



Banco Comercial Português, S.A.

## Regulations on Occupational Safety, Hygiene

**Millennium**  
bcp

# Regulations on Occupational Safety, Hygiene and Health of Group

## Banco Comercial Português

### Index

1. General Provisions	2
2. Company's Obligations	3
3. Obligations of the Employee	11

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**Approving body:** Mr. Miguel Maya , responsible for the Division that owns the document, and by Mr. José Miguel Pessanha, Chief Risk Officer

**Changes compared to the previous version:** The changes introduced resulted from the readjustment made to the definitions contained in Article 3, in particular the definition of Collaborator and Person, with a subsequent impact on the wording of the document aiming at its coherence redação do documento visando a sua coerência.

## 1. General Provisions

### Article 1.º – Scope of Application

These Regulations of Safety, Hygiene and Health at Work of Banco Comercial Português Group, establishes general principles concerning the prevention of occupational risks, the protection of the safety, hygiene and physical and mental health of Employees, regardless of the type of working 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 safety and health at work is a responsibility of the Company 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.º – Objectives

The goal is, through correct and permanent risk assessment, promote the safety of the Company's facilities and the 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.º – Definitions

For the purposes of this Regulations the following words shall have the following meaning:

- a) **Employee** - any person with a working relationship with a company of Banco Comercial Português Group, regardless of the hierarchical function, nature, duration of the working relationship or workplace;
- b) **Company** - a company or other legal person controlled by Banco Comercial Português, S.A., also referred to as Company of Banco Comercial Português Group;
- c) **Employer** - the Board of Directors or management body, any member of the said bodies or any organic unit of the Company, dealing with matters relating to the scope of this regulations or the Employee's hierarchical superior;
- d) **Workplace** - the place where the Employee is placed or from or to which he/she must go by virtue of his/her work, in which he/she is directly or indirectly subject to the control of the Employer;
- e) **Danger** - the intrinsic property of a facility, activity, equipment, an agent, or other material component of the work with the potential to cause harm;
- f) **Person** - The Employee, as well as any individual or legal, regardless of the way the service is provided or its legal nature. This could include, but is not limited to service providers, agents, attorneys-in-fact, subcontracted and volunteers;

- g) **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;
- h) **Regulations** - this Regulations on Occupational Safety, Hygiene and Health of Banco Comercial Português Group;
- i) **Employees' representative** - any person elected, chosen or designated, as the case may be, to be the Employees' delegate in what specifically regards matters of safety, hygiene, and health at work.

## 2. Company's Obligations

### Article 4.º – General Guidelines

1. The Company undertakes, under the terms foreseen in these Regulations and in the law in force, to ensure the safety, hygiene, and health of Persons in all work-related aspects. For this purpose, and as better described in the following clauses, the Company has 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 examinations.
2. The fact that the Company subcontracts persons or external services to ensure compliance with obligations relating to safety, hygiene or health, does not exempt it from complying with these Regulations and the 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 the Person 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 the Company and of companies that do not belong to Banco Comercial Português 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.º – General obligations of companies

1. The Company 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 the Employees' representatives, without prejudice to the fact that, as a result of an assessment of the costs involved in these measures, it 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 Company is 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 rules 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 technological evolution;
  - f) Remove or, if possible, reduce risks associated to the job;
  - g) Give clear and adequate instructions to the activity developed by the Person;
  - h) Carry out simulations for emergency situations and audits to the Company's facilities;
  - i) Protect third parties when carrying out work both inside and outside the facilities;
  - j) Post safety signs at workplaces.
3. Each Company undertakes, in accordance with the nature of its activities or the establishment, to:
  - a) Assess the risks to the safety and health of Persons 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 Persons who have received adequate instruction can have access to areas of serious and specific risk.
4. Following the assessment foreseen in sub-paragraph a) of the previous paragraph, 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. The Company shall put into place measures and provide instructions enabling the Person, 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. The Company shall ensure the surveillance of the Employee' health according to the risks to which he/she is potentially exposed in the workplace.

## **Article 6.º – First aid, firefighting, evacuation of premises, serious and immediate danger**

1. The Company takes on the obligation to:
  - a) Take the necessary measures, in matters of first aid, firefighting 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 the Person and firefighting.
2. The Company takes 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 the Person, 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, the Person has the right to leave his/her workstation or dangerous area and may not suffer consequences because of that.
4. The Company undertakes the obligation to take steps to ensure that any Person 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 at work, namely emergency situations and first aid, evacuation of premises and firefighting and, when applicable, rescue of the Person in accident situations, are ensured by the Procurement and Logistics Division (DCM-DSF-Physical Security). Information on the procedures in force in the area of safety at work, applicable to Branches and Central Buildings, is available on the internal portal,

at Serviços Bancários\Segurança\Segurança Física. In the internal documentation see NP0056 – General security procedures in emergency situations (Branches) and NP0107 - General security procedures in routine situations (Branches).

Procedures to be followed in case of a work accident are available for consultation on the internal portal: Serviços Corporativos/Recursos Humanos/Perguntas Frequentes/Saúde e Doença/Acidentes de Trabalho.

