco Comercial Portugues, S.A., also referred to as Company of Banco Comercial Portugues Group;
- d) Employer - the Board of Directors or Management of the Company, any member of the bodies mentioned or the employee's hierarchical superior;
- e) Prevention - the set of provisions or measures taken or foreseen in all stages of the Company's activity, integrated in a dynamic process of continuous improvement of the work conditions, with a view to avoid or reduce occupational risks to the safety and health of those who work there, or to eliminate the sources of danger of occupational illnesses and accidents at work.
- f) Workplace - the place where the employee is placed or from or to which he must go by virtue of his/her work, in which he/she is directly or indirectly subject to the control of the Employer.
- g) Danger - the intrinsic property of a facility, activity, equipment, an agent, or other material component of the work with the potential to cause harm;

2. CORPORATE DUTIES

ARTICLE 4

(General guidelines)

1. The Companies undertake, under the terms foreseen in these Regulations and in the law in force, to ensure the safety, hygiene, and health of employees in all work-related aspects. For this purpose, and as better described in the following clauses, they have organised and defined a set of procedures, framed in an internal emergency plan, which includes specific plans for firefighting, evacuation of premises and first aid, the occupational risk prevention plan, the development of health promotion activities and health surveillance medical examinations.
2. The fact that Companies subcontract persons or external services to ensure compliance with obligations relating to safety, hygiene or health, does not exempt them from complying with these Regulations and obligation to continue to ensure the application of appropriate means for the prevention of occupational risks, remaining as the first to take responsibility in this area. The use of external services is formalised by a written contract, considering the occupational risks associated with the specific nature of the professional activities performed.
3. The obligations of employees in the field of safety, hygiene and health in the workplace do not affect the principle of corporate responsibility.
4. Without prejudice to the remaining provisions of these Regulations, when employees of Companies and of companies that do not belong to Banco Comercial Portugues Group are present in the same workplace, the former are obliged, in addition to cooperating, when necessary, with the persons in charge of the latter in matters of safety, hygiene and health, and taking into account the nature of the activities, to coordinate these activities so as to protect and prevent occupational risks for all persons present in the workplace.

ARTICLE 5

(General obligations of companies)

1. The Companies shall take the necessary measures to protect the safety, hygiene and health of employees, including activities of occupational risk prevention, information, training and consultation of employees' representatives, without prejudice to the fact that, as a result of an assessment of the costs involved in these measures, they may choose other preventive measures that are suitable in the light of the risks detected, or plan a phased or selective implementation of these measures, according to the importance or gravity of the situations and the resources available annually.
2. In implementing the measures foreseen in the previous paragraph, the Companies are obliged to:
 - a) Avoid risks;
 - b) Assess the risks that cannot be avoided;
 - c) Fight the risks at the source;
 - d) Adapt the work to the person, especially in what concerns the design of work posts, as well as the choice of work equipment and work methods, adopting, for this purpose, integrating norms for the design of new facilities and work posts, making modifications or reorganisations of work posts and improvements or corrections in machinery and other equipment;
 - e) Consider the state of the art regarding techniques;
 - f) Replace what is dangerous with what is harmless or less dangerous;
 - g) Give priority to collective protection measures over individual protection measures;
 - h) Give clear and adequate instructions to the activity developed by the employees and their representatives;

- i) Carry out simulations for emergency situations and audits of the workplaces;
 - j) Protect third parties when carrying out work both inside and outside the facilities;
 - k) Post safety signs at workplaces.
3. Each of the Companies undertakes, in accordance with the nature of the activities of the Company or establishment, to:
 - a) Assess the risks to the safety and health of employees when introducing new technologies, when choosing work equipment and planning workplaces;
 - b) Programme the annual goals for the prevention of occupational risks by adopting a coherent system which integrates technique, work organisation, work conditions, social relations, the influence of environmental factors on work and the budget conditions of the Company;
 - c) Take the appropriate measures so that only employees who have received adequate instruction can have access to areas of serious and specific risk.
 4. Following the assessment foreseen in paragraph a) of the previous number, the preventive activities and working methods put into practice by the Company shall ensure a more effective level of safety, hygiene and health protection for employees and, whenever appropriate, reflect their opinion or that of their representatives.
 5. Companies shall put into place measures and pass down instructions enabling the employee, in the event of serious and imminent danger that cannot be technically avoided, to cease his/her activity or to leave the workplace immediately, without being able to resume his/her activity while such danger still exists, except in exceptional cases and provided that adequate protection is ensured.
 6. Companies shall ensure the surveillance of employees' health according to the risks to which they are potentially exposed in the workplace.

