

# MEEZAN BANK POLICIES & PROCEDURES FOR NEW STAFF

## Onboarding Procedures

**Objective:** To ensure a smooth integration of new employees into the bank, facilitating understanding of the bank's culture, processes, and expectations.

### 1. Pre-Onboarding Activities:

- **Offer Letter and Documentation:** Send out offer letters and necessary employment forms including bank details, tax forms, and identity verification documents.
- **Background Checks:** Conduct comprehensive background checks following local legal guidelines.

### 2. Orientation Program:

- **First Day Agenda:** Welcome session, introduction to team and key departments, issuance of employee ID, and workstation setup.
- **Training Sessions:** Schedule initial training sessions covering bank operations, compliance standards, and Islamic banking principles.
- **Mentor Assignment:** Assign a mentor for at least the first three months to guide the new employee through their initial period at the bank.

### 3. Integration:

- **Regular Check-Ins:** HR-led check-ins at the end of the first week, first month, and third month to address any concerns and gather feedback on the onboarding experience.
- **Performance Goals:** Set clear performance goals and expectations for the first six months.

## Employee Benefits

**Objective:** To provide competitive and comprehensive benefits that promote employee well-being, loyalty, and satisfaction.

### 1. Health and Insurance Benefits:

- **Health Insurance:** Coverage for employees and their families, including medical, dental, and vision care.
- **Life Insurance:** Basic life insurance coverage with options to purchase additional coverage.

### 2. Financial Benefits:

- **Provident Fund:** Employees are automatically enrolled in a provident fund, with contributions from both employee and employer.
- **Performance Bonuses:** Annual performance-related bonuses based on individual and bank-wide achievements.

### 3. **Leave and Time Off:**

- **Annual Leave:** Generous annual leave allowances plus public holidays.
- **Parental Leave:** Maternity and paternity leave in compliance with local labor laws.
- **Sick Leave:** Paid sick leave allocation per year.

### 4. **Employee Support Programs:**

- **Educational Assistance:** Support for professional development and educational pursuits relevant to their roles.
- **Employee Assistance Programs:** Counseling and support services for personal and professional issues.

## **Code of Conduct**

**Objective:** To maintain a professional work environment based on integrity, respect, and adherence to Islamic banking principles.

### 1. **Professional Behavior:**

- **Integrity and Honesty:** Uphold the highest standards of integrity and honesty in all transactions and interactions.
- **Respect and Fairness:** Treat colleagues and clients with respect and fairness.

### 2. **Compliance and Ethics:**

- **Regulatory Compliance:** Adhere to all banking regulations and laws.
- **Confidentiality:** Maintain confidentiality of client and bank information.

### 3. **Workplace Policies:**

- **Harassment:** Zero tolerance for harassment of any kind.
- **Substance Abuse:** Prohibit the use of alcohol or drugs in the workplace.

### 4. **Dress Code:**

- **Professional Attire:** Employees are expected to dress in professional attire that is culturally and religiously appropriate.

# Meezan Bank Employee Benefits Package

**Objective:** To provide a comprehensive benefits package that supports the well-being and financial security of our employees and their families.

## 1. Eligibility Requirements

- **Employee Status:** Full-time employees are eligible for all benefits. Part-time employees are eligible for prorated benefits based on their hours worked.
- **Waiting Period:** There is a standard waiting period of 90 days from the date of employment before benefit coverages begin.
- **Dependents:** Legal spouses, children up to the age of 25, and parents living with the employee are eligible for certain benefits.

## 2. Coverage Options

### Health Insurance

- **Medical Insurance:** Coverage includes hospitalization, outpatient services, emergency care, maternity care, and prescription drugs.
- **Dental and Vision Insurance:** Optional dental and vision coverage for routine check-ups and treatments.

### Life and Disability Insurance

- **Life Insurance:** Basic life insurance at no cost to the employee, with the option to buy additional coverage.
- **Disability Insurance:** Short-term and long-term disability insurance to support employees who are unable to work due to illness or injury.

