



Group Health and Safety Policy

Introduction

Banca Ifis Group clearly expresses and discloses, through the dissemination of the Group Health and Safety Policy, the fundamental principles and criteria basing on which all the types and levels of decisions are made regarding occupational health and safety.

The corporate management considers safety at work, protection of health and welfare of its employees, suppliers, all collaborators, customers, third parties and all the stakeholders involved in the Bank's activities as priority and non-negotiable objectives.

All activities of the Bank must meet adequate safety requirements as a minimum condition of legitimacy. The work environment must be safe, healthy, and inclusive, even through the prevention and mitigation of psycho-social risks, the promotion of the physical, psychological, and social well-being of all, without neglecting individual specificities, through a focus on employee's work-life balance.

The use of financial, technological and professional resources dedicated to safety and health protection represents a productive investment and a concrete expression of the Bank's commitment to prevent and protect from occupational risks. Taking into account the different nature and magnitude of existing and emerging risks (psycho-social risks, travel related risks and risks related to critical external events including climate change) the management of the Bank is committed to continuously improve its performance for the safety and health protection of all, managing the changes of the green, digital and demographic transition, the evolution of work patterns, artificial intelligence, eco-sustainability and eventually future health crises. The Group is committed to ensure corporate well-being and to promote proper lifestyles based on healthy eating and regular sports activity, people's involvement and motivation, including a better work-life balance.

Objectives

Banca Ifis is committed to pursue, by making available human, instrumental and economic resources, the objectives of improving workers health and safety, as an integral part of its activity and as a strategic commitment with respect to the more general aims of the entire business activities. The Group is committed to operate in accordance with the legislation on Occupational Health and Safety, in order to implement methodologies, interventions and improvements aimed at reducing accidents, occupational diseases and related indices. It ensures the proper application of technologies used and, where possible, pursues the improvement of these technologies or the adoption of more advanced health and safety technologies. The Bank identifies hazards arising from activities, sources and situations, assesses their risks and takes appropriate preventive and protective measures.

The adoption and application of procedures defined by the Integrated Safety and Environment Manual aims to:

- the compliance with the applicable legal requirements and other standards or good practices;
- the protection of the workers' health and safety, company property and workplaces and respect for communities;
- the continuous improvement of health and safety risk prevention performance.

Commitments:

Banca Ifis:

- introduces and maintains up-to-date management and surveillance procedures for the constant control of workers health and safety and for the actions to be taken in the event that nonconformities, anomalies and emergencies are identified;
- evaluates the company's processes, products and activities, both by conducting audits and by analysing context data that ensure effective monitoring;
- sets and pursues health and safety and welfare goals for innovation and improvement with a view to prevention;

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- assesses in advance the workers related risks linked to actual and future activities and/or process and/or task in order to be able to adopt solutions capable of preventing accidents and occupational diseases, with particular reference to the applicable legislative provisions and technical standards, pursuing their elimination and, where this is not possible, their reduction;
- plans the implementation of preventive measures also in order to improve the working conditions of employees, so as to coherently integrate technical and production conditions and factors of the environment and work organization;
- pursues compliance with ergonomic principles in the organization and work environment in order to provide functional and comfortable environments;
- pursues the adoption of the best technologies for the elimination of risks and, where this is not possible, their minimization at source;
- promotes education, information and training activities on a regular basis, involving all employees, making them aware of their individual obligations and the importance of each of their individual actions for the achievement of the expected results and their responsibility concerning occupational health and safety;
- ensures the involvement, participation and dissemination of all personnel for the full sharing of the Bank's Policy and objectives, for the development of a prevention-oriented culture for the maintenance and development of safe working conditions;
- selects suppliers and contractors according to the principles of this Policy, requiring the commitment to maintain behaviour consistent with it.

The Group makes this document known and disseminates it to all workers, as well as making it available to all stakeholders by publishing it on the corporate website. It periodically reviews this Policy to verify its correctness and effectiveness, with a view to continuous improvement. The entire company structure participates, according to its powers and skills, in the achievement of the objectives.

