

Health Safety and Wellbeing at Santander



We believe that ensuring a safe and healthy environment at Santander is part of our responsibility towards our professionals and clients, as well as a contribution to the progress of society. Companies can be drivers to improve public health, as recognized by organizations such as WHO and the European Union.

We aim to support our employees and their families in their physical, mental and social wellbeing, with focus on proper management and sound support services, in compliance with local regulations and international standards.

The Global Health, Safety and Wellbeing Policy

Santander's Global health, safety and well-being policy helps all the Group's business units create an exceptional environment in our offices, premises and activities. The policy sets out the Group's principles on health, safety and well-being, which are part of our commitment to employees, partners and customers.

The policy was approved by the corporate Human Resources Committee, which includes the President, CEO and HR Director, among other participants.

The Policy covers the general principles in order to allow for local application and strict compliance with health, safety and wellbeing regulations. Some of the key elements for the implementation of these principles are:

- General, common definitions for Health, Safety and Wellbeing: Santander vision and mission on Health, Safety and Wellbeing, goals, areas of focus and key topics to consider are reviewed in the Global Policy.
- OHS Management system: All Santander units in the group work under occupational safety management systems that include continuous improvement as one of their main features, inspired in OHSAS 18.001 or more recently ISO 45.001. OHS management systems are structured and managed locally, to ensure alignment to local law and regulations on OHS. Santander is committed to continuously improve our OHS Management System.

Our offices have achieved several security, quality and sustainability certifications, such as LEED O+M, Gold Level in the US, or ISO 14001 in Brazil. In 2022, our corporate centre, the Santander Group City, obtained ISO 45001 certification.

- **Prioritization and action plans for our OHS activity:** All health and safety units in the group follow a risk assessment process to make sure all health risk are properly identified and prioritized in an action plan. The annual plan for each local unit defines the main areas in focus and includes objectives to be met regarding the reach of risk assessment activities.
- OHS targets: Santander has defined several KPIs regarding health, safety and wellbeing targets to ensure continuous improvement and proper tracking of the OHS performance. Among them, risk reduction scores, or health indicators (absenteeism, accident rate) are continuously monitored as part of the regular activity of local OHS teams. Additionally, a new quantitative and qualitative employee survey has been implemented that includes items related to physical and mental health. Those indicators are tracked both locally and globally and also correlated with other aspects like Diversity and Inclusion.
- Collective agreements: To fulfil our commitment to workplace safety, we follow internal charters and sector-wide collective agreements. We also work closely with trade unions to revise occupational risk plans and adapt them to new requirements.

BeHealthy, our pledge to boost employee well-being

Our goal is to be one of the world's healthiest companies. For the past seven years, we have been running our well-being programme BeHealthy, which stands on these four pillars:

	Know your numbers	To know and monitor your basic health indicators
	Move	To avoid sedentarism
©Ç <u>₩</u>	Be balanced	For body and mind balance issues
	Eat well	For healthy nutrition

Our main event is a week in April, where we run in-person and online activities that cover each of the programme's pillars. This year, under the banner "Your well-being, from head to toe", we are highlighting mental and physical health and workplace relations. We are running useful courses on proper body posture, mental health, nutrition and other topics.

Throughout the year, our employees also have access to various platforms such as Gympass, Limeaid, Betterfly and Thrive, which they can use to enjoy health-focused services and remain physically and mentally active.

Every year, each subsidiary draws up an annual plan for its Health & Wellness activity, including a schedule of initiatives and events on mental, emotional and physical health. Employee assistance programs and health insurance schemes provide additional access to health support resources and professionals on psychology, nutrition or physiotherapy among others. Some of those services are also accessible to employee relatives.

Medical services: taking care of our health

To ensure proper medical assistance and support, while raising awareness about the importance of self-care and health monitoring, we provide access to the best medical services. This is put in place through different schemes depending on the country and local regulations. Either through internal medical services, external providers or a health insurance scheme, employees in all our locations have access to state of the art healthcare.

We comply with regulations regarding periodical occupational health checks. Additionally, we develop several health intervention programs with a focus either on prevention or on incorporation of healthy habits for health improvement. We also develop communications to encourage employees to follow up on regular health checks for the prevention of the most prevalent diseases (cardiovascular, metabolic and cancer).

