



Occupational Health, Safety and Security Procedure

Amendment record

S/ N	Topic Amended	Date of Update (Date of Approval)	Section Amended/ Page Number(s)	Approved By	Effective Date of Implementation

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INTRODUCTION

AB Microfinance Bank Nigeria Limited (the “Bank”) is committed to guide and direct all employees to work safely and prevent injury or accident to themselves and others, and any damage to personal and bank property. We aim to provide and maintain a place of work that is, so far as possible safe and secured. The Bank seeks to develop, implement, and enforce Health, Safety and Security policies and procedures.

1.0. DEFINITION

The Bank’s goal is to eliminate or minimize risks that can cause accidents to its employees and the third parties. It is AB Microfinance Bank’s policy that all employees be given a copy of this procedure and be familiar with its contents to ensure its applicability. This procedure should be reviewed annually.

1.1. PROCEDURE AND PURPOSE

The purpose of this procedure is to satisfy and maintain the minimum Occupational Health, Safety and security guideline in the workplace and to control the possible cause of the accidents and make necessary adjustments and recommendations to prevent any or further re-occurrence.

1.2. SCOPE

This procedure addresses the complete health safety and security process. Its main focus is on establishing health, safety and security processes and hence, this applies to all AB Microfinance Bank Nigeria Limited employees.

GENERAL PROCEDURE

The bank is committed to the goal of providing and maintaining a healthy and safe working environment, with a view to continuous improvement. This goal is only achievable by adherence to established objectives striving to exceed all obligations under applicable legislations and by fostering an enthusiastic commitment to health, safety, and the environment within AB Microfinance Bank Nigeria Limited.

The bank will strive to take all reasonable steps to reduce workplace hazards to as low as reasonably achievable.

- Supervisors and managers are accountable for the health and safety of all employees under their supervision. This includes responsibility for applicable training and instructions, appropriate follow up on reported health and safety concerns, and implementation of recommended corrective action.
- Employees and visitors are expected to perform their duties and responsibilities in a safe and healthful manner and are accountable for the Health and Safety of themselves and others.

- The bank is committed to providing all necessary trainings and instructions to ensure that appropriate work practices are followed on the job and to promote their use off the job.
- If necessary, the bank will take disciplinary action where individuals fail to work in a healthy and safe manner or do not comply with applicable legislations or internal policies and procedures. Health, safety, the environment, and precautionary measures in the workplace are everyone's responsibility. The bank expects that every employee will join in its efforts to provide a healthy and safe working environment on a continuous day to day basis. Only through the dedication and efforts of all employees, will the bank succeed in providing a healthy safe working environment.

2.0. Duties of AB Microfinance Bank Nigeria Limited/Employer

- a. The Bank is responsible to maintain and provide a safe and healthy working condition.
- b. The Bank will provide safety trainings for all employees and to conduct safety orientation for all new employees within the first week of employment; this will include sharing any special safety matters for their job, building exit, safety equipment, location of muster points, fire extinguishers, alarms etc. This will be followed by annual emergency procedures drills.
- c. To maintain a first aid kit for treatment of minor injuries and arrange for medical attention for seriously injured or ill employees.
- d. To maintain and provide safety and health policies and its continuous updates to incorporate current realities. The bank will ensure the enforcement of this policy and deal adequately with any case of non-compliance in accordance with the Bank's disciplinary procedures.

2.1. Duties of Employees

This procedure ensures employee duties under the occupational Health, Safety and security regulation and help to make the workplace safer and healthier. One of employee's important responsibilities is to protect his/her Occupational Health, Safety, and security as well as that of his/her fellow employees. Employees have a responsibility to:

- a. Complying with all bank's procedures and requirements of Occupational Health & Safety.
- b. Being responsible for working safely and carrying out their duties with skills and care as to not cause accidental injury to themselves, fellow employees, or the public.
- c. Prompt reporting all occupational hazards which may lead to injuries and escalating all occupational incidents and injuries using the form- 1 template for this purpose.
- d. Knowing the location of all fire extinguishers, fire alarms or other safety and emergency precautions.
- e. Ensuring all personal safety equipment are being used properly.
- f. Maintaining a clean and orderly work area.
- g. When in doubt.... ASK
- h. Cooperate with the Safety Officer (Facility Officer) and anyone else with responsibilities under the occupational health and safety regulation.
- i. Employees have a right to know.

