



OCCUPATIONAL HEALTH AND SAFETY MANAGEMENT SYSTEM



Occupational Health and Safety Management System

1- Introduction

Occupational Health and Safety Management System is an important component in controlling and managing the risks of accidents and occupational diseases, providing Bradesco Organization with a safe and healthy environment.

The System also showcases Bradesco Organization's ability to execute its processes and provide products and services, that meet regulatory requirements of occupational safety and health to its managers, employees and associates, allowing the application and the continuous improvement.

2- Normative System

The Occupational Health and Safety Management System follows the guidelines of the Occupational Health and Safety Standard, which aims to provide a safe and healthy environment to all employees and associates of Bradesco Organization, helping in early identification, control of risks of accidents and occupational diseases, based on the requirements of ISO 45001:2018 Standard, as well as other legal applicable conditions.

In addition, Bradesco Organization's Human Resources Management Policy establishes, among other guidelines, the commitment to keep a safe and healthy work environment, including a commitment to health promotion and prevention of accidents, injuries and diseases, as well as ensuring compliance with the requirements, regulatory standards and legal agreements relevant to the work environment, applicable to our activities. The policy must be communicated to everyone working in the Organization or acting on its behalf, and available to the public and stakeholders.

3- Priorities

For Bradesco Organization, caring for people is a strategic priority. Among the fundamental pillars are: (i) providing a safe work environment with adequate conditions for the development of activities and work relationships, and (ii) promoting health in its entirety for all employees and associates, considering the physical, social and mental spheres. This is reflected in the increased perception of corporate well-being, engagement and motivation.

The actions and initiatives implemented by Occupational Health and Safety Service (SESMT) follow technical guidelines that comply with legal requirements and have an impact on reducing and controlling short- and long-term absenteeism due to work-related injuries and/or illnesses, contributing to increased and sustainable productivity. We believe that effective management of occupational health and safety is an important element for a responsible and company, committed to providing a work environment that supports the achievement of its goals.

4- Governance

The implementation of all Occupational Health and Safety initiatives for the continuous maintenance of a safe and healthy environment is carried out by the multidisciplinary technical team made up of occupational physicians, nurses, nursing assistants, safety technicians and occupational engineers and is supervised by a representative designated by the Senior Human Resources Management.

Matters related to situations with potential health risks or accidents are continuously and proactively monitored by the Occupational Health and Safety department. Whenever necessary, the Managers of the Business Units involved are called in and given guidance and recommendations for correction or adaptation, with a focus on prevention and preserving the health and integrity of our employees, associates and clients.

To monitor occupational health, employees annually undergo occupational clinical exams carried out by accredited clinics, in accordance with the technical guidelines prepared by the coordinating physician of the Occupational Health Medical Control Program (PCMSO) and continuously reviewed.

The Organization's Occupational Health and Safety management program includes the identification of hazards, assessing and classifying risks, and the implementation of control measures for physical, chemical, biological, ergonomic, accident and psychosocial agents, by means of risk inventories, environmental assessments, ergonomic analyses and the Risk Management Program (PGR).

The Organization's work environments are made up of standardized furniture approved by an ergonomist, in accordance with the Regulatory Standards, to provide well-being while performing work activities. Employees have information materials and asynchronous courses on body awareness and recommendations for adapting and adjusting workstations according to their physical profile and scope of work.

Occupational safety technicians and engineers also have a scope of advisory activities for individualized guidance and adaptation of workplaces for particular health situations, providing special tools, equipment or furniture with a focus on well-being and health promotion.

New scenarios and work models emerge and change dynamically, and the technical team monitors the data and discussions to implement important guidelines and formats to provide an environment and tools suited to these needs. As an example, the technical team took part in the working group for the implementation of teleworking, and made available on the Organization's Intranet a new digital and asynchronous training course for employees and managers, with guidance on ergonomics and adapting to the remote working environment, and awareness-raising on promoting health and well-being, also reinforcing accident prevention aspects. Supplementing the digital ergonomic training, Bradesco maintains an on-site and remote guiding program on posture and furniture adjustment, led by qualified physiotherapists.