### Retirement Benefits

- **Provident Fund:** Mandatory participation with contributions from both the employee and the employer. Contributions are a fixed percentage of the monthly salary.
- **Optional Retirement Savings Plan:** Employees may choose to contribute to an additional retirement savings plan with matching contributions from the bank up to a certain limit.

### 3. Additional Benefits

- **Education Assistance:** Financial support for pursuing further education related to the employee's job role.
- **Performance Bonuses:** Annual bonuses based on the achievement of personal and bank-wide targets.
- **Employee Assistance Programs (EAP):** Confidential counseling and support for personal or work-related issues.

### 4. Enrollment Process

- **Initial Enrollment:** New employees receive benefit enrollment forms during their onboarding session. They have 30 days from the date of eligibility to complete and submit their enrollment forms.
- **Online Portal:** Employees can access an online benefits portal where they can select and manage their benefit options. Detailed information about each benefit option, including costs and coverage details, is available on the portal.
- **Support Sessions:** HR conducts regular sessions to assist employees with understanding their benefits and making informed choices.
- **Annual Enrollment Period:** There is an annual enrollment period where employees can review, change, or update their benefit choices based on changing needs.

### 5. Changes in Employee Status

- **Life Events:** Employees are allowed to make changes to their benefits in the event of major life changes such as marriage, divorce, birth of a child, or loss of a dependent, provided they notify HR within 30 days of the event.
- **Termination of Employment:** Benefits coverage will end according to the terms of each specific benefit. Employees will receive information on how they may continue certain benefits at their own expense.

## Professional Development and Training Policy

**Objective:** To enhance employee skills, knowledge, and effectiveness through continuous learning and development opportunities, aligning with the bank's strategic goals and compliance with Islamic banking principles.

### 1. Available Training Programs

- **Onboarding Training:** Comprehensive introduction to bank operations, Islamic banking norms, customer service excellence, and compliance.
- **Ongoing In-House Training:**
  - **Technical Skills Development:** Regularly updated courses on banking software, financial analysis, risk management, and regulatory compliance.
  - **Soft Skills Enhancement:** Workshops on leadership, communication, teamwork, and customer relationship management.
  - **Islamic Banking Courses:** Detailed courses on Sharia-compliant banking practices, products, and ethical banking standards.
- **Leadership Development Program:**
  - Designed for high-potential employees to prepare them for future leadership roles within the bank.
  - Includes mentorship, rotational assignments across different departments, and leadership workshops.

### 2. Reimbursement for External Courses or Certifications

**Objective:** To support employees in pursuing external educational opportunities that contribute to their professional growth and the bank's objectives.

- **Eligibility:**
  - All full-time employees are eligible for reimbursement after completing their probationary period.
  - The course or certification must be relevant to the employee's current role or a future role within the bank as approved by management.
- **Reimbursement Process:**
  - **Pre-Approval:** Employees must submit a request for pre-approval of the course or certification to their direct supervisor and the HR department. The request should include the course details, provider,

cost, and a statement on how it relates to their job or career progression at the bank.

- **Payment:** Upon approval, employees may either pay upfront and submit receipts for reimbursement, or request direct payment from the bank to the institution, if feasible.
- **Proof of Completion:** Employees must submit proof of successful completion of the course or certification along with their grade or certification awarded.

- **Reimbursement Limits:**

- The bank reimburses up to a certain percentage, typically 75-100%, of the course fees, depending on the strategic importance of the skills acquired.
- There may be annual limits per employee based on budget availability and departmental needs.

### 3. Commitment Agreement

- Employees who receive reimbursement may be required to sign a commitment agreement to continue working at the bank for a specified period (typically one to two years) after completing the course. If the employee leaves before fulfilling this commitment, they may be required to repay a prorated portion of the reimbursement.