## Article 7.º – Health monitoring

1. The company is obliged to take measures to ensure that the Employee's health is adequately monitored in the light of the risks to their health and safety in the workplace and the legal rules on occupational medicine.
2. In order to comply with the provisions of the previous paragraph, the company will carry out, depending on the case, admission examinations prior to starting work (or if necessary within 15 days of admission), periodic examinations differentiated according to gender and age group - up to the age of 50 the periodicity is every two years, and annually after that age - occasional and complementary examinations of the Employee, as well as activities to promote health at work, keeping organised medical records and other information on the health of each Employee.
3. The check-up is followed by an appointment between the occupational physician and the Employee, where he/she is given all the information about his/her state of health, the necessary recommendations are made and the medical fitness form is signed and dated.
4. There is a team of occupational physicians and nurses available every day at Banco Comercial Português, SA premises in Taguspark and a physician and nurse in Porto, located at Rua do Agromonte, number 34, R/c (back of the Península Building). 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. Particularly sensitive risk groups must be protected against health hazards that particularly affect them.
6. The themes of occupational health and well-being are considered, at any moment, bearing in mind the importance of providing a set of services able to help Employees achieving a better balance between the professional life and the personal one. Its availability is ensured, in liaison with the external provider that is contracted for this purpose at any given time, when justified. The following are available in this area:
  - 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 by the role that the same may play in the health and well-being of the Employees, in the extent that 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) Health Promotion Campaigns and Healthy Living Habits - a series of initiatives are carried out to inform and raise awareness among persons of the importance of adopting healthy living habits in their daily lives.
  - d) There is a Physiotherapy Centre in Taguspark, with an agreement signed with SAMS and with Médis.
  - 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 Company 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 health surveillance, the occupational physician:
- a) Informs the Employee of the result;
  - b) Gives indications on the possible need to continue health surveillance, even after the exposure has ended;
  - c) Communicates to the employer the results of health surveillance relevant to risk prevention, without prejudice to the professional secrecy to which they are bound.

## **Article 8.º – Protection and prevention services**

1. The company will designate the Employee or services in charge of activities to protect and prevent health and safety risks in the company or establishment.
2. The services provided for in the previous paragraphs will include medical services and occupational health and safety services, whether these are internal, inter-company or external services, as well as the installation of defibrillators in all buildings with more than 300 Employees.
3. Risk assessment audits are carried out by an external entity, which subsequently draws up a report that is forwarded to the Logistics and Procurement Division, which, following its analysis, may issue recommendations to the areas of the company whose intervention is justified with a view to resolving the recommendations made.
4. Without prejudice to the provisions of paragraph 1, the Company assumes the obligation to designate the Employee in charge of implementing the evacuation measures in the event of serious and immediate danger.
5. The person and services provided for in the previous paragraphs are the responsibility of the Logistics and Procurement Division - Asset Management Department, which is in charge of relations with the official entities responsible in the area of occupational safety and hygiene, namely providing information and submitting reports. The services of medicine, occupational health and the reporting of accidents at work and occupational illnesses are coordinated by the Human Resources Division.



6. The person designated under the terms of paragraph 1, whether an occupational physician, occupational nurses, other nurses, safety and hygiene technicians or other professionals, must have the time necessary to fulfil the obligations arising from this Regulation.
7. The identification of the person certified to use the defibrillators is placed next to each piece of equipment.
8. The person or services designated and the external persons or services consulted must:
  - a) possess the necessary capacities or skills and have the required means;
  - b) be sufficient in number to take charge of protection and prevention activities, taking into account the size of the company or establishment or the risks to which people are exposed, as well as their distribution throughout the company or establishment.

## Article 9.º – Information to People

1. The Company undertakes to provide the Person, according to the size of the company or establishment, through the most appropriate means, including the intranet and television, with the necessary information regarding:
  - a) Specific risks to people's health and safety, as well as preventive measures in this area, both within the company or establishment and within each type of job or function;
  - b) First aid, fire-fighting and removal measures of the Person;
  - c) Identification of the Employee or services in charge of general prevention activities, as well as the Employee in charge of implementing measures in each establishment to remove people in the event of serious and immediate danger;
  - d) Election of Employee representatives for safety, hygiene and health at work.
2. The Company will take the appropriate measures so that companies not belonging to the Banco Comercial Português Group, but with Persons providing services on its premises, receive adequate information for the Persons in question on the following aspects:
  - a) Assessment of the risks to safety, hygiene and health at work;
  - b) Protective measures to be taken and, if necessary, the protective equipment to be used;
  - c) The information needed to develop a culture of safety at work and promote Employee health is available for all to see on the company's internal portals;

d) Within the scope of the Single Report, which the company fills in annually, information is reported on the activity carried out by the occupational health and safety service in each Organic Unit.

