



POLICY ON QUALITY MANAGEMENT SYSTEM

MMM| 2023
Version 01

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1. | APPROVAL AND DISSEMINATION

	Body	Date
Developed	Directorate of Organization and Quality	00.00.2023
Validated	Executive Committee	00.00.2023
Approved	Board of Directors	00.00.2023
Disseminated	Directorate of Organization and Quality	

2. | HISTORY

Revoked Policy	Version
N/A	N/A

Version	Title	Changes since last version	Date	Approved
01	Quality Management System Policy	N/A	00.00.2023	Board of Directors

3. | INTRODUCTION

3.1. | SUMMARY

Banco YETU, S.A. ("Banco YETU"), as an economic actor, is aware of its responsibilities towards its Customers, Employees, Shareholders and Society in general. Therefore, it believes that its long-term success depends, in part, on its ability to contribute to sustainable development.

3.2. | OBJECTIVES

The purpose of this Policy is to establish principles and guidelines for Banco YETU's socio-environmental practices in its business and in its relationships with its internal and external partners, covering the management of socio-environmental risks and opportunities within the Organization's sphere of influence, aiming to prevent negative impacts and expand positive impacts, as well as the commitments made by Banco YETU and how it proposes to achieve them, namely through:

1. Internal Perspective:

- Ensure the participation of senior staff and Administration in promoting the Socio-Environmental agenda;
- Encourage a strong Organizational Culture of integrity, ethics and good governance, with regard to the management of socio-environmental aspects;
- Reinforce Banco YETU's Values with socio-environmental principles;
- Anticipate environmental risks that could impact the Banco YETU's brand or reputation;
- Incorporate socio-environmental performance requirements into decision-making processes;
- Highlight the predictability, transparency and responsibility of actions and the decision-making process;
- Continuously improve the socio-environmental performance of Banco YETU's activities and operations, taking into account the best Socio-environmental Management practices;
- Ensure that activities are in compliance with all legal and regulatory provisions on the matter;
- Increase the level of socio-environmental awareness of Employees and ensure internal adherence to the socio-environmental program to be defined;
- Develop skills and provide the necessary training opportunities in Socio-environmental Risk Management.

2. External Perspective:

- Interact with relevant partners, with the aim of understanding and considering their expectations regarding socio-environmental performance regarding Banco YETU's positioning and interventions;
- Increase the level of awareness of Banco YETU Clients with regard to compliance with the "Socio-Environmental Agenda";
- Increase the general level of awareness about the importance of managing identified socio-environmental risks, producing positive results and influencing the value chain, with a view to disseminating the adoption of best socio-environmental practices;
- Expand the market supply through the provision of innovative products and services, which promote the development of sustainable projects;
- Promote the sustainability of financed projects by assessing them by mainstreaming socio-environmental parameters, in addition to financial dimensions;

- Encourage social inclusion, through leveraging microfinance products available on the market.

3.3. | SCOPE

This Policy applies to all Employees, Shareholders, Members of the Governing Bodies, interns and Internal and External Partners (Service Providers and Counterparties) who act, directly or indirectly, in the marketing of products and services offered by Banco YETU.

People responsible for the Business Units (U.N) must ensure that it is disseminated to the Employees assigned to their respective U.N.

The Directorate of Organization and Quality (DOQ) is responsible for ensuring the publication and dissemination of this Policy.

The initiative for updating and reviewing the Policy is the responsibility of the Compliance Office, the Executive Committee (EC) and/or the Board of Directors (CA), without prejudice any initiative that may be taken by the DOQ.