### 4. Performance and Follow-up

- **Integration into Work Role:** Employees are encouraged to integrate and share learned skills with their teams.
- **Feedback and Assessment:** Post-training feedback will be collected to assess the impact on job performance and employee satisfaction. This feedback will help refine future training offerings.

## Probation Period Policy

**Objective:** To assess new employees' performance, fit within the company culture, and capability to meet job requirements effectively, ensuring alignment with the bank's values and standards.

### 1. Duration of the Probation Period

- **Standard Duration:** The probation period for new employees is typically set at 90 days from the date of joining. This period may vary for senior positions based on the complexity of the responsibilities.

### 2. Expectations During the Probation Period

- **Performance Standards:** New employees are expected to demonstrate a basic understanding of their job duties, adapt to Meezan Bank's culture, and start contributing effectively to their team.
- **Learning and Integration:** Employees should actively engage in all training sessions and seek to understand the bank's operations and Islamic banking principles.
- **Professional Behavior:** Maintain professionalism, integrity, and collaboration in interactions with colleagues and clients, adhering to the bank's code of conduct.

### 3. Performance Evaluation and Feedback

- **Continuous Feedback:** Supervisors are encouraged to provide ongoing feedback to new employees throughout the probation period. This feedback should be constructive and aimed at guiding the employees in their adjustment and performance improvement.
- **Formal Reviews:**
  - **Mid-Probation Review:** Conducted at the 45-day mark to assess early performance, address any concerns, and set goals for the remainder of the probation period.
  - **End-of-Probation Review:** A comprehensive evaluation at the end of the 90 days. This review assesses the employee's overall performance, including achievements, improvements, and areas needing further development.
- **Evaluation Criteria:** Performance evaluations during probation are based on:

- **Quality of Work:** Accuracy, thoroughness, and reliability in completing tasks.
- **Productivity:** Ability to meet deadlines and manage workload effectively.
- **Learning Ability:** Speed and effectiveness in learning new skills and adapting to processes.
- **Team Integration:** Ability to work collaboratively with the team and contribute to team goals.
- **Adherence to Policies:** Compliance with bank policies and ethical standards.

- **Outcome of the Probation Period:**

- **Successful Completion:** If performance is deemed satisfactory, the employee is formally confirmed in their position.
- **Extension of Probation:** In cases where performance does not meet expectations but shows potential for improvement, the probation period may be extended by an additional 30 to 60 days.
- **Termination:** If performance remains unsatisfactory and shows no sign of improvement, employment may be terminated at the discretion of the bank.

## 4. Documentation

- **Record Keeping:** All feedback and evaluation forms used during the probation period must be documented and stored in the employee's personnel file.
- **Communication:** Results of the probation reviews should be communicated clearly and promptly to the employee in writing.



## Dress Code Policy

**Objective:** To maintain a professional appearance that reflects the bank's values and standards, aligns with Islamic principles, and is appropriate for the banking environment.

### 1. General Guidelines

- **Neatness and Cleanliness:** All employees are expected to maintain a neat, clean, and well-groomed appearance while at work.
- **Cultural and Religious Consideration:** Attire should respect Islamic values and the cultural context of Pakistan, emphasizing modesty for all employees.

### 2. Appropriate Attire for Various Settings

#### Client Meetings

- **Men:**
  - Formal business suit or a smart combination of dress pants with a blazer.
  - Collared dress shirts with a tie.
  - Dark, polished formal shoes.
- **Women:**
  - Formal business attire such as a tailored kameez with trousers or a long skirt.
  - Scarves or shawls should be used if covering is part of the employee's personal or religious practice.
  - Conservative and non-flashy footwear.

#### Office Work

- **Men:**
  - Dress pants with long-sleeved dress shirts. Jackets or blazers are optional.
  - Ties are optional unless specified for specific meetings or events.
  - Loafers or other smart shoes.
- **Women:**
  - Kameez with trousers or a modest skirt of appropriate length.
  - Optional scarves or shawls, adhering to personal and religious practices.

- Closed-toe flats or low heels.

