

# Group Safety Policy

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<b>Policy owner:</b>	Group Safety Manager
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## 1. Introduction

International Personal Finance PLC is committed to the health and safety of our employees, Customer Representatives, visitors, and all those who may be affected by our activities.

The Group Safety Policy outlines our approach to maintaining a safe and healthy work environment for all individuals involved in our operations, and to ensuring compliance with all relevant health and safety regulations and standards. The policy serves as a framework for promoting a culture of safety throughout our organization.

## 2. Policy Purpose

The objective of this policy (“the Group Policy”) is to enable the delivery of the Group Safety strategy to ensure that all reasonably practicable steps are taken to mitigate risks to the health and safety of employees, Customer Representatives, and all those who may be affected by our activities.

## 3. Policy Scope

This policy applies to all persons working for the IPF Group or on our behalf in any capacity, including employees at all levels and locations, directors, officers, agency workers, seconded workers, interns, Customer Representatives, contractors, external consultants, third-party representatives and business partners.

We may amend this policy at any time.

## 4. Definitions

The following definitions are used in this policy:

Definition	Meaning
<b>Group</b>	International Personal Finance plc and all companies in which it directly or indirectly owns or controls the voting rights attaching to not less than 50% of the issued share capital or controls the appointment of the majority of the board of management.
<b>Customer Representatives</b>	Serve as a liaison between IPF Home Credit and its customers, providing financial services and establishing and maintaining positive relationships to enhance the overall customer experience.
<b>“must”</b>	Where a rule is described as “must”, no exception will be accepted.
<b>“should”</b>	Where a rule is described as “should”, an exception is allowed with conditions.

## 5. Policy Requirements

### Statement of Intent

- a. IPF Group will provide a safe and healthy workplace for both staff and contractors and will act responsibly towards the communities and environment in which the Group operates.
- b. IPF Group is committed to achieving high standards of health and safety in relation to employees, Customer Representatives, visitors, contractors working on its premises or projects and members of the public (including customers) who may be affected by the Group’s activities. This commitment includes physical and psychological health, safety and

wellbeing, fire prevention and protection and continual improvement of the working environment.

- c. IPF is well aware of its obligations under the health and safety and associated legislation and is fully committed to meeting those obligations. The successful management of health and safety is a key management objective.
- d. In all cases, compliance with legislative requirements will be considered the minimum threshold of acceptability, with higher standards being introduced where appropriate and reasonably practicable.
- e. The Group supports the concept of consultation with its staff on health and safety matters.
- f. The Group will provide appropriate health and safety and fire precautions training and information for all employees.

### Safety risk management system

There is a comprehensive risk management system in place to manage the specific to IPF health and safety risks. The following are components that **should** be in place:

**Safety Policy** – A safety policy **must** be in place at the Group level and in each market there must be a localised safety policy, aligned with the Group one and in compliance with the applicable local legal requirements. The safety policies **must** be shared with all employees, Customer Representatives and contractors.

**Induction and annual refresher training** - An induction and annual refresher training for all staff and Customer Representatives **must** be in place in all markets. They **should** cover the key safety risks applicable to IPF and local relevant regulatory requirements. All relevant employees and Customer Representatives **must** attend and complete the respective trainings.

**Incident reporting** – An incident reporting process **must** be in place in all markets to ensure reporting of all incidents, accidents, unsafe conditions and unsafe behaviours. Reporting requirements **must** cover the obligation to notify the line manager and the local safety expert of above cases. All relevant employees and Customer Representatives **must** comply with the incident reporting requirements.

**Incident investigation** – A process **must** be in place in all markets to ensure all safety incidents are investigated, root causes are identified and corrective and preventive actions are implemented.

**Compliance with legislation** – All markets **must** comply with the applicable health and safety legislation and have a process in place to monitor changes in legislation. No breaches are allowed. Identified breaches **must** be reported to the Group Health and Safety Manager.

**ISO Certifications** – All Home Credit markets **must** comply with and be certified to ISO 45001 Occupational Health and Safety Management Standard. In addition, all Home Credit markets and IPFD **must** comply with and be certified to ISO 45003 Occupational Health and Safety Management - Psychological health and safety at work Guidelines for managing psychosocial risks.

**Annual self-assessments of safety system in Home Credit markets and IPFD** – All markets **must** have an annual process in place to assess compliance with safety management system requirements.

**Personal responsibility** - Every member of staff, all contractors and agents and anyone who works on behalf of IPF, **must** exercise personal responsibility in preventing harm to themselves and others.

## Communicating the policy

The policy **must** be included within the health and safety induction training for all new employees, contractors and Customer Representatives and be made readily available and accessible to all.

## 6. Roles and Responsibilities

Everyone	All employees, directors, contractors and Customer Representatives must comply with this policy.
IPF Board	Reviewing and approving the group appetite for safety risk annually, in line with the Group Enterprise Risk Management Policy
Group Safety Manager (as Group Risk Owner)	Setting the Group Policy in alignment with health and safety legislative requirements in all markets and ISO 45001 and ISO 45003 Occupational Health and Safety Management Standards as applicable. Monitoring compliance with the Group Policy; Proposing changes to the Group Policy to the Executive Committee whenever is necessary; Proposing the group appetite for safety risk; and Ensuring the risk management for safety risk is aligned to the Group Risk Management Policy.
Local Loss Prevention Committees	Setting local safety policies in line with the Group Policy, local legislation & any other applicable requirements; Setting & reviewing local safety objectives with a commitment to continual improvement; and Operating according to their agreed Terms of Reference.

## 7. Policy governance

### 7.1. Breaches and Exceptions to Policy

Exceptions to Policy	No deviations from this policy are permitted.
Breaches of this Policy	All breaches of this policy must be notified to Group Safety Manager.
Whistleblowing	If for any reason you are uncomfortable reporting a breach as requested above you can access our independent whistleblowing services at <a href="https://report.whistleb.com/en/ipf">https://report.whistleb.com/en/ipf</a> for European, IPF Digital or Group related matters or <a href="https://hacerlocorrecto.ethicsglobal.com/">https://hacerlocorrecto.ethicsglobal.com/</a> for Mexico.

## 7.2. Assurance

<b>Owner</b>	This Policy is owned by Group Safety Manager
<b>Assurance mechanisms</b>	This policy will be reviewed annually. The Group will communicate on progress and compliance with this policy commitment in its Annual Report and other public disclosures as necessary. In addition, an annual Group Safety review takes place to assess effectiveness and compliance with the safety management system.

## 8. Related Policies

Group Enterprise Risk Management Policy