

Group Health and Safety Policy

The Banca Ifis Group publishes its own Health and Safety Policy to clearly set out and communicate the fundamental principles and criteria on the basis of which all types and all levels of decisions are taken regarding occupational health and safety.

Management considers occupational safety and the health of its personnel to be essential and priority objectives; all productive activities and aspects of company life must first and foremost meet suitable safety requirements. Compliance with health and safety standards constitutes a minimal yet essential condition for the legitimacy of production processes and an instrument for the rationalisation and efficiency of company organisation. All financial, technological and professional resources used to ensure that staff can work in healthy and safe conditions are a valuable investment and a practical indication of the Group's commitment to workplace health and safety. Company Management therefore undertakes to implement and pursue a policy of continuous improvement of its performance regarding the health and safety of its personnel, taking into account the varied nature and extent of existing risks.

The principles and criteria are specifically those set out in art. 15 of Italian Legislative Decree no. 81/08:

- a) Assessment is made of "all" health and safety risks, with particular reference to applicable legal provisions and technical standards.
- b) The implementation of preventive measures is planned in such a way that both technical and production conditions of the company and the influence of factors in the environment and work organisation are coherently integrated into prevention.
- c) Attempts are made to eliminate risks and, where this is not possible, the aim is to reduce risks to a minimum in relation to the knowledge acquired on the basis of technical progress.
- d) Ergonomic principles are applied in the organisation of work, the design of workplaces, the choice of equipment and the definition of work and production methods, particularly with a view to reducing the effects of monotonous and repetitive work on health.
- e) Whenever possible, risks are reduced at their source.
- f) Hazardous aspects are replaced with non- or less-hazardous equivalents.
- g) The number of workers who are, or may be, exposed to risk is generally kept to a minimum.
- h) The use of chemical, physical and biological agents in the workplace is limited.
- i) Priority is given to implementing collective protection measures rather than individual protections measures.
- l) Health checks are carried out on workers, as required by law and in accordance with indications provided by the appointed Occupational Physician.
- m) Workers who are identified as unsuitable for work (either wholly or partially, temporarily or permanently) as a result of health checks are removed from exposure to

- risk and transferred to another position where possible.
- n) Workers are regularly provided with appropriate information and training.
 - o) Managers and supervisors are regularly provided with appropriate information and training.
 - p) The health and safety officer and workers' safety representatives are regularly provided with appropriate information and training.
 - q) Appropriate instructions for workers are prepared and distributed.
 - r) Worker participation and consultation is ensured.
 - s) Measures are implemented that promote the participation and consultation of workers' safety representatives.
 - t) Measures deemed appropriate to ensure the improvement of safety levels over time are planned and scheduled, including through the adoption of codes of good conduct and good practice.
 - u) Definition is made of emergency measures to be implemented in the event of first aid, firefighting, evacuation of workers and serious and immediate danger.
 - v) Warning and safety signals are used.
 - w) Steps are taken to guarantee the regular maintenance of areas, equipment and systems with particular regard to safety devices in accordance with the manufacturers' instructions.