

OCCUPATIONAL HEALTH & SAFETY POLICY STATEMENT

Salaam Bank provides ethical, inclusive banking across Djibouti. The safety, health, and wellbeing of our employees, contractors, customers, and visitors are fundamental to who we are. Salaam Bank has established an Occupational Health & Safety Management System (OHSMS) aligned with ISO 45001:2018 to systematically prevent injury and ill-health and to foster a strong safety culture across our head office, branches & ATM lobbies, call centre, data centres/ICT rooms, fleet & cash-in-transit (CIT) activities, and interfaces with landlords and outsourced providers.

1. PURPOSE

This policy is Top Management's documented commitment to establish, implement, maintain, and continually improve our OHSMS, appropriate to Salaam Bank's purpose, size, and context and to the nature of our OH&S risks and opportunities. It provides a framework for setting OH&S objectives and expresses our commitments to provide safe and healthy working conditions, eliminate hazards and reduce OH&S risks, fulfil legal and other requirements, consultation and participation of workers, and continual improvement of OH&S performance.

2. SCOPE

This policy applies to all Salaam Bank divisions, departments, sections, processes, operations and activities undertaken by: Salaam Bank personnel, External providers whose work falls within, or can affect, the EMS scope through Salaam Bank's control or influence.

3. OHSMS POLICY STATEMENT

Salaam Bank delivers ethical, inclusive banking across Djibouti serving individuals and businesses through our branch network, ATM lobbies, call centre, digital channels, and supporting operations. Salaam Bank is committed to providing a safe and healthy working environment for our workers, contractors, suppliers, visitors, customers, and any other interested parties who may be present at our offices, branches/ATMs, data centres/ICT rooms, or affected by our cash-in-transit (CIT) and related business operations.

Salaam Bank has implemented ISO 45001:2018 to support the strategic objectives of the Bank and to demonstrate our commitment to continual improvement of occupational health and safety by establishing and implementing this policy.

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To accomplish this commitment, Salaam Bank Top Management shall, therefore:

- Provide and maintain safe and healthy workplaces appropriate to our risks, including branch public interface and cash handling/vaults, violence/robbery risk at branches & ATMs, driving and fatigue management in CIT/fleet, fire/electrical risks in data-centre/electrical rooms, and Display Screen Equipment/ergonomics and slips/trips in offices.
- Eliminate hazards and reduce OH&S risks by applying the hierarchy of controls and a formal Management of Change process for new/modified branches, fit-outs, and IT/ATM changes.
- Fully comply with applicable statutory and other OH&S and periodically evaluate compliance, acting promptly on gaps.
- Use Salaam Bank's Balanced Scorecard and strategic priorities—including accident and ill-health reduction and legal compliance—as the framework for setting measurable OH&S objectives and targets and for continual improvement of the OHSMS.
- Provide the necessary resources (people, budget, PPE, technology such as CCTV and driver telematics, and tools) to implement effective OH&S programmes and controls.
- Consult and ensure participation of workers and their representatives, maintaining non-reprisal channels for reporting hazards and near-misses, and encouraging suggestions for improvement.
- Embed OH&S requirements with suppliers, contractors, and outsourced providers through pre-qualification, inductions, permit-to-work, supervision/toolbox talks, and performance reviews.
- Provide information, instruction and training on significant hazards and risks (robbery/violence response, DSE/ergonomics, manual handling, electrical/fire safety, driving/fatigue, emergency response) and conduct drills with lessons learned and corrective actions.
- Measure and review performance against OH&S objectives and KPIs (e.g., Lost Time Injury Frequency Rate, near-miss reporting, drill completion, audit closure), investigate incidents to root cause, and close corrective actions via Management Review oversight.

4. REVIEW

This policy shall be reviewed annually, when a significant change occurs, or when it is deemed necessary by the competent authority in Salaam Bank.

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