3.4. | LEGAL AND REGULATORY FRAMEWORK

This Socio-Environmental Policy is aligned with national and international legal and regulatory provisions, namely:

- Policies of the International Financial Company (“IFC”);
- United Nations Sustainable Development Goals;
- Constitution of the Republic of Angola;
- Notice no. 12/2016 - Protection of Consumers of Financial Products and Services;
- Law no. 21-B/92 – Basic Law of the National Health System
- Law no. 5/98 - Basic Environmental Law;
- Law no. 15/03 - Consumer Protection Law;
- Law no. 07/04 - Basic Law for Social Protection;
- Law no. 25/12 - Law on the Protection and Integral Development of Children.
- Law no. 07/15 - General Labour Law;
- Law no. 17/16, Law no. 32/20 – Basic Law of the Educational and Teaching System;
- Decree no. 31/94 - Occupational Health and Safety System;
- Executive Decree No. 6/96 - Occupational Health and Safety System;
- Decree no. 51/04 - Environmental Impact Assessment;
- Decree No. 53/05 – Legal Regime for Occupational Hazards and Occupational Illnesses –
- Decree no. 59/07 - Environmental Licensing;
- Decree no. 01/10 - Environmental Audits;
- Decree no. 194/11 – Environmental Protection Responsibility;
- Presidential Decree No. 195/11 - Fire Safety in Buildings; and
- Joint Executive Decree no. 470/15 - Rules for the Concession of Spaces intended for the Promotion of Ecotourism in the Protected Areas of Angola.

4.1 CONCEPTS

For the purposes of this Policy, the following terms shall mean:

- **Organization:** Banco YETU, S.A.
- **PSA:** Socio-environmental Policy.
- **Stakeholders:** the main stakeholders of Banco YETU are the Governing Bodies, Employees, Shareholders, Clients, and Suppliers, in addition to Society in general.
- **Activities:** internal processes and practices of Banco YETU that may cause socio-environmental impact, not to be confused with financial operations or services.
- **Operations:** financial operations identified as being subject to socio-environmental aspects assessment by the Organization.
- **Financing:** type of financial operation in which Banco YETU grants, through a long-term loan, funds with a specific purpose set out in the contract.
- **Project:** investment made by the financed person responsible for obtaining environmental licenses, to implement or expand facilities that cause significant socio-environmental impact and for which an environmental impact study is required under current legislation.

5. | SOCIAL AND ENVIRONMENTAL COMMITMENTS AGENDA

Banco YETU is dedicated to implementing socio-environmental commitments in line with international standards and policies in this matter. This resolution arose in response to current and expected socio-environmental challenges that impact or could potentially impact the business.

Banco YETU believes that a continuous process of change, led by an “Internal Agenda” that progressively assumes and implements environmental, social and compliance commitments with relevant laws and regulations is the most appropriate approach.

With this agenda, the aim is to introduce a systematic approach to managing the socio-environmental issues that Banco YETU faces, as well as the risks inherent to them with a view to improving the business processes and operations of Banco YETU.

This program confirms the commitment made by Banco YETU to incorporate and respond to socio-environmental issues, both internally, in its activities and operations, and externally, in the financial products offered by Banco YETU, which are aimed at sectors with high adverse impacts on the population, or on the environment.

Objectives:

- To encourage the implementation of Banco YETU’s strategic objectives, through responsible and sustainable practices;
- To maximize value creation for stakeholders and create long-term relationships, based on trust and transparency;
- To prevent and mitigate any negative social impacts arising from its activity;
- To promote responsible principles and practices in the society, which promote progress in social and environmental areas.

Banco YETU, within the scope of its activities, supports social responsibility projects related to its activity, namely projects that promote education and financial literacy, with a view to promoting the educational enrichment of the Angolan population.

Banco YETU favors initiatives from educational institutions, associations and other entities with projects related to education. In its social support activities, Banco YETU supports social causes, including the fight against hunger, droughts and other precarious situations or those resulting from natural disasters.

Banco YETU designs and implements social responsibility actions and events, in the following areas: Social, Cultural, Environmental and Solidarity/Volunteering, managing the best support and practices for national and local sustainable development.

5.1. | ASSESSMENT OF SOCIAL AND ENVIRONMENTAL RISKS OF OUR OPERATIONS

We continuously assess the socio-environmental risks and impacts of financing operations, by encouraging Clients to:

1. Align the project objectives with the requirements established in this agenda;
2. Identify, manage and mitigate socio-environmental risks;
3. Adopt socio-environmental standards, with a view to promoting the improvement of socio-environmental performance, both in internal operations carried out and in projects developed;
4. Disclose information as a tool for managing socio-environmental risks; and
5. Promote biodiversity protection and conservation.