ARTICLE 6

(First aid, fire fighting, evacuation of premises, serious and immediate danger)

1. The Companies take on the obligation to:
 - a) Take the necessary measures, in matters of first aid, fire fighting and evacuation of the premises, duly adapted to the nature of the activities and the size of the company or establishment and considering the other persons present at the workplace;
 - b) Establish the necessary contacts with external entities specialised in matters of first aid, medical emergency, rescue, evacuation of employees and fire fighting.
2. The Companies also take on the obligation to:
 - a) Inform as soon as possible all those who are, or may be, exposed to serious and immediate danger and what are the measures taken or to be taken in terms of protection;
 - b) Put into place measures and give instructions to enable employees in the event of serious, imminent and unavoidable danger to stop working or immediately leave the workplace and proceed to a safe location.
3. In the event of serious, imminent, and unavoidable danger, employees have the right to leave their works post or dangerous area and may not suffer consequences because of that.
4. Companies undertake the obligation to take steps to ensure that any employee who is unable to contact the competent hierarchical superior in the event of serious and immediate danger to his/her own safety or the safety of others may take the necessary measures to avoid the consequences of such danger, as per the technical knowledge and means at his/her disposal.
5. Occupational safety and hygiene activities, namely emergency situations and first aid, evacuation of premises and fire fighting and, when applicable, rescue of Employees in accident situations, are

ensured by the Procurement and Logistics Division (PLD - BCSD - Physical Security). Information on the procedures in force in the area of safety and hygiene at work, applicable to Branches and Central Buildings, is available on the internal portal, at: [Serviços Bancários\Segurança\Segurança Ffsica](#) In the internal documentation see General security procedures in emergency situations (Branches) and General safety procedures in routine situations (Branches).

The procedures to be followed in case of a work accident are available for consultation on the internal portal: [Serviços Corporativos/Recursos Humanos/Perguntas Frequentes/Saude e Doença/Acidentes de Trabalho](#).

ARTICLE 7

(Health control)

1. The companies assume the duty to adopt measures aimed at ensuring that the appropriate attention is given to the employee's health in view of the risks for their safety and health at the workplace and the legal requirements in terms of occupational medicine.
2. To comply with the provisions of the previous paragraph, the Companies make, as the case may be, admission exams, differentiated periodical exams, depending on gender and age - in persons up to 50 years of age the same are made every two years, becoming annual after 50 years of age - occasional and supplementary to the employees, as well as activities that promote health at work, keeping organized medical records and other information related with the health of each employee.
3. The check-up is followed by a medical consultation between the Occupational health Physician and the Employee where he/she receives all the information on his/her health condition, receives the required recommendations and the medical fitness certificate is dated and signed.
4. There is a team of occupational health physicians and nurses available every day at the Bank's premises in Taguspark and a physician and one nurse at the Bank's premises in Porto, at Rua do Agramonte, numero 34, R/c (back of Building Peninsula). The coordination of this team is made by the physician performing the functions of Chief Medical Officer, who reports to the Human Resources Division.
5. The particularly sensitive risk groups must be protected against the health hazards which may especially affect them.
6. The themes of occupational health and well-being are considered, at any moment, bearing in mind the importance of providing several services able to help employees achieving a better balance between the professional life and the personal one. Their provision is ensured, in articulation with the external provider that at each moment is engaged to provide this service, whenever so is justified. In this area, the bank provides:
 - a) Curative Medicine Services - the medical and nursing actions comprised within these services are provided, free of charge, to all Employees. The bank also provides services of collection of samples for laboratory examination.
 - b) Nutrition and Psychology Appointments - appointments implemented due to the significant role that the same may play in the health and well-being of the Employees in the extent that a personalised food plan is prescribed through strategies adjusted to the lifestyle of each employee, allowing him/her to change and adopt healthy habits in a gradual manner.
 - c) Campaigns for the promotion of Health and Healthy Lifestyles - in this domain, the bank carries out a number of actions to inform and increase the Employee's awareness of the importance of adopting healthy habits in their daily life.
 - d) There is a Physiotherapy Centre in Taguspark, with an agreement signed with SAMS and with Medis.
 - e) Social Support and Benefits - by means of the definition of a policy of social benefits and support, detailed on the internal website of the Human Resources, the Bank has been seeking to foster support to the balancing of work-family, support to education and incentive to mobility.
7. As a result of the attention given to health, the occupational physician:

- a) Informs the employee on the result of the medical examination;
- b) Provides indications on the eventual need to continue to monitor health, even after the information has been provided;
- c) Communicates to the employer the results of the medical examination, which are of interest for the prevention of risks, without damaging the professional secrecy he/she is bound to observe.

ARTICLE 8

(Protection and prevention services)

1. The Companies shall appoint the employees or services in charge of the protection and prevention of occupational risks, for the safety and health in the company or establishment.
2. The services foreseen in the previous numbers shall include medical services and work safety and hygiene, whether internal services, inter-companies, or external services and the installation of defibrillators in all buildings with more than 3000 employees.
3. The audits to assess the occupational risks are made by an external company which, afterwards, makes a report that is forwarded to the Logistics and Procurement Division that, after analysing it, may issue recommendations for the company areas that justify an intervention to put into place the recommendations issued.
4. Without damaging the provisions of no. 1, the companies assume the duty to appoint the employees in charge of putting into operation the measures for evacuation in case of an immediate and unavoidable danger.
5. The workers and the services foreseen in the previous numbers shall be coordinated by an internal division, which will also be responsible for the relations established with the official entities in terms of safety, hygiene and health at work, namely through the provision of information, the delivery of the reports required by law and the communication of work-related accidents and illnesses.
6. The workers appointed in accordance with the requirements of no. 1, either occupational physicians or occupational nurses, other nurses, hygiene and safety technicians or other professionals must dispose of the time necessary to comply with the duties entrusted by these Regulations.
7. The identification of the employees certified to use the defibrillators is placed near each one of the devices.
8. The employees or services appointed, as well as the persons or external services consulted, must:
 - a) Possess the necessary abilities and skills and dispose of the required means;
 - b) Be as many as those required to be in charge of the protection and prevention activities, taking into account the size of the company or establishment or the risks that the employees are exposed to, as well their distribution in the entire company or establishment.

ARTICLE 9

(Information to the employees)

1. The Companies commit to provide to their employees, in accordance with the size of the company or establishment and through the most appropriate means, including, Intranet and television, all the required information on:
 - a) Specific risks to safety and health or the employees, as well as the thereto related prevention, measures, either within the scope of the company or establishment, or within the scope of each workplace or function;
 - b) Measures for first-aid, fire fighting and evacuation of the employees;

- c) Identification of the employees or services in charge of the general prevention activities, as well as of the employees in charge, in each establishment, of putting into practice the measures for the evacuation of employees in the event of a serious and imminent danger;
 - d) Election of the employee's representatives for safety, hygiene, and health at work.
2. The Companies shall adopt the appropriate measures so that the companies which are not part of Group Banco Comercial Portugues, but have employees working at the Bank's premises receive the adequate information on the following aspects:
- a) Assessment of risks to safety, hygiene, and health at work;
 - b) Protection measures that need to be adopted and, if necessary, the protection material to be used;
 - c) The information needed to foster a culture of safety at work and promotion of health of the employees is available for consultation by all employees on the internal websites of the companies;
 - d) Within the scope of the single Report, that the Companies must fill in every year, information is provided on the activity developed by the security service and health at work, in each organic unit.

ARTICLE 10

(Consultation and participation of employees)

