



HR POLICY

HEALTH, SAFETY AND QUALITY OF WORK LIFE ARE PRIORITIES FOR OUR GROUP.

“WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY” - CRÉDIT AGRICOLE S.A. AND ITS SUBSIDIARIES ARE PROUD OF THEIR *RAISON D’ÊTRE* AND BASE THEIR HUMAN-CENTRIC PROJECT ON A STRONG COMMITMENT TO THEIR EMPLOYEES, IN PARTICULAR IN THE FIELDS OF HEALTH, SAFETY AND QUALITY OF WORK LIFE.

PRINCIPLES

Throughout all their establishments in France and abroad, Crédit Agricole S.A. and its subsidiaries ensure working and employment conditions that are conducive to preserving the health and safety of their employees, and a high quality of working environment.

THESE PRINCIPLES ARE CONFIRMED IN THE INTERNATIONAL FRAMEWORK AGREEMENT SIGNED WITH UNI GLOBAL UNION ON 31 JULY 2019 AND RENEWED ON 9 OCTOBER 2023.

In addition to preserving health and safety at work, Crédit Agricole S.A. and its subsidiaries are convinced that Quality of Work Life is a major driver for employee commitment and economic performance. They are committed to further developing their policy of well-being at work and work-life balance, as well as their parental policy, all factors in professional equality.

PLAYERS

As regards health, safety and working conditions, various players interact:

- **Occupational healthcare**, whether in-house or outsourced, monitors hygiene conditions in the workplace, prevents risks, monitors the health of employees and advises the employer and employees.
- **Social workers** are available to help employees facing various difficulties by listening to and advising them.
- The **Physical Security and Safety Department** (*Direction sécurité-sûreté*, or DSS), which reports to the General Secretariat of Crédit Agricole S.A., coordinates and oversees the Physical Security & Safety business line, which relies on:
 - the Safety and Security Prevention Managers (*Responsables sécurité-sûreté-prévention*, or RSSP) of each entity,
 - committees dedicated to security and safety,
 - discussions with other departments for crisis management purposes where necessary.



- **Crédit Agricole S.A.'s and its subsidiaries' Human Resources Departments** support these principles and implement prevention, information and training initiatives in this field.
- A dedicated team within the Crédit Agricole S.A.'s and its subsidiaries' HR departments is in charge of **employees with disabilities**.
- A main point of contact regarding harassment and sexist behaviour is appointed within each subsidiary to prevent, act against and combat moral and sexual **harassment and sexist behaviour**.
- The **Staff Representative Bodies** and in particular the **CSSCT (Health, Safety and Working Conditions Commission)**, a commission part of the Works Council (*Comité Social et Economique*, or CSE) that handles issues of health, safety and working conditions by ensuring the protection of employees' health, contributing to the prevention of risks in the workplace, and helping improve working conditions.
- **Each employee** looks out for his or her own health and safety, and that of his or her colleagues.

COMMITMENTS

Throughout locations worldwide, Crédit Agricole S.A. and its subsidiaries:

- Comply with local health and safety laws and regulations,
- Provide a working environment in which employees are treated with respect and dignity and maintain an environment and working conditions that guarantee their health and safety,
- Provide all employees with an anonymous whistleblowing system,
- Provide all employees with ergonomic workstations and accessible premises,
- Protect their employees from all forms of work-related violence, abuse and harassment and ensure that procedures are in place to prevent, detect and resolve such behaviour in accordance with the rights of individuals,
- Establish effective communication internally and externally with all their service providers in order to obtain their cooperation and participation in health and safety procedures,
- Inform all their employees so that they can carry out their work in complete safety,
- Raise awareness and/or train employees and managers,
- Implement activities to identify, monitor and prevent psychological and social risks,
- Develop and implement health and safety action plans,
- Continue to develop their policy of well-being at work and work-life balance, as well as their parental policy,
- Set up specific *ad hoc* committees for situations the Group may face.

ACTIONS RELATED TO HEALTHCARE

Crédit Agricole S.A. and its subsidiaries have implemented several actions as regards healthcare to support their employees:

- medical remote consultation,
- psychological support unit, available by telephone 24/7,
- a sports offer,
- a dedicated medical consultation cabin on one of its campuses,
- video conferences and conferences on health and stress prevention in the workplace.

These actions are implemented at entity level, and supplemented by local initiatives such as:

- webinars and workshops on healthcare and well-being at work,
- cancer screening, prevention and awareness-raising campaigns (in particular breast cancer, skin cancer, and male cancers),
- awareness-raising actions on first aid and fire fighting.

WORK-LIFE BALANCE

A signatory to the Parenthood Charter (*Charte de la Parentalité*) since 2009 and renewed in 2022, Crédit Agricole S.A. and its subsidiaries implement a number of measures to help reconcile employees' professional and personal lives: flexibility in working time and organisation of work (e.g. part-time/reduced time contracts), home office and the right to disconnect.

They pay particular attention to the situation of employees with children. Thus, the Global Agreement introduced a 28-day paid paternity leave for all fathers, which follows on from the implementation of a 16-week paid maternity leave for all future mothers of the Group worldwide. The Agreement also recommends that entities introduce adoption or other leave in order to take into account the range of different parenthood situations.