- What to do in case fire or another emergency.
- First aid facilities.
- Workplace hazards; and
- Any other information the Employee should know.

SAFETY GUIDELINES

3.0. SAFETY OFFICER

The safety officer (Facility Officer) is responsible for the Occupational Health & Safety performance for all employees. S/He must ensure all policies and procedures are followed according to Occupational Health & Safety.

The HR department must provide guidance in all aspects of health and safety activities at work or otherwise and must take an active role in all aspects of safety in the following ways.

- a. Ensuring that all reasonable steps are taken to prevent accidents.
- b. Being familiar with the bank's policies, procedures and any other laws and regulations pertaining to health or safety.
- c. Ensuring all policies and legislations are followed by all of employees.
- d. Ensuring safety trainings are conducted and safety representative are available in the branches.
- e. Ensuring all accidents are reported and investigated.
- f. Reviewing all accidents to determine root and basic causes, with suggestion/implementation of changes to prevent re-occurrence; and
- g. Ensuring all employees are well trained in respect of Occupation Health & Safety.

3.1. SAFETY TIPS

- a. If you are not sure about anything, please ask.
- b. Follow instructions and do not take chances.
- c. Never operate equipment you have not been trained for.
- d. Keep your work area clean.
- e. Make sure the job can be done safely.

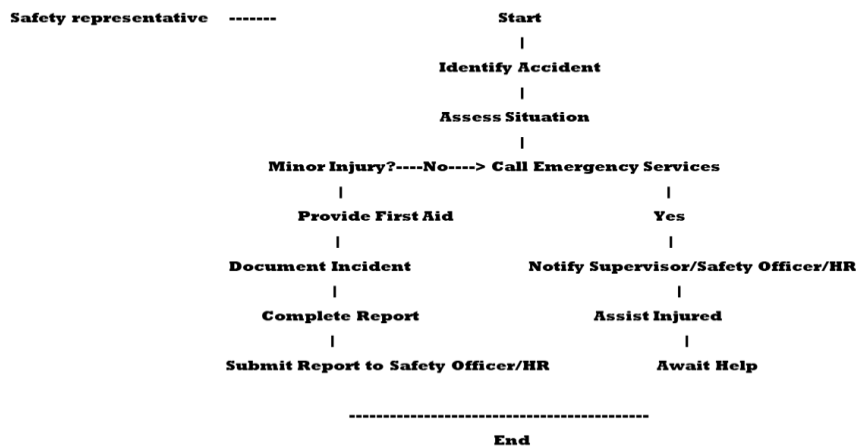
3.2. FIRST AID

- a. There shall be provided and maintained a First Aid box to the prescribed standard and the first aid box shall be distinctively marked "**FIRST AID**" having only appliances or stocks of first aid equipment.
- b. Each first aid box or cupboard shall be placed under the charge of a responsible person who has received the first aid training. The bank is open to accept volunteers/persons who have previous training/experience however, final selection will be based mainly on the following criteria: Availability and commitment, physical fitness and strong adherence to policies/procedures and protocols.

- c. A notice shall be affixed to every work room and branch stating the name of the person.
in charge of the first aid box provided in that section of the works.

3.3. ACCIDENT REPORTING

The following illustrates steps involved in reporting accidents, including assessing the situation, providing first aid if necessary, documenting the incident, and notifying relevant personnel.



