



Health and Safety

General Statement of Group Policy

Lloyds TSB Group plc is committed to the achievement of the highest standards of health, safety and welfare for its employees.

These will be achieved by the creation of a positive culture which secures involvement and participation at all levels, sustained by effective communications and the promotion of competence, which enables managers and employees to make a responsible and informed contribution to the health and safety effort.

Health and safety considerations will be taken into account within all business decisions, recognising that such a policy is cost effective, by maintaining and developing appropriate physical and human resources and by reducing financial losses and liabilities.

The Group will strive to provide and maintain all places of work and working environments, plant and equipment, storage and systems of work in conditions, which minimise any risk to safety or health of its employees or any other person who legally enters its premises.

It will additionally provide sufficient health and safety communication, information, training and resource, in order to provide appropriate standards of competence, so as to ensure the effectiveness of such measures.

The Group recognises the need to consult its employees on health and safety matters, by giving information and taking account of their views before taking decisions. This will be achieved via the Group Central Health and Safety Committee, at which recognised trade unions are invited to consult, and also, in the case of non-unionised employees, by developing consultative processes in line with the EC Information and Consultative Directive.

All Group provisions for health and safety will accord with the requirements of appropriate legislation, in particular the Health and Safety at Work etc. Act 1974 and the Management of Health and Safety at Work Regulations.

Where a Group business has, locally, created and assigned additional responsibilities or arrangements for health and safety, these will be documented and will form part of the Policy Statement for that business.

Such a policy cannot be wholly effective without the full commitment and co-operation of each employee. All employees should ensure that they have made themselves aware of all Group, business and site health and safety provisions and requirements as contained in manuals, codes of practice, guidance, or other communications. Failure to observe health and safety requirements by any employee may ultimately lead to disciplinary action.

This policy will be reviewed annually in order to ensure that it continues to meet the Group's health and safety objectives and to comply with current legislation. It will be revised as and when necessary.