## Casual Fridays

- **Men:**

- Smart casual attire such as chinos or smart jeans paired with polo shirts or casual shirts without ties.
- Casual shoes like loafers or smart sneakers; sandals only if deemed neat and clean.

- **Women:**

- Casual yet modest attire such as less formal kameez and trousers.
- Scarves or shawls can be more casual but should still maintain modesty.
- Appropriate casual footwear that maintains a professional look.

## 3. Prohibited Attire

- **All Employees:**

- No ripped or torn clothing.
- No offensive logos or slogans on clothing.
- No overly flashy or ostentatious accessories.
- Avoid excessively tight or revealing clothing.

## 4. Enforcement

- **Supervisors' Role:** Supervisors are responsible for ensuring that their team members adhere to the dress code. They should address any deviations in a respectful and discreet manner.
- **HR Department:** The HR department is available to provide guidance on the dress code and assist with any disputes or clarifications.
- **Consequences:** Repeated failure to comply with the dress code may result in disciplinary action, following the bank's standard disciplinary procedures.

## 5. Seasonal Adjustments

- **Seasonal Clothing:** Employees may make adjustments to their attire based on the weather, such as lighter fabrics during hot seasons, provided they continue to meet the dress code requirements.

# MEEZAN BANK POLICIES & PROCEDURES FOR EXISTING EMPLOYEES

## Performance Review Policy

**Objective:** To ensure all employees are fairly evaluated in a consistent manner, promoting personal growth, professional development, and alignment with the bank's strategic objectives.

### 1. Frequency of Performance Reviews

- **Annual Reviews:** Formal performance reviews are conducted annually for all employees.
- **Mid-Year Reviews:** A less formal mid-year review is encouraged to track progress, reassess goals, and make necessary adjustments.

### 2. Criteria for Evaluation

- **Performance Metrics:** Based on the specific roles and responsibilities outlined in the job description. This includes quality of work, productivity, and adherence to deadlines.
- **Core Competencies:** Such as communication skills, teamwork, problem-solving, and customer service, relevant to the employee's role and level within the organization.
- **Compliance and Integrity:** Adherence to bank policies, ethical standards, and regulatory requirements.
- **Innovation and Improvement:** Contributions towards improving processes, enhancing customer satisfaction, or reducing costs.

### 3. Self-Assessment Forms

- **Purpose:** Allows employees to reflect on their own performance, providing a personal perspective to be considered in the review process.
- **Content:** Self-assessment forms should include:
  - A review of achievements against the previous year's goals.

- Identification of challenges and how they were addressed.
- A section for employees to express their professional development needs and career aspirations.

## 4. Guidelines for Setting Goals

- **SMART Goals:** Goals set should be Specific, Measurable, Achievable, Relevant, and Time-bound.
- **Alignment with Bank's Objectives:** Ensure that individual goals support the broader objectives of the bank and the specific department.
- **Development Goals:** Include goals focused on skills development, certifications, or learning new aspects of the banking industry.

## 5. Conducting the Performance Review

- **Preparation:**
  - **Supervisor Preparation:** Review the employee's self-assessment, previous performance reviews, and any relevant feedback from peers or clients.
  - **Employee Preparation:** Employees should come prepared with documentation of their accomplishments, examples of work, and any other relevant information.
- **Discussion:**
  - Conduct the review in a private, uninterrupted setting.
  - Discuss the employee's performance, focusing on both strengths and areas for improvement.
  - Address the self-assessment and reconcile any differences in perception between the supervisor and the employee.
  - Formulate a development plan for the coming period, including new goals.

## 6. Follow-Up

- **Documentation:** Summarize the outcomes of the review, including agreed-upon goals and development plans, in a written document. Both the supervisor and the employee should sign this document to acknowledge agreement.
- **Monitoring Progress:** Set regular check-ins to discuss progress on goals and any support the employee may need.
- **Adjustments:** Be open to revising goals as necessary based on business needs, changes in role, or unexpected challenges.

