



FirstRand

FIRSTRAND HARASSMENT POLICY STATEMENT

August 2022

INTRODUCTION

FirstRand Limited (FirstRand or the group) is a portfolio of integrated financial services businesses operating in South Africa, certain markets in sub-Saharan Africa and the UK.

Harassment is a form of unfair discrimination which includes but is not limited to sexual harassment, gender-based violence and bullying, as well as racial, ethnic and social origin harassment. Harassment infringes on the rights of the complainant and constitutes a barrier to equality in the workplace. Harassment is a form of misconduct and will not be permitted or condoned in the workplace.

PURPOSE

This policy statement summarises the group's approach to creating and maintaining a safe working environment in which harassment is unacceptable. This policy statement is supported by a detailed internal policy, as described below.

APPROACH

FirstRand has a harassment policy (the policy) that provides procedures to be followed by the group and complainants in dealing with harassment in the workplace. The objective of this policy is to:

- eliminate, prevent and manage harassment within the workplace;
- provide the necessary tools and resources that may be accessed by employees who are experiencing harassment; and
- ensure that all employees are aware of the consequences if found guilty of harassment.

FirstRand has developed clear procedures to deal with harassment. These enable the resolution of problems in a sensitive, efficient and effective way. FirstRand and its employees will ensure that harassment grievances or complaints are investigated and handled in a manner that, insofar as is reasonably possible, ensures that the identities of the persons involved are kept confidential.

Appropriate disciplinary action will be taken against perpetrators of harassment, which action may include dismissal.

Malicious reporting is defined as an employee knowingly and intentionally lodging a false complaint or report of harassment. Allegations of harassment can have a serious impact on the alleged perpetrator. Consequently, malicious allegations of harassment are unacceptable and may lead to disciplinary action.

SCOPE

This policy applies to FirstRand Limited and its subsidiaries (the group) and includes all employees, job applicants, interns, individuals on learnerships, suppliers, clients and contractors, as well as any individual who deals with the group.

The group may take disciplinary action in respect of non-employees. A non-employee who is a victim of harassment may report such harassment to the group where the harassment has taken place in the workplace or during the harasser's employment.

GUIDING PRINCIPLES

FirstRand creates and maintains a working environment in which the dignity of employees is respected and where victims of harassment will not feel that their grievances are ignored or trivialised, or fear reprisals. The group maintains zero tolerance for harassment in the workplace.

All employees can assist in achieving these ends by way of the following guidelines:

- Refrain from committing acts of harassment.
- Contribute towards creating and maintaining a safe working environment in which harassment is unacceptable.
- Ensure that employees do not subject any person to harassment. The term "person" includes work colleagues, customers, suppliers, job applicants and others who have dealings with the FirstRand group.
- Take appropriate action in accordance with this policy, where instances of harassment occur in the working environment.
- Communicate the content of this harassment policy to all employees.

ENGAGEMENT AND FEEDBACK

Contact FirstRand Investor Relations on investor.relations@firstrand.co.za.