5- Controls, Certifications and Inspections

The Organization establishes, implements and maintains procedures to identify, assess and continuously control occupational hazards and risks. We are certified by ISO 45001 Standards and Corporate Social Responsibility Management System (own seal), both audited last year by the certifying body Fundação Carlos Alberto Vanzolini – FCAV. The assessment of adherence of local practices and conditions to the Occupational Health and Safety Policy (OHS) is performed through visual monitoring, by a technical professional and/or OHS engineer, by documentary assessment of Occupational Health and Safety processes and environment-related issues, such as air quality, water quality, lighting level and room temperature, following the parameters of the applicable Standard, in a hazards and risks spreadsheet, where an action plan is defined to control these risks.

The assessment of a unified system for managing the various processes related to occupational health enables checking individual or collective management, by region or area. The assessment of indicators, data from health campaigns, the medical care profile and the epidemiological profile of the employee population allows the health team to design health promotion and disease prevention actions with more assertiveness. Outsourced services are also audited and this monitoring is supported by members of CIPA (Internal Accident and Harassment Prevention Commission) to ensure a suitable and safe working environment.

We establish health and safety goals and priorities, including those established for the number and rates of work accidents with severe consequences (except death), goals for absenteeism numbers and rates and, also, goals for the number of people vaccinated against influenza. Our target is to keep the rate of occupational accidents with severe consequences (except death) below 2%. In this sense, efforts towards improvement actions will be aimed at maintaining the absolute numbers recorded over the last four years.

Since 2020, we have been monitoring this indicator with the aim of improving our Occupational Health and Safety Management system.

Among the mitigation and prevention actions, we offer vaccination against influenza to all employees, free of charge, and to their dependents, at a reduced price. In 2024, we immunized 50,726 employees, representing 55% of our workforce, and contributed to the immunization of 10,286 dependents and family members. For 2025, we plan to immunize 61% of the population.

We publish every year in our Integrated Report monitoring the progress of our established indicators and goals.

The training courses developed by Unibrad, Bradesco's Corporate University, support awareness and sensitization on various topics related to physical and mental health, addressing physical and mental health issues and aspects of safety at work, such as the Fire Brigade courses, which are held on an annual basis and subsequently employees are distributed into roles Reaction assessments are provided for the courses Additionally, employees can also share experiences in thematic communities in Viva Engage and in Integra RH.

Management Measures

To ensure an effective management of health and safety, we implemented the following measures and Programs:

Occupational Risk Management Program - PGRO: Assessment of the organization's facilities, with the aim of dynamically identifying the physical, chemical, biological, and psychosocial risks of accidents in the workplace, seeking actions to adapt, mitigate and/or eliminate exposure. It is run by a technical team, following legal guidelines, with the aim of managing working conditions and the environment, continuously monitoring the stages of adaptation of the notes and supporting the managers of the facilities in clarifying doubts and corrections. The legal documents, which are also available in electronic format, record environmental assessments, inform everyone involved of the results of the hazard survey and risk assessment process and keep a historical record of exposures and progress in work models.

Internal Readaptation Program: related to preventing worsening of musculoskeletal and psychological disorders, as well as other health problems. The program is monitored by a multidisciplinary team and aims to adapt work activities according to health restrictions, for a pre-determined and monitored period. Initially, the occupational physician assesses information on ergonomic conditions, biomechanical and cognitive overload of the actual work activity and proposes recommendations and restrictions on activities, aiming at the employee's return to activities in a gradual and welcoming way and respecting the limitations of each case. Thus, we ensure the recovery of the productive capacity for their role and the appropriate return to the work routine, and, when necessary, the workstation is adapted. The follow-up with a multidisciplinary team (physicians, psychologists, social workers, and safety technicians) is fundamental to support and guide managers and employees in this process.

Preliminary Ergonomic Assessment Program (AEP): The program consists of an assessment of the conditions, location and manner in which work activities are carried out and adapted to the psychological and physiological characteristics of the employees. In compliance with Regulatory Standard No. 17 (NR17), aiming to keep an ergonomics-friendly environment, inspection is performed through the Preliminary Ergonomic Assessment, adopting measures for adjustment whenever necessary.

Postural Guidance: During the technical work performed by physiotherapists, employees are instructed and made aware of the proper posture for performing the scope of activities, adjustments to the workstation such as adjusting furniture and equipment, and the organization of the workstation to promote well-being and prevent illness. The action can be held on-site or remotely based on the furniture pattern, personal biophysical profile and activity description.