## 7. Training for Supervisors

- Provide training to supervisors on how to conduct effective and unbiased performance reviews. This training should cover goal setting, feedback techniques, and legal considerations

## Time-Off Policy

**Objective:** To provide a fair and transparent process for granting time-off to employees, ensuring operational efficiency while accommodating personal needs.

### 1. Types of Time Off

- **Annual Leave:** Allotted number of days per year, accrued monthly.
- **Sick Leave:** Granted for medical reasons; a doctor's note may be required for extended absences.
- **Personal Leave:** For personal matters such as bereavement, family emergencies, etc.
- **Public Holidays:** Observed according to the national holiday calendar.
- **Maternity/Paternity Leave:** As per legal requirements and additional bank policies.

### 2. Submitting Time-Off Requests

- **Request Procedure:**
  - **Form Submission:** Employees must fill out a Time-Off Request Form, available from HR or the internal HR portal.
  - **Advance Notice:** Time-off requests should be submitted at least 30 days in advance for annual leave and as soon as possible for unexpected sick or personal leave.
  - **Supervisor Approval:** Requests must be approved by the employee's direct supervisor and then forwarded to HR for final approval.

### 3. Required Forms

- **Time-Off Request Form:** This form should include:
  - Employee's name and department
  - Type of leave requested
  - Start and end date of the leave

- Reason for leave (if applicable)
- Employee's signature and date
- Supervisor's approval signature

## 4. Blackout Periods

- **Definition:** Blackout periods are specific times during the year when time-off requests may be restricted due to operational needs (e.g., end of fiscal year, during major religious or national festivals).
- **Communication:** Blackout periods are communicated to all employees at the beginning of the fiscal year and as needed. These are posted on the internal HR portal and included in employee newsletters.
- **Exceptions:** Exceptions to blackout periods may be considered in cases of emergency or significant personal need, subject to approval by department heads and HR.

## 5. Process for Handling Conflicts

- **First Come, First Served:** Time-off requests are generally processed on a first-come, first-served basis.
- **Conflict Resolution:** In cases where multiple requests conflict, or during blackout periods, supervisors will assess the operational impact and may need to negotiate compromises among team members.
- **Alternatives:** If a request cannot be accommodated, the supervisor should work with the employee to find alternative dates or solutions.

## 6. Record Keeping

- **HR Responsibilities:** HR maintains records of all time-off requests, approvals, and balances. These records are accessible to employees for review upon request.
- **Tracking System:** The bank uses an automated system to track leave balances, accruals, and usage, ensuring transparency and ease of access for both employees and management.

## 7. Compliance and Monitoring

- **Policy Compliance:** All supervisors are responsible for enforcing the time-off policy and ensuring that leave is scheduled in a way that minimally impacts bank operations.
- **Audits:** Regular audits of leave records and compliance with the time-off policy are conducted to ensure fairness and adherence to regulations.

## Parental Leave Policy

**Objective:** To support employees in balancing their work responsibilities with family commitments by providing time off for the birth or adoption of a child, in accordance with legal requirements and Islamic values.

### 1. Eligibility Criteria

- **Employee Tenure:** Employees must have been employed with Meezan Bank for at least six months prior to the start of the leave period.
- **Employment Status:** Full-time and permanent part-time employees are eligible for parental leave. Temporary or contractual employees may be eligible depending on their contract terms and local labor laws.

### 2. Duration of Leave

- **Maternity Leave:** Eligible female employees are entitled to a total of 12 weeks of maternity leave. This includes up to 6 weeks prior to the expected delivery date and 6 weeks post-delivery.
- **Paternity Leave:** Eligible male employees can avail 2 weeks of paternity leave, to be taken within the first month following the birth of the child.
- **Adoption Leave:** In cases of legal adoption, the primary caregiver is entitled to 6 weeks of leave following the placement of a child in the employee's home.

