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# PremiumTrust Bank

## Health and Safety Policy

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## HEALTH AND SAFETY POLICY FOR PREMIUMTRUST BANK

### 1.0 Scope

This document describes general Health, Safety and Environmental guidelines with regards to operations in PremiumTrust Bank's offices and branch locations.

#### **The Guidelines will cover the following areas:**

- Principles
- Responsibilities
- Providing a Safe Workplace
- Safe Communication and Training
- Documentation and Record Keeping

### 1.1 PRINCIPLES

Safety is an important aspect of PremiumTrust Bank (the bank) and the bank is committed to the continued advancement of an institutional safety culture with strong programs of personal safety, accident and injury prevention, wellness promotion, in compliance with applicable health, safety and environmental laws and regulations.

PremiumTrust Bank shall make all reasonable efforts to:

- Promote occupational and personal safety, health and wellness;
- Protect the health and safety of PremiumTrust Bank, staff, customers, contractors and other stakeholders;
- Provide information to staff, customers, contractors and other stakeholders about health and safety hazards;
- Identify and correct health, safety hazards and encourage staff, customers, customers and other stakeholders to report potential hazards;
- Conduct activities in a manner protective of the environment and keep Management abreast of environmental impacts associated with the bank's operations; and

- Maintain an emergency response plan to mitigate the impact of any emergency event on the Bank.

## **2.0 RESPONSIBILITIES**

Adherence to good health and safety practices and compliance with applicable health and safety regulations is a joint responsibility.

- Line responsibility for good health and safety practice begins with the Managers in the workplace and proceeds upward through the levels of Management.
- Safety drivers include Unit Heads, Managers, Team Leads, or others having direct supervisory and/or oversight responsibility. Administrative levels of management include Managers and Team Leads. Final responsibility for health and safety policy and programs rests with the MD /CEO.
- The Corporate Services Group HSE Team and/or any committee set up for on Health and Safety are responsible for recommending bank-wide health and safety policies to the MD/CEO.
- The Corporate Services Group HSE Team of the bank is responsible for ensuring overall bank compliance with applicable policies, statutes, and regulations; monitoring the effectiveness of the safety programs; and providing central health and safety services and support to all areas of the Bank.

### **2.1 Supervisory Responsibilities**

Unit heads, including Team Leads are responsible for protecting the health and safety of employees, customers and visitors working under their direction or supervision. This responsibility entails:

- Being current with and implementing PremiumTrust Bank health and safety policies, practices and programs;
- Ensuring that workplaces, including equipment are safe and well maintained.
- Ensuring that employees, customers and visitors under their supervision or within their work areas have been provided with appropriate safety training



and information in adherence to established safety practices and requirements.

## **2.2 Health and Safety Responsibilities**

**The Health and Safety Personnel in the Facilities Team of the Corporate Services Group is responsible for:**

- Reviewing legislation, developing and implementing policies, and monitoring compliance with health, safety and environmental policies, statutes and regulations;
- Developing institutional safety and compliance programs and assist departments and managers with implementation;
- Providing guidance and technical assistance to Team Leads and Managers in identifying, evaluating, and eliminating health and safety hazards;
- Developing programs for the safe use of hazardous radiological, biological, and chemical substances and lasers;
- Providing training materials, assistance, and programs for safe work practices;
- Providing guidance on effective emergency management and business continuity programs, and provide emergency response services for incidents involving hazardous materials;
- Providing fire prevention, inspection, engineering and systems maintenance services; and
- Hazardous waste management and disposal services.

## **2.3 Staff Responsibilities**

**Staff are responsible for:**

- Keeping themselves informed of conditions affecting their health and safety;
- Participating in safety training programs as required by PremiumTrust Bank policy;

- Adhering to health and safety practices in the workplace;
- Reporting potential unsafe practices or serious hazards in the workplace.

## **2.4 Safety Performance**

Everyone at PremiumTrust Bank is expected to perform their work safely. Managers and Team Leads shall establish and maintain a system of positive reinforcement and escalated discipline to support good health and safety practices. Safety performance shall be a part of every individual's role and responsibility as well as performance expectation.

## **3.0 PROVIDING A SAFE WORKPLACE**

PremiumTrust Bank's program for providing a safe workplace for Branches, Departments, Staff and customers include:

- facility design;
- hazard identification;
- workplace inspection and corrective action;
- shutdown of dangerous activities;
- medical surveillance and
- emergency preparedness.

In addition to this general institutional health and safety policy, additional hazard-specific policies and requirements may apply to different work at PremiumTrust Bank.

## **4.0 SAFETY COMMUNICATION AND TRAINING**

Safety and compliance required training shall be communicated in a manner readily understandable to Branches, Units, Staff and Customers, in accordance with the communication policy outlined below.

### **4.1 Systems of Communication**

Managers, Team Leads and Staff, shall establish, implement and maintain a system for communicating with employees and customers about health and safety matters. Information should be presented in a manner readily understandable by all employees and customers. Due attention must be paid to levels of literacy and language barriers. Verbal communication should be supplemented with written materials or postings if appropriate. Whenever



appropriate, statutes and policies affecting employees and customers shall be available in the workplaces.

#### **4.2 Communication About Hazards**

Units, staff, and customers who may encounter hazardous substances or practices in the workplace shall be provided information concerning the hazards which may be posed, and the methods by which they may deal with such hazards in a safe and healthful manner.

#### **4.3 Training**

Unit Heads shall be experienced, trained or knowledgeable in the safety and health hazards to which employees and customers under their immediate supervision may be exposed. They shall be knowledgeable of current practices and safety requirements.

All Staff and customers shall have or be provided the knowledge to protect themselves from hazards in the Bank's environment. Unit Heads and Team Leads shall ensure that employees have received appropriate training and information regarding:

General health and safety practices of the workplace, including emergency procedures;

- Job-specific health and safety practices and hazards;
- Recognition and assessment of health and safety risks;
- How to minimize risks through sound safety practices and use of protective equipment; and
- Awareness on appropriate practices to protect the environment.

#### **Training shall occur when:**

- An employee is hired.
- Potential hazards are introduced by new processes or equipment.
- Unit Heads and staff shall be trained or retrained at least once a year or as the need arises to demonstrate an understanding of current standard safety practices and requirements.

## 5.0 DOCUMENTATION AND RECORDKEEPING

Documentation and records of training and activities as required by regulation shall be preserved to demonstrate compliance with applicable statutes, regulations and policies.

**THIS HEALTH, SAFETY AND ENVIRONMENT POLICY HAS BEEN REVIEWED AND APPROVED**

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