

SCOTIABANK EMPLOYEE HEALTH AND SAFETY

The health and safety of Scotiabankers globally is our top priority, and we are committed to providing a workplace which is free from hazards, whether they are physical or psychological. We understand that providing a safe work environment fosters both an inclusive and high-performance culture. Our safety commitments include:

- Regularly examining and continuously improving on the effectiveness of our health and safety program and policies, to align with best practices and standards;
- Engaging our employees, Health and Safety Representatives and committees for feedback and participation in the on-going development of our health and safety program;
- Providing training and resources that are easily accessible to ensure safety in the workplace while performing job duties;
- Complying with applicable legal requirements and cooperating with authorities in each of the jurisdictions in which we operate.
- Proactively monitoring and investigating health and safety concerns that have been raised and taking the necessary steps to eliminate hazards in the workplace.

At Scotiabank, safety is a shared responsibility of every employee within our organization, and we encourage every employee to raise any concerns of safety within the workplace. Any employee raising concerns in good faith will be protected from any reprisal.

Governance Approach

The Human Capital and Compensation Committee of the Board is responsible for overseeing policies and programs in place to support and promote the health, safety and well-being of the bank's employees. Occupational Health and Safety and Workplace Accommodation activities are managed within Scotiabank's Global HR services.

OHS Program Principles

As a commitment to maintaining a safe workplace, Scotiabank's Occupational Health and Safety (OHS) Program focuses on five principles of health and safety:

1) Employee Awareness

Together Scotiabankers play a role in establishing and maintaining a healthy and safe work environment. Scotiabank actively involves employees in establishing and maintaining healthy and safe work practices; and encourage input on key health and safety issues.

2) Prevention

A healthy and safe work environment is the responsibility of all employees. Scotiabank's OHS Program supports measures that will minimize risks, accidents and injuries to both employees and our customers.

3) Training and Education

Education, skills and training are necessary components in identifying risks and unsafe practices in the workplace, as well as minimizing threats to ensure health and safety. Scotiabank provides the proper orientation on healthy and safe work practices within each employee's immediate environment; providing all employees with the required training; and reviewing such training on an ongoing basis to ensure that our standards, skills and procedures are current and relevant.

4) Compliance and Risk Mitigation

Scotiabank commits to meeting legislative requirements relating to health and safety in every jurisdiction in which we operate. Scotiabank incorporates health and safety objectives, wherever possible, into business objectives and guidelines.

5) Ongoing Improvements

Scotiabank reviews health and safety metrics, including work injury and incident data; utilization and effectiveness of policies and programs; and benchmarking assessments from external consultants and service providers to establish and prioritize action plans on an annual basis.

OHS Program Framework

Scotiabank's OHS Program is the overarching management system, which is comprised of the following elements to ensure that our health and safety principals are met:

- **Employee Participation**

Employees are encouraged to participate in our OHS program and raise any concerns of safety within the workplace. In many countries where we operate there are volunteer positions for each of our workplaces for those who wish to take a more proactive role within the OHS Program. These positions include OHS Representatives who manage the day-to-day compliance in their workplace; Workplace Committees who are comprised of the collective group of OHS Representatives at a specific location that meet monthly to discuss health and safety matters. Beyond these responsibilities, the OHS Representatives and Committees provide regular feedback on the effectiveness of the bank's occupational health and safety program.
- **Training and Orientation**

All employees must complete an occupational health and safety course as part of the annual compliance suite of training, which focuses on addressing safety concerns; hazardous materials; ergonomic; and the prevention of workplace violence. Depending on the region and position, employees will receive additional training specific to their region's legislative requirements or for the type of work being performed.
- **Hazard Assessments**

As part of our commitment to on-going improvements, Scotiabank conducts hazard assessments of various positions for our three primary work environments across Canada. These assessments examine the job duties being performed and provide identification of any hazards and controls we currently have in place. Scotiabank utilizes information such as data on past injuries and incidents, observations from job shadowing and site inspections and interviews from employees and managers as part of the assessment process. These assessments are conducted as required, but at minimum once every three years. The primary work environments include retail branches, corporate office locations, and customer contact centres.
- **Workplace Inspections**

Scotiabank is committed to providing a workplace which is free from hazards and will make every effort to ensure controls are in place to mitigate the risk of injury. However, regular workplace inspections are required to identify when new hazards are introduced into the workplace as well as ensuring that the workplace is in compliance with the requirements of Scotiabank's OHS program. Workplace inspections are primarily conducted by OHS Representatives using a standardized Workplace Inspection Checklist but can also be conducted by managers/supervisors or through a bank approved service provider. Workplace inspections are generally conducted on a monthly basis.
- **Addressing Safety Concerns**

Employees are encouraged to raise any workplace safety concerns with their manager/supervisor or by following our Raise a Concern Policy. The manager/supervisor should take every reasonable effort to resolve the concern as soon as possible and should engage other support functions as required. All workplace injuries, near-misses, or other safety-related incidents must be reported by the manager/supervisor to the Occupational Health & Safety team or their local HR team for follow up.

- **Disease and infection control**

Scotiabank will take necessary steps with a view to minimize the spread of infectious disease within the workplace, based on the guidance of the region's local public health unit and/or bank's medical advisors, or applicable legal requirements. Employees must follow any policies and processes that may be introduced from time to time, in an effort to prevent the spread of infectious disease within our work environments.

- **Access to Information**

Scotiabank employees are afforded the right to know about any hazards in their workplace and may have access to any historic health and safety records related to their safety, provided that the information is not private or confidential. Health and safety information for the workplace is generally posted on the OHS Bulletin Board and retained with the records held by the OHS Representative for the workplace.

Forward Looking

Scotiabank is currently working toward implementing the ISO 45001 Occupational Health and Safety Management System standard.