Occupational Health Medical Control Program (PCMSO): To comply with the guidelines of Regulatory Standard No. 7 (NR7), actions are developed to promote well-being and health in the corporate environment, early detection of pathologies, monitoring of indexes and the epidemiological profile and prevention of employee illness. The program has a technical team at SESMT – Specialized Service for Occupational Health and Safety, and a network of specialized and technically approved clinics for occupational health care

through clinical examinations. The program also monitors suspected occurrences of occupational accidents and the population profile to implement initiatives to promote health and interface with other structures to adapt the environment and work routines.

Readaptation Program: aims to offer support to prevent the worsening of illnesses and avoid absence from work. In addition, the program facilitates the return to activities after a period of leave, always respecting and assessing each person's situation, ensuring that each employee has the necessary support to continue their work activities in a healthy and safe manner.

Internal Commission for Accident and Harassment Prevention (CIPA): In compliance with Regulatory Standard No. 5, for facilities with more than 81 employees, we annually carry out a voting process for CIPA composition. The commission shall be comprised of representatives of the company and the employees, and shall hold regular monthly meetings to discuss relevant topics for maintaining a healthy and safe environment. Before taking office, all representatives must undergo an 8-hour training.

CIPA Representative: In compliance with Regulatory Standard No. 5, in branches for which creation of a CIPA is not required, representatives are trained through distance learning programs and develop content with topics aimed at employee health and safety, as well as prevention of accidents and occupational illnesses. Monthly monitoring is performed through Indicators to prove the effectiveness of adherence, ensuring that all facilities have at least 1 (one) CIPA Person in Charge.

Internal Occupational Accident Prevention Week (SIPAT): SIPAT is held annually in digital format, aiming to provide access to a larger audience, in various regions. The project is updated every year to maintain attractiveness. The week aims to stimulate awareness and sensitization on various health and well-being topics, such as the importance of a balance between personal and professional life, safety at work, encouraging quality of life and creating a more collaborative, healthy and happy working environment. Developed in partnership with Unibrad, the week fosters a more democratic proposal for access to all employees, as it offers more interactivity, comfort and flexibility, considering each person's needs, and integrates other initiatives, such as the Virtual Library, which provides a free summary of books with synergistic themes to those presented at the event, and the diversity of courses available on the Integra Rh portal. Event videos remain available on the video portal for all employees to access at any time.

Occupational Health and Safety Instructions (ISSO): The corporate portal is accessible to all employees and includes guidance materials in several subjects and contents related to workplace safety and accident prevention. Employees and managers can become aware of the importance of adopting measures to mitigate any accidents/incidents, in addition to being a multiplier of safety aspects in the workplace.

Emergency Response Plan (PAE): to be detailed in section 6 (p. 6).

- **Fire Brigade Training:** to be detailed in section 6 (p. 6)
- **Area Abandonment Drills:** to be detailed in section 6 (p. 6 and 7)
- **Visual Monitoring:** to be detailed in section 6 (p. 7)

- **Workstation assessment:** Specialized technical assistance for employees expressing difficulties or doubts regarding adjustments to furniture or equipment, in situations requested by the occupational physician through occupational exams or recommendation from the assistant physician. After technical assessment based on referenced methods, we recommend adjustments or guidance on the correct use of the workstation, considering individual characteristics.
- **Investigation of work accidents:** If an accident is suspected and/or occurs in the workplace during the organization or execution of activities, the technical team of occupational physicians and safety technicians investigate in detail the elements that make up the employee's relationship with the environment (tools, systems, equipment and furniture, ergonomics, frequency and design of activities), with the aim of determining the causes, following the precepts of Law 8.213 and establishing a causal link, following preventive and corrective actions on an ongoing basis.
- **Outpatient clinics:** In addition, at the hub and in the Administrative Centers with the highest concentration of employees and associates, we have outpatient and back-up clinics for emergency care, with an ambulance on site or parked nearby, offering exclusive care for medical events, including accidents, in the Organization.

These are interdisciplinary programs that are coordinated by engineers and occupational physicians and performed by duly qualified occupational safety technicians, physicians and nursing assistants. The assessment of the adherence of local practices and conditions to the Occupational Health and Safety Policy (OHS) is carried out by visual monitoring, by a technical professional, OHS engineer and/or a third-party professional.

These actions include the participation of the employees and are aimed at preventing accidents and work-related diseases, so as to make work compatible, on an ongoing basis, with the preservation of life and the promotion of employee health and prevention of occupational illnesses and accidents.