### 3. New Benefits or Procedures

- **Flexible Return:** Newly introduced is a flexible return policy, allowing parents to return to work part-time or with flexible hours for up to four weeks after their leave ends to ease the transition back to work.
- **Leave Extension:** Employees experiencing complications related to childbirth or adoption can apply for an extension of their leave, subject to medical documentation and approval from HR.
- **Work From Home Options:** Post-leave, parents may request to work from home for a period, subject to their role's suitability for remote work and approval from their supervisor.

### 4. Procedures for Applying for Parental Leave

- **Notice Requirement:** Employees are required to notify HR and their supervisor at least 60 days in advance of their expected leave, using the Parental Leave Application Form.

- **Documentation Needed:** For maternity leave, a medical certificate confirming the pregnancy and expected date of delivery is required. For adoption leave, legal documentation confirming the adoption process is needed.
- **Approval Process:** The application will be reviewed by HR and the employee's supervisor to ensure coverage during the absence and will be formally approved in writing.

## 5. Continuation of Benefits

- **Health Insurance:** Employees on parental leave will continue to receive health insurance benefits as per usual terms.
- **Salary Benefits:** Meezan Bank provides paid leave for the duration specified. Any additional leave may be taken as unpaid, or employees can use any accrued annual leave.

## 6. Job Protection

- **Guaranteed Return:** Employees are guaranteed the same or a similar position at the same pay and benefits upon returning from parental leave.
- **Protection from Discrimination:** Employees taking parental leave will not be disadvantaged in their employment conditions or opportunities upon their return.

## 7. Communication

- **Guidance Sessions:** HR will provide sessions or materials detailing the parental leave policies, procedures, and any updates to ensure all employees are well informed.
- **Support Contact:** Designate a contact person in HR to assist employees with any queries or concerns regarding parental leave.



## Promotion Policy

**Objective:** To foster a transparent and merit-based advancement system that supports professional growth and rewards performance and potential within Meezan Bank.

### 1. Criteria for Promotion Eligibility

- **Performance:** Consistently high performance ratings in annual reviews. Employees must meet or exceed the performance expectations set for their current roles over a sustained period.
- **Tenure:** Employees are generally eligible for promotion after a minimum period in their current role, typically two years, to ensure adequate exposure and contribution at their current level.
- **Skills and Competencies:** Demonstrated skills and competencies that align with the responsibilities of the new role, including leadership skills for managerial positions.
- **Qualifications:** Where applicable, specific qualifications or certifications that are required for the new role.
- **Company Needs:** Eligibility is also contingent on the strategic needs of the bank, including the availability of a suitable position.

### 2. Application Process

- **Announcement of Opportunities:** Promotion opportunities are announced internally through the bank's HR portal. This announcement will detail the roles available, the qualifications required, and the application deadline.
- **Submission of Application:** Interested employees must submit a formal application along with their latest performance review summary and any other required documents, such as certifications or a portfolio of work.
- **Interviews and Assessments:** Candidates may be required to undergo interviews and/or assessments to evaluate their suitability for the new role. This might include behavioral interviews, role-specific tasks, or presentations.
- **Decision Making:** Promotion decisions are made by a committee comprising HR representatives and senior management to ensure fairness and transparency. Decisions are based on the evaluation criteria and business needs.

### 3. Training and Development Opportunities

- **Skill Development Programs:** Regular training programs designed to enhance specific skills related to banking operations, customer service, compliance, and more.

- **Leadership Development:** Targeted development programs for employees identified as potential future leaders, including mentorship, leadership courses, and management workshops.
- **External Education Support:** Financial support for external courses or certifications that are directly relevant to the employee's career path within the bank.
- **Career Pathing Workshops:** Workshops that help employees understand potential career paths within the bank and the competencies required for each path.
- **Succession Planning:** Inclusion in succession planning for critical roles, preparing high-potential employees for future senior positions.