1. The Companies shall consult their employees or their representatives to obtain an opinion, once a year, previously or in a timely manner, enabling them to participate in issues related with security, hygiene and health at the workplace, under the requirements of the law in force, namely regarding the following issues:
- a) The assessment of occupational risks related with safety and health, including those concerning groups of employees, which are subject to special risks;
 - b) The safety and health measures, before the same are put into practice, or as soon as possible, if the same need to be urgently applied;
 - c) The measures that, due to their impact on technologies and on the functions, may have an impact on occupational safety and health;
 - d) The program and the organization of training on safety and health at work;
 - e) The designation and dismissal of workers performing specific functions in terms of safety and health at the workplace;
 - f) The designation of employees who are responsible for applying the measures set forth in article 8;
 - g) The protection gear that must be used;
 - h) The risks to health and safety, as well as the protection and prevention measures and the way to apply them, either in relation to the activity developed or to the company;
2. For the purposes of the provisions of the previous number, the companies must be given access to the technical information object of registration and to the collective, and not individual, medical data, as well as to the technical information provided by inspection services and other entities which are competent in the fields of occupational safety and health. Such information must be processed and made available in accordance with the General Data Protection Regulation.
3. The requirements of the previous number imply:
- a) The consultation to employees, through a survey, interview, request for an opinion or meeting with their representatives;
 - b) The workers or their representatives are entitled to submit proposals;
 - c) The recording of the consultations, answers and proposals received.
4. The employees and their representatives cannot be harmed for performing the activities mentioned in the previous paragraphs.

5. The employees or their representatives are entitled to appeal to the authorities competent in terms of occupational safety, hygiene and health if they consider that the measures adopted or the means supplied by the company are not enough to guarantee safety and health at the workplace.
6. The opinions requested to employees must be issued within 15 days, commencing on the date the consultation was made, and the company may establish a longer period due to the extension or complexity of the issues involved.
7. The consultations, respective answers, and proposals from the representatives of the employees must be recorded in a proper book, organized by the company, namely in computer readable form.

ARTICLE 11

(Training of the employees)

1. The Companies shall guarantee that each Employee receives enough and adequate training on safety, hygiene, and health, namely by means of information and instructions provided through the most appropriate means, including intranet and e-learning.
2. Without damaging the provisions of the previous number, the Companies commit to provide training, in sufficient numbers and considering the company's size and the existing occupational risks, to the employees responsible for evacuating the premises in the event of a serious and imminent danger.
3. The employer must ensure that all the employees appointed to perform all or some of the occupational safety and health activities receive an ongoing training for the exercise of their functions.
4. The training of the employees of the company on occupational health and safety must be ensured in a way that the same may not jeopardized them.

3. DUTIES OF THE EMPLOYEES

ARTICLE 12

(General duties of the employees)

1. Each employee must watch out for his/her safety and health, as well as for the safety and health of the persons who may be affected by his/her actions or omissions at work.
2. The employees must also:
 - a) Observe the occupational safety, hygiene and health requirements, namely those foreseen in these regulations, which are applicable to them;
 - b) Comply with the measures to correct the safety and hygiene conditions, identified following audits made to the workplace for which they are responsible for;
 - c) Participate in the building evacuation drills, waiting and complying with the indications given by the persons of the Emergency Response Team (ERT);
 - d) Comply with the instructions on this domain, given by the employer;
 - e) Use the machines, instruments, and other equipment correctly;
 - f) Do not practice actions able of originating dangerous situations, namely alter, damage, or remove security devices or protection systems or interfere with labour methods aimed at decreasing the risks of occupational accidents or illnesses;
 - g) Immediately communicate to the employer any work situation that represent an imminent and serious danger to security or health, as well as any defect found in the protection systems;
 - h) Cooperate, together with the employer and for the necessary period of time so as to enable compliance with all the tasks and requirements imposed by the authority competent, in terms of the protection of the employee's occupational safety and health, in the event of a major disaster or a particularly dangerous situation;

- i) Appear, in accordance with the legal requirements in force, in the medical exams and make all supplementary diagnosis exams and tests aiming at ensuring safety, hygiene and health at work;
- j) In the cases foreseen by law, the Employees must inform the Clinical services on diseases they suffer from, which may be transmitted to others, for evaluation and decision-making;
- k) The representatives of the employees for occupational safety, hygiene and health are subject to the secrecy duty concerning the information provided to them, with express mention of their confidential nature and that duty will remain in effect even after the termination of the mandate;
- l) In the event of a serious and imminent danger, adopt the measures and follow the instructions which have been previously set forth for such situation, without prejudice to the duty of contacting, as soon as possible, the hierarchical superior or the employees performing specific functions in the occupational safety and health components;
- m) Watch out for their safety and health, as well as for the safety and health of other persons able of being affected by their actions or omissions at work, especially when exercising management or coordination functions, in relation to the organic units that, technically and hierarchically, report to him/her.