6- Action Plans and Responses to Emergency Situations

• Integration of preparedness and response actions to emergency situations

Bradesco has a plan for responding to medical emergencies involving employees and associates, with outpatient clinics at the hub and in the Administrative Buildings.

In places where there is a high concentration of people, there is a fixed ambulance for emergency care and medical outpatient clinics for assessment and support, as well as initial treatment with stabilization in more serious situations, a model that supports the proper management of these incidents, but also serves as a place to attend to less complex health situations and to monitor and promote the well-being of employees and associates. The outpatient clinics provide clinical physicians and specialists to provide adequate support to employees, associates and, in the head office unit, also provide health care to dependents, free of charge.

In buildings with a lower concentration of employees and associates, exclusive ambulances are provided to deal with medical events.

Social workers and a specialized medical consultancy monitor critical cases of hospitalization, removal and hospital transfer of employees throughout Brazil.

Emergency Response Plan (PAE): The Organization prioritizes safety issues and discloses the emergency response plan on the corporate portal, accessible to all employees, with guidelines to be followed in the event of accidents and emergencies with their respective contacts. The hub and in the Administrative Centers with the highest concentration of employees and associates have outpatient and back-up clinics for emergency care, with an ambulance on site or parked nearby, offering exclusive care for medical events in the Organization. The buildings are equipped with AEDs (automated external defibrillators) for immediate care in serious situations and immediate response in cases of cardiorespiratory arrest, in which an immediate response can be crucial for a positive outcome. The emergency plan, in addition to information on abandoning the area and the fire brigade, also includes key guidelines aimed at other emergencies, for example: in elevators, leaks and spills of liquids and gases, electric shock, traffic accidents in common areas, rescues in confined spaces.

Fire Brigade Training: Held annually to train employees and associates to act in prevention, abandonment, and fighting fire outbreaks, as well as providing first aid and the use the automatic external defibrillator (AED). The training has theoretical and practical modules, with exercises performed in space and with suitable equipment. The technical safety and health teams are in line with the civil firefighting teams so that occurrence situations are aligned to better treat the personnel involved. Monthly monitoring is performed through Indicators to prove the effectiveness of internal controls.

Area Abandonment Drills: Training and exercising the facility's population to deal with emergencies are key for response readiness to actual emergencies and for damage mitigation. These drills are monitored by specialized outsourced companies and supported by the SESMT technical team. In certain locations, chemical spill and victim rescue drills are performed. To this end, employees and associates are trained in the numbers established in the technical instructions of the Military Fire Department of each State. In each drill, fire brigade members guide all personnel in the building towards a specific Escape Route, so that they know the different emergency exit alternatives. PWD (Personnel with Disabilities) employees are identified in each building and a "tutor" is elected for each of them, preferably one who works with the employee, who will be responsible for assistance and guidance during abandonment. These tutors are identified by their blue caps, distinguishing them from the other members of the brigade. The rescue of victims is also simulated, using the appropriate equipment for each case (e.g. rescue board, evacuation chair). To assist in directing and containing the population, the professionals responsible for the drill mark off the places of concentration. CET – Traffic and Engineering Company supports the building drills in the city of São Paulo, where the concentration points are on public roads.

- **Internal inspections**

Visual Monitoring - inspections performed by the SESMT technical team and by specialized outsourced companies on our facilities, with the aim of identifying possible risks in the environments, resulting in actions for risk monitoring and mitigation. The visit is formalized by means of prior communication to the management of the facility. In certain cases, monitoring is done jointly with the representative of the Property Department, who is responsible for implementing any adjustments to the facilities. This action allows proactive initiatives to maintain safe conditions in the environment. Visual monitoring is performed monthly in administrative buildings where there is a greater concentration of people.

7- Communication, Awareness and Training

Unibrad supports technical structures by providing the best training and awareness-raising formats for important topics that ensure the health and safety of employees. Managers act as multipliers. Communication is periodically reinforced via e-mail and the corporate portal, with the aim of raising awareness and reducing occupational health and safety incidents. The training examples below were detailed in sections 5 and 6.

Occupational Health and Safety Instructions (ISSO) - detailed in section 5 (p. 5)

Fire Brigade Training - detailed in section 6 (p. 6)

Area Abandonment Drills - detailed in section 6 (p. 6)

Internal Commission for Accident and Harassment Prevention (CIPA) – detailed in section 5 (p. 4 and 5)