All reports of injury must be documented and submitted within 48 hours of incident. If an injury occurs a record must be kept and include the following:

- name of employee;
- name and qualifications of person giving first aid.
- a description of illness or injury.
- the first aid given to the employee.
- the date and time the illness or injury.
- the date and time the illness or injury was reported.
- where at the work side the incident occurred.
- the work-related cause of the incident.

An employer must give an employee a copy of the records pertaining to the employee if the employee asks for a copy.

3.4. CRITICAL INJURY PROCEDURE

First and foremost, always take whatever measures are required to provide proper care of an injured employee/third party. If a critical injury has occurred and the employee has been cared for, Safety representative and Human Resource must be notified. The appropriate report must be completed as soon

as possible within 48 hours of incident; this is to ensure that important details are not forgotten. All incidence that are considered critical must also be reported to external parties as need be.

A critical injury is an injury that.

- a. Places life in jeopardy;
- b. Produces unconsciousness;
- c. Results in substantial loss of blood.
- d. Involves the fracture of a leg or arm, but not a finger or toe.
- e. Involves the amputation of a leg, arm, hand or foot, but not a finger or toe.
- f. Consists of burns to major portion of the body; and
- g. Causes loss of sight in an eye.

3.5. ACCIDENT AND INVESTIGATION POLICY

All accidents that result into injury or property damage or that could have resulted in serious injury or property damage must be thoroughly investigated.

The investigation must determine the cause of the incident so that appropriate action can be taken to prevent recurrence.

The Safety Officer(Facility Officer) shall be responsible for conducting the investigation. The investigation report shall be completed as soon as possible after the incident and reported to the Human Resources. The Safety Officer (Facility officer) and Human Resources shall determine what steps are to be taken to prevent re-occurrence.

Any disputes arising from the investigation will be investigated and arbitrated by the Head of Human Resources.

3.6.COST OF OCCUPATIONARY INJURY

Work-related accidents/injuries are very costly and can have many serious, direct, and indirect effects on the lives of employees and their families. Some of these direct costs of accidents/injury are:

- a. The pain and suffering of the accident/injury.
- b. The loss of income
- c. The possible loss of job

Health and safety precautions can also have positive effects on both worker's morale and productivity can

save employers a great deal of time and money.

3.7. DISCIPLINARY ACTION

Any person who contravenes any provision of this procedure by intentionally or recklessly interfering with or misuse anything which is provided in the interest of health or safety, he/she will be subject to disciplinary action.

Compliance with safety standards is necessary to maintaining a safe and healthy work environment.

3.8. WARNING SIGNS

Whenever possible, warning signs will be displayed where a potential risk may cause injury. Warning signs must be strictly adhered to promote employee awareness of this procedure and enhance their capabilities to implement this procedure. This is a zero-tolerance procedure. Together we can achieve a safe and happy working environment.

3.9. SECURITY

To ensure maximum security and safety of both the staff and the Bank's property, the following security measures and precautions will be complied with accordingly.

- Staff IDs to be always worn while in the Bank's premises and when entering and leaving premises.
- It will be the responsibility of each staff to ensure the safekeeping and custody of the Bank's office equipment assigned to them e.g., PCs, Tablets, Photocopiers, phones etc.
- All equipment and electrical switches not in use must be switched off by the last person out of the building and the security personnel on duty must ensure the office is securely locked and the security alarm switched on and all lights turned off.
- Official bank stamps and stationery especially letterheads must be securely locked in drawers of responsible persons after use and daily.
- A separate register will be signed by all visitors upon entry and exit of the premises.
- all staff of contracted firms working within the Banks' premises, who may be required to work during work hours or over the weekend or after the official working hours must do so under the supervision of Administrators and must be always in uniform and/or with their Identity cards

while in the Bank's premises.

- The contracted staff will be subjected to security search, if necessary, including the wastepaper bins being removed from the Bank's premises for disposal.
- Other security measures such as spontaneous and security spot-checks may be undertaken from time to time as deemed necessary or expedient to improve both safety and security of the staff and the Bank's assets.