

Health, Safety and Environmental Policy

Emirates NBD Group

The **UAE Net Zero 2050** strategy, announced in October 2021, is a national drive to achieve net-zero emissions by 2050 and we are excited about playing a significant role in helping the UAE deliver a successful outcome.

Environmental responsibility

One of the focus areas of the Emirates NBD Group's Sustainability Strategy, with the UN Global Compact and the UN Sustainable Development Goals being our guiding principles.

We have also ratified the United Nations Principles for Responsible Investment, and we are dedicated to minimizing our operations' direct and indirect impact on the environment. We have a track record of upholding environmental regulations, thereby our Bank has not faced fines or other forms of non-financial punishment for non-compliance with environmental laws.

Our Environmental Management System is certified with the ISO 14001:2015 and we are making efforts to improve our environmental performance through initiatives such as energy and water conservation, green energy stations, plastic consumption reduction and paper waste management, pressure reduction, and leakage sensor installations.

Therefore, Emirates NBD Group is committed to:

- Environmental protection and sustainability. We recognize the importance of responsible business practices that minimize our impact on the environment, and we strive to integrate environmental considerations into our operations, decision-making process and investment strategies.
- We are committed to and have implemented an Environmental Management System certified to the ISO14001 standards and we have set the ambitious target to continually reducing our environmental impact.
- We will reduce the consumption of natural resources and work towards improving energy efficiency, by implementing a series of initiatives across the group.
- We continually work to reduce our carbon emissions and waste.
- Creating awareness of environmental responsibility among internal and external stakeholders, empowering employees to implement this policy and encouraging suppliers to adopt a similar approach.
- We are committed to consult and engage with internal and external stakeholder on environmental issues.

Considering our own advancement, scientific and technological advances, societal trends, and the shifting opinions of our stakeholders regarding the urgency of addressing and tackling climate change and environmental issues, we will continuously monitor and review our environment performance and tighten our approach. Additionally, we pledge to report our findings both internally and externally and to take the proper corrective measures as needed.

Health and safety responsibility

At Emirates NBD we recognize the utmost importance of safeguarding the health, safety and well-being of our employees, customers, and visitors. We comply with the standards and best practices for occupational health and safety management, in line with all relevant local regulations, Civil Defense guidelines, the UAE Emergency, Safety and Life Code and applicable international guidelines. As a responsible financial institution, we are committed to maintaining a culture of safety and compliance throughout all our operations, ensuring that:

- We provide a safe working environment to all staff, customers and third parties under Emirates NBD jurisdiction and to create an environment and a culture that supports health, safety, and well-being. Our comprehensive annual health and safety training programs, equip our staff with the necessary knowledge and skills to maintain a safe workplace.
- We adhere to all relevant health and safety laws, regulations, and industry standards. Our health and safety management system is continuously monitored and reviewed to reduce the risks and hazards exposure as well as, reducing the number of accidents and injuries recorded.
- Preparedness is a cornerstone in effectively responding to emergencies. Therefore, we have established a comprehensive emergency response plan to address various scenarios. Regular drills and simulations help our employees stay prepared for any unforeseen events.
- We prioritize the health and well-being of our employees by offering wellness programs that promote physical and mental health.
- Our Group Safety Committee is responsible for overseeing HSE activities, including continuous monitoring and reviewing of health, safety and environmental risks, issues and gaps, actions taken and required, incidents reported, and enhancements needed. The committee is also responsible for consulting with employees on HSE matters and ensure that the emergency management process is clearly defined, tested, and reviewed.

The Emirates NBD Health, Safety and Environmental Policy covers business activities and operations throughout the group and applies to all business units and entities, being approved by senior management.