#### 4. Communication and Feedback

- **Notification:** All applicants are notified of the outcomes of their promotion applications. Feedback is provided to unsuccessful candidates, highlighting areas for development to enhance future eligibility.
- **Transparency:** The criteria for promotion decisions are clearly communicated to ensure all employees understand the process and the requirements.

#### 5. Monitoring and Evaluation

- **Tracking Progress:** The HR department tracks the progress of promoted employees, ensuring they successfully transition into their new roles.
- **Evaluation of Promotion Policy:** Regularly reviewing the promotion policy to adapt to changing business needs and employee feedback.

## Retirement Planning Policy

**Objective:** To assist employees in preparing for financial security after retirement, providing structured retirement savings plans, and educational resources.

### 1. Pension Plans

- **Provident Fund:** Meezan Bank offers a mandatory provident fund where both the employee and the employer contribute a fixed percentage of the monthly salary. This fund is managed through reputable fund managers to ensure optimal growth and security of the funds.
- **Gratuity Fund:** Employees are also eligible for a gratuity fund, which is a lump sum payment made by the bank based on the duration of service and last drawn salary, payable upon retirement or resignation.

### 2. Retirement Savings Plans

- **Voluntary Contributions:** Employees have the option to increase their retirement savings by opting into voluntary contribution schemes, which allow for additional contributions to their provident fund.
- **Shariah-Compliant Investment Options:** Considering the Islamic nature of Meezan Bank, all investment options offered are Shariah-compliant, ensuring that employees' savings are invested in accordance with Islamic principles.

### 3. 401(k) Contributions

- **Note:** As Meezan Bank operates in Pakistan, the equivalent to a 401(k) plan might not apply. However, if applicable or for illustrative purposes:
  - **401(k) Plan:** Employees can contribute a portion of their salary to a 401(k) plan, with pre-tax dollars, which the bank may match up to a certain percentage, enhancing their retirement savings.

### 4. Resources for Financial Advice

- **Financial Planning Services:** Meezan Bank partners with financial advisors who provide free or discounted financial planning services to employees. These services help employees understand how to optimize their retirement savings and plan for future financial needs.
- **Online Tools and Calculators:** Access to online resources, including retirement savings calculators, that help employees estimate their retirement savings growth and plan their contributions.

## 5. Retirement Seminars and Workshops

- **Regular Seminars:** Organize seminars and workshops led by financial experts that cover various aspects of retirement planning, such as savings strategies, investment options, and tax implications.
- **Retirement Planning Workshops:** These workshops are designed to help employees nearing retirement age to prepare for the transition, covering topics such as estate planning, healthcare during retirement, and managing living expenses on a fixed income.

## 6. Communication and Accessibility

- **Regular Updates:** Employees receive regular updates about any changes to the retirement plans, including adjustments in the contribution rates or changes in the fund management policies.
- **Personalized Consultations:** Available upon request to discuss individual retirement goals and planning with a financial advisor.

## 7. Transition Support

- **Pre-Retirement Counseling:** Offer counseling sessions for employees approaching retirement to discuss their retirement plan status and any necessary adjustments to meet their goals.
- **Post-Retirement Support:** Provide information on how to access retirement funds and manage finances effectively post-retirement.

## Employee Assistance Program (EAP) Policy

**Objective:** To support the well-being of employees by providing confidential and professional assistance to help them manage personal or work-related challenges effectively.

### 1. Services Offered

- **Counseling Services:** Access to professional counseling for issues such as stress, depression, anxiety, and personal or family problems. Counseling is available through face-to-face sessions, telephone, or online platforms.
- **Legal Advice:** Consultation services for legal issues, including family law, estate planning, and other civil matters. This service is meant to provide guidance and is not a substitute for professional legal representation.
- **Financial Planning:** Assistance with financial concerns such as debt management, budgeting, and retirement planning, provided by certified financial planners.
- **Work-Life Balance Programs:** Resources and referrals to services that can assist employees in managing work-life balance, such as childcare, eldercare, and wellness programs.
- **Crisis Intervention:** Immediate support in the event of critical incidents, including on-site assistance if needed.