Oncological prevention actions

Pink October and Blue November focus on female and male health where we develop several awareness activities to promote breast and prostate cancer prevention, following the preventive medicine protocols for health checks according to age and sex.

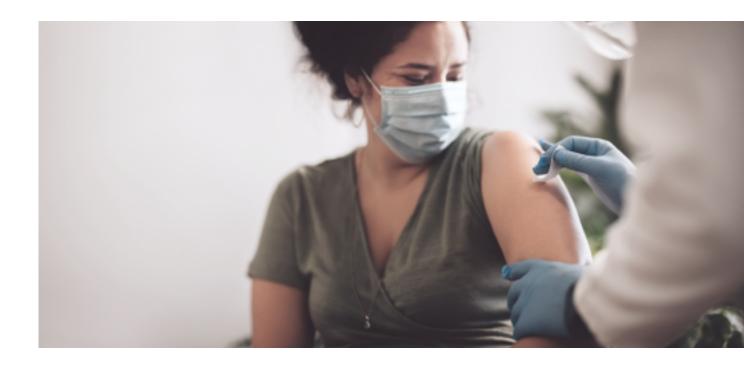
Smoking cessation is one of our areas of focus in Health & Wellness and a priority in 2023, as smoking is related to most chronic diseases. Smoking cessation are available for employees across Banco Santander. Additionally, early lung cancer detection programs have been offered to employees and their families. Together with these initiatives, we are reinforcing smoke-free areas in our facilities worldwide.

Nutritional support programs

Being obese or overweight is a health risk as it increases the likelihood of suffering from metabolic or cardiovascular diseases and cancer. Apart from an extensive offer of awareness activities and healthy food availability in our facilities, several intervention support programmes are locally offered for employees who would like to lose weight. Those programmes include a variety of services including counselling by a dietitian-nutritionist, physical activity coaches, psychologists and medical tracking.

Cardiovascular disease

Santander and the National Center for Cardiovascular Research (CNIC) led by Dr. Valentín Fuster, have a partnership under which the PESA study (Progression of Early Subclinical Atherosclerosis) was launched in 2010. It is a longitudinal study including 4.184 Santander employees and it is improving our understanding of the early detection of cardiovascular disease before overt symptoms develop. More than 20 scientific papers have been published on top journals and its conclusions are being introduced in the cardiovascular medical quidelines worldwide.



Vaccination programs

Seasonal respiratory diseases are one of the main causes of absenteeism every year. They also cause discomfort and health loss for those who suffer from them and can be a risk to high-risk relatives. Stopping the spread of those diseases is our responsibility. We provide information on the general preventative measures (personal hygiene, medical leave, teleworking) but also provide free flu vaccination or facilitate the process for all our employees during every yearly campaign, according to the indications of every national health administration.

Health and diversity

Santander has been recognized as one of the leading world companies in the management of Diversity, Equity and Inclusion. Health is also part of our strategy and the specific needs of different collectives are taken into account.

A Global Guideline on Employees with Disabilities has been launched to be implemented by all group units. This guideline defines our commitment towards the Health and Inclusion of people with disabilities, observing the specific needs of individuals with different abilities and providing prover support with reasonable adaptations in the work environment. It also includes measures to avoid any kind of discrimination in the access to health services. Health and safety measures and protocols also need to take into account the special needs of the disabled should an emergency occur. Acquired disability is also a concern especially for those who have suffered a major disease and their return to work needs to be carefully planned.

Maternity and paternity support

We pay special attention to support expecting families and breastfeeding mothers through a variety of measures and services, which locally can include:

- Parental leaves, which in many countries is higher than the minimum established by law.
- Return to work with gradual incorporation programs.
- Childcare and nurseries available at the offices.
- Different forms of financial support for employees with children.
- Support for employees who have children with disabilities.
- Lactation facilities in our premises, including top-tier devices and materials.
- Mentoring schemes, providing support on topics spanning home-working,
 breastfeeding, multiple births, caring, fertility, pregnancy & baby loss.
- Summer school/camp is also partially subsidized.
- Internship system for dependents.

Other types of support

Santander also offers different forms of leave and alternative work schemes for employees caring for dependents beyond maternity and paternity (elderly, sickness), in line with local regulations.