

JSC Halyk Bank
Occupational Health and Safety
POLICY

Chapter 1. General Provisions

1. This Occupational Health and Safety Policy of JSC Halyk Bank (the “Policy”) determines the principles, aims, objectives, core operations and obligations of JSC Halyk Bank (the “Bank”) applicable to occupational health and safety in implementation of its activities.

2. The Policy represents the Bank’s documented public declaration of its intention and assured fulfillment of obligations to comply with state regulatory labor protection requirements and voluntarily assumed obligations.

3. The Policy is a public document posted in the public domain on the official website of the Bank and available to all employees of the Bank, as well as to other persons. All employees of the Bank must be guided by this Policy and perform their individual labor duties within the Policy implemented by the Bank.

4. The management represented by the CEO of the Bank shall bear responsibility for implementation of the Policy, by setting appropriate goals, planning and financing measures to achieve them.

5. The Policy has been developed in accordance with legislation of the Republic of Kazakhstan.

Chapter 2. Basic Principles of the Bank Policy

6. The key principles of the Policy are:

- 1) the life and health of employees are the main priority of the Bank;
- 2) ensuring safe working environment is a key element to preserving the life and health of employees;
- 3) no considerations of an economic, technical or other nature can be taken into account if they contradict the interests of ensuring the safety and health of employees;
- 4) all employees of the Bank are responsible for meeting the requirements related to occupation health and safety.

Chapter 3. Purpose of the Bank Policy

7. The purpose of the Bank's Occupational Health and Safety Policy is to ensure healthy and safe working environment for the Bank employees, to prevent accidents, occupational diseases and emergencies in the course of labor activities.

Chapter 4. Occupational Health and Safety Tasks of the Bank

8. The main occupational health and safety tasks of the Bank are:

- 1) to determine the Republic of Kazakhstan statutory and regulatory occupational health and safety requirements applied in the course of the Bank’s activities, and ensure compliance thereof by all employees of the Bank;
- 2) to develop procedures for hazard identification, risk assessment and risk management in order to prevent accidents, occupational diseases, emergencies, identify and eliminate their causes in a timely manner;
- 3) on the basis of risk assessment, to set priority occupational health and safety goals aimed at the implementation of this Policy, periodic analysis of those goals fulfillment degree;
- 4) to develop duties, to determine responsibility and authority in the occupational health and safety management system, to bring them to the attention of each employee, to implement the idea that occupational health and safety management in the Bank is implemented by the heads and employees of all levels;
- 5) to get all employees involved in the development and implementation of the Occupational Health and Safety Policy and measures, activities to improve labor conditions and safety, and prevention of injuries and occupational diseases;
- 6) to organize a system for effective monitoring of compliance with occupational health and safety requirements, to conduct preventive and corrective actions in order to ensure the compliance of occupational health and safety activities and management system of the Bank with Republic of Kazakhstan statutory requirements;

7) to implement the principle of continuous improvement of the occupational health and safety management system through regular monitoring, analysis of its effectiveness and timely management decisions to improve labor conditions and safety, and improve the occupational health and safety management system.

Chapter 5. Occupational Health and Safety Obligations of the Bank

9. The Bank acknowledges its obligation to protect its employees from the risk of harm to life and health in the course of their daily activities, and, to achieve the occupational health and safety goals and objectives, the Bank undertakes:

- 1) to comply with statutory and regulatory occupational health and safety requirements;
- 2) to improve constantly the occupational health and safety management system in the Bank;
- 3) to ensure the availability of reliable information on labor conditions and occupational health and safety both to employees of the Bank and other parties concerned;
- 4) to assess all possible risks at workplaces, taking into account the specifics of the Bank activities, the nature of risk, in order to identify potential and real hazard, as well as to ensure risk management in accordance with the procedures approved by the Bank;
- 5) to develop and implement action plans, target programs to minimize and eliminate to the extent possible risks, threats of accidents, emergencies, injuries and disease rate, and improve the health of employees;
- 6) to increase the level of responsibility and ensure the involvement of each employee, regardless of the profession or position, in the observance of occupational health and safety duties;
- 7) to maintain at a high level and constantly improve the occupational health and safety preparation of employees through high-quality training;
- 8) in accordance with the established procedure, to investigate and register accidents in the Bank and cases of occupational diseases;
- 9) to develop and approve occupational health and safety instructions for employees of the Bank in accordance with Republic of Kazakhstan statutory requirements;
- 10) to ensure that the Bank has a set of internal regulatory documents containing occupational health and safety requirements in accordance with the specifics of its activities;
- 11) to conduct training in safe methods and techniques for performing work, and provision of first aid to injured persons in the Bank, to provide training on occupational health and safety, internships at the workplace and testing knowledge of occupational health and safety requirements.

Chapter 6. Final Provisions

10. This Policy shall come into force from the date of resolution of the Banks' Board of Directors on its approval.

11. This Policy applies to the Head Bank and Bank branches employees whereof accept it for mandatory performance and are guided by the principles and requirements set forth herein.

12. Issues not considered in/not regulated by this Policy shall be governed by the relevant internal regulations of the Bank and the legislation of the Republic of Kazakhstan.

13. If, upon changes in the legislation of the Republic of Kazakhstan, certain provisions of the Policy come into conflict with the current legislation of the Republic of Kazakhstan, then, until the Policy is amended, it is required to be guided by the current legislation of the Republic of Kazakhstan and the Policy in the part that does not contradict the legislation of the Republic of Kazakhstan.

14. The content of this Policy is communicated to the employees of the Bank in the manner determined by the internal documents of the Bank.