### 2. Accessing Support

- **Confidential Contact Methods:** Employees can access EAP services through a dedicated phone line, a secure website, or a mobile app, all available 24/7.
- **Initial Assessment:** Upon contact, an initial assessment is conducted to determine the employee's needs and the appropriate services to be provided.
- **Referral Process:** Based on the initial assessment, employees may be referred to a specialist within the EAP network who can provide the necessary services.
- **Session Limits:** Employees are typically entitled to a set number of sessions per issue per year at no cost. Additional services may be available if necessary, potentially at a cost.

### 3. Confidentiality Policies

- **Strict Confidentiality:** All interactions with the EAP, including the fact of an employee's participation, are kept confidential in accordance with legal requirements and ethical standards.

- **No Impact on Employment:** Utilization of EAP services will not be recorded in employee files and will not affect job security or promotional opportunities.
- **Data Protection:** Personal information is protected and will not be shared with Meezan Bank or any external entities without the employee's explicit consent, except in circumstances where there is a legal duty to report (such as imminent risk of harm to self or others).

#### 4. Promotion of EAP Services

- **Awareness Programs:** Regular awareness sessions and communication campaigns to educate employees about the EAP services available and how to access them.
- **Onboarding Information:** Introduction to the EAP as part of the onboarding process for new employees to ensure they are aware of the support available from the start of their employment.
- **Manager Training:** Training for managers on how to recognize signs of distress among team members and how to refer them to the EAP.

#### 5. Monitoring and Evaluation

- **Feedback and Improvement:** Employees are encouraged to provide feedback on their experience with the EAP, which is used to improve the quality and effectiveness of the services offered.
- **Utilization Reports:** Regular anonymous utilization reports are reviewed to understand the common issues faced by employees and to adjust the services offered as needed.

## Remote Work Policy

- **Objective:** To define the parameters and expectations for remote work, which became particularly relevant due to changing work dynamics.
- **Eligibility and Guidelines:** Criteria for who can work remotely, the necessary technological support, and guidelines for maintaining productivity.
- **Security Measures:** Ensuring that remote work complies with data protection and security protocols.

## 2. Anti-Discrimination and Harassment Policy

- **Objective:** To promote a workplace free of discrimination and harassment, ensuring all employees are treated with respect and dignity.
- **Procedures:** Steps for reporting incidents, investigation processes, and disciplinary actions for policy violations.

## 3. Health and Safety Policy

- **Objective:** To ensure a safe and healthy work environment, preventing workplace injuries and illnesses.
- **Regulations and Compliance:** Alignment with national safety regulations and continuous monitoring of workplace conditions.
- **Training and Emergency Procedures:** Regular health and safety training, including emergency response drills and first aid.

## 4. Change Management Policy

- **Objective:** To manage organizational changes effectively, minimizing disruptions while maximizing the adaptation capabilities of employees.
- **Communication Strategies:** Methods for effectively communicating changes within the organization.
- **Support Systems:** Providing support and resources to employees to help them adjust to changes.

## 5. Conflict Resolution Policy

- **Objective:** To provide a clear process for resolving interpersonal or departmental conflicts that affect workplace harmony.
- **Procedures:** Steps for confidential conflict reporting, mediation processes, and resolution strategies.

## 6. Data Protection Policy

- **Objective:** To safeguard personal and professional data of employees and clients, complying with legal standards.
- **Employee Responsibilities:** Guidelines on data handling, information sharing, and penalties for breach of protocol.

## 7. Sustainability Policy

- **Objective:** To commit to sustainable practices within the workplace and reduce the environmental impact.
- **Initiatives:** Recycling programs, energy-saving practices, and corporate social responsibility projects.

## 8. Volunteerism and Community Engagement Policy

- **Objective:** To encourage and support employee involvement in community service and volunteer activities.
- **Benefits:** Providing paid time off for volunteer work and organizing bank-sponsored community service events.