2. The Company will take the appropriate measures so that companies not belonging to the Banco Comercial Português Group, but with Persons providing services on its premises, receive adequate information for the Persons in question on the following aspects:

- a) Assessment of the risks to safety, hygiene and health at work;
- b) Protective measures to be taken and, if necessary, the protective equipment to be used;
- c) The information needed to develop a culture of safety at work and promote Employee health is available for all to see on the company's internal portals;
- d) Within the scope of the Single Report, which the company fills in annually, information is reported on the activity carried out by the occupational health and safety service in each Organic Unit.

## **Artigo 10.º – Employee consultation and participation**

1. The Company will consult the Employees or their Representatives, with a view to obtaining an opinion, once a year, in advance or in good time, enabling them to participate in issues relating to safety, hygiene and health in the workplace, under the terms of the law in force, namely on the following issues:

- a) The assessment of occupational safety and health risks, including those concerning groups of Employees subject to special risks;
- b) Health and safety measures before they are put into practice or, as soon as possible, in the event of their urgent application;
- c) Measures which, due to their impact on technologies and functions, have an impact on safety and health at work;
- d) The programme and organisation of training in the field of safety and health at work;
- e) The appointment and dismissal of the Employee who carries out specific duties in the field of health and safety in the workplace;
- f) Appointing the Employees responsible for implementing the measures provided for in Article 8;
- g) The protective equipment that needs to be used;

- h) The health and safety risks, as well as the protection and prevention measures and how they are applied, both in relation to the activity carried out and in relation to the company;
- 2. For the purposes of the previous paragraph, access must be given to the technical information recorded and to collective, non-individualised medical data, as well as to technical information from inspection services and other bodies competent in the field of occupational safety and health. Such information must be processed and made available in accordance with the General Data Protection Regulation.
- 3. The provisions of the previous paragraph imply:
  - a) Consultation with Employees, by means of a survey, interview, request for an opinion or meeting held with the Employee's Representative;
  - b) The right of Employees or their representatives to make proposals;
  - c) The recording of consultations, responses and proposals.
- 4. Employees and their representatives may not be penalised for carrying out the activities referred to in the previous paragraphs.
- 5. The Employee or his/her Representative has the right to appeal to the competent authority in matters of occupational safety, hygiene and health if they consider that the measures taken and the means provided by the Company are not sufficient to guarantee safety and health in the workplace.
- 6. The opinions requested from the Employee must be issued within 15 days of the date of the request for consultation, and the company may set a longer deadline depending on the extent or complexity of the matters.
- 7. The Employee Representatives' consultations, replies and proposals must be recorded in a book organised by the company, including on computer.

## **Article 11.º – Employee training**

- 1. The Company will ensure that each Employee receives sufficient and appropriate training in health and safety, particularly in the form of information and instructions, through the most appropriate means, including the intranet and e-learning training.
- 2. Without prejudice to the provisions of the previous paragraph, the Company undertakes to train the person responsible for evacuating the premises in the event of serious and immediate danger in sufficient numbers, taking into account its size and the existing risks.
- 3. The person designated to deal with all or some of the occupational safety and health activities must be provided with ongoing training by the employer to carry out their duties.

4. The person's training in occupational safety and health must be ensured in such a way that no harm can come to them.

### 3. Obligations of the Employee

#### Article 12.º – Employee's general obligations

1. Each Employee must take care of their own safety and health, as well as the safety and health of people who may be affected by their actions or omissions at work.
2. The Employee must also:
  - a) Comply with the safety, hygiene and health requirements at work, namely those laid down in these Regulations that apply to them;
  - b) Comply with the measures to correct safety and hygiene conditions identified following workplace audits for which they are responsible;
  - c) Take part in building evacuation drills, waiting for and complying with the instructions given by the Emergency Response Team (ERE);
  - d) Comply with the company's instructions in this area;
  - e) Use machines, instruments and other equipment correctly;
  - f) Not to take any action that could lead to dangerous situations, such as altering, damaging or removing safety devices or protection systems, or interfering with working methods aimed at reducing the risk of accidents or occupational illnesses;
  - g) Immediately notify the employer of any work situation that presents a serious and immediate danger to safety or health, as well as any defects in protection systems;
  - h) Collaborate, together with the entity, for as long as necessary, in order to make it possible to fulfil any tasks or requirements imposed by the competent authority with regard to protecting the safety and health of Employees in the workplace in situations of disaster or special danger;
  - i) Attend medical examinations within the framework of the legal regulations in force and carry out all complementary diagnostic examinations and tests aimed at guaranteeing safety, hygiene and health at work;
  - j) In the cases provided for by law, the Person must inform the Clinical Services of any pathologies they have that could be passed on to third parties, for assessment and decision-making;
  - k) The Employee Representative for safety, hygiene and health at work is subject to the duty of confidentiality with regard to information provided to him with

express mention of the respective confidentiality, and the same duty is maintained after the termination of the mandate;

- l) In the event of serious and imminent danger, adopt the measures and instructions previously established for such a situation, without prejudice to the duty to contact, as soon as possible, the hierarchical superior or the Employees with specific duties in the areas of health and safety in the workplace;
- m) Ensure their own safety and health, as well as the safety and health of others who may be affected by their actions or omissions at work, especially when carrying out management or coordination duties in relation to the Organic Units under their hierarchical and technical supervision.

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