

HS1: Health and Safety Policy

Statement of Intent

Virgin Money is committed to being a leading employer in all matters relating to health, safety, and wellbeing. We take our statutory duty to ensure the health and safety of all our colleagues, and of those who may be affected by our activities seriously.

Our ambition is to prevent injury and physical or mental ill-health, through implementing a programme of proactive safety management, making sure we have effective control measures in place, and by focusing on the wellbeing of our colleagues.

Our Commitment

We do everything we can to ensure the safety of colleagues, customers, suppliers, and members of the public. We do this by providing and maintaining a safe working environment, as well as offering a range of wellbeing services.

We make sure that:

- Health and safety considerations are fully integrated into and treated with the same importance as other areas of Virgin Money's work.
- Any organisations or individuals who work with us or on our behalf apply health and safety standards that match our own.
- Resources (both financial and non-financial) are available to help us achieve our health and safety aims and objectives.
- Plant, equipment, places of work and working environments are maintained to a high standard and are without risk to health.
- Safe systems of work are established, implemented, and supervised.
- Information, instruction and training is provided to assure health and safety at work.
- Any materials and substances used at work are handled, stored, and transported safely and without risk to health.
- Safe access and egress is provided and maintained within every workplace.
- Welfare facilities and arrangements are in place for our colleagues.
- Competent persons are available to provide specialist health and safety advice and guidance.
- An effective method of communication, co-operation and consultation with trade unions and employee representatives is in place.
- Colleagues have the necessary skills to achieve leading standards of health and safety.
- The business promotes the continuous improvement of health and safety, and all colleagues are involved to help to achieve it.
- The physical and mental wellbeing of all our colleagues is important in all areas of our business. Further details are set out in our Health and Safety Manual.
- Risk assessment programmes are in place, so that risks associated with our activities are identified and eliminated. Where we are unable to eliminate these risks they are reduced and/or controlled. Risk Assessments must be completed in accordance with the policies set out in the Health and Safety manual.



David Duffy, Chief Executive Officer

Clydesdale Bank PLC, January 2024