5.2. | ECONOMIC AND SOCIAL DEVELOPMENT

1. To foster creation of economic wealth through the provision of responsible services;
2. To promote economic and social development by creating sustainable job opportunities;
3. To contribute to economic and social development through the adoption of practices that respond to conservation needs and that respect development priorities.

5.3. | EMPLOYMENT AND WORKING CONDITIONS

1. Establish, preserve and improve relationships between Employees and Management Bodies;
2. Promote safety and hygiene at work, as well as the health of Employees;
3. Promote the protection of Employees, particularly those belonging to vulnerable categories and minorities;
4. Promote the training of Employees, with a view to facilitating the continuous development of their skills;
5. Encourage the improvement of working conditions for employees employed by third parties and employees involved in Customers' value chains;
6. Assess the negative impacts generated in terms of safety and health on affected communities, during the life cycle of projects financed by YETU Bank;
7. Minimize negative externalities on human health;
8. Ban the use of child or forced labour.

5.4. | HUMAN RIGHTS

1. Address, protect and respect the human rights;
2. Discourage and discriminate any practice that violates human rights.

5.5. | EQUAL OPPORTUNITIES

1. Contribute to gender equality for justice in the creation of business opportunities, in accordance with general labour law;
2. Promote fair, inclusive and non-discriminatory treatment.

5.6. | EFFICIENCY IN THE USE OF RESOURCES AND POLLUTION PREVENTION

1. Improve environmental performance through the implementation of an environmental management system that controls energy and water consumption and waste production, and thereby avoiding and minimizing pollution levels produced by the company's internal activities and operations.

5.7. | GREEN PRODUCTS AND SERVICES

1. Promote innovative investment in green solutions and opportunities for investments through sustainable businesses that encourage access to modern, non-polluting and reliable energy services;
2. Contribute to development efforts by adopting a balanced approach that facilitates access to modern, non-polluting and reliable energy services.

5.8. | PARTNERS PARTICIPATION

1. Encourage awareness and participation of Banco YETU Partners to protect environment and promote social prosperity;
2. Ensure that all Banco YETU Partners understand the Socio-Environmental program.

6. | MECHANISMS FOR THE IMPLEMENTATION OF SOCIAL AND ENVIRONMENTAL COMMITMENTS

Banco YETU intends to create and adopt mechanisms for implementing and monitoring its socio-environmental commitments, both internally and externally. This approach will allow Banco YETU to regularly assess the degree of compliance with its Socio-Environmental policy and agenda.

6.1. | INTERNAL PERSPECTIVE

1. Implement a Social and Environmental Management System ("ESMS") that supports Banco YETU in quantifying and controlling the performance of its internal operations and activities;
2. Develop ESMS Management mechanisms that facilitate the review and categorization of projects qualified as Project Finance;
3. Adopt an effective reporting matrix for monitoring and reporting socio-environmental issues;
4. Strengthen Banco YETU's capacity to monitor the portfolio of identified risks on a daily basis, including the socio-environmental ones;
5. Hold workshops and seminars to raise awareness about socio-environmental issues;
6. Mainstream the Socio-Environmental Policy into the processes and activities of the Risk Office, Credit Directorate, Financial Markets Directorate, Information Technologies and Systems Directorate, Assets and Logistics Directorate, Legal Office, and the Internal Control System, in addition to other relevant Business Units.

6.2. | EXTERNAL PERSPECTIVE

1. Publicly disclose the Socio-Environmental Policy and encourage public participation and Partners engagement in socio-environmental issues;
2. Define a plan to engage Relevant Partners, with the aim of improving the level of understanding of both parties regarding the socio-environmental issues raised;
3. Promote the identification and assessment of socio-environmental risks in their projects among the partners;
4. Assess and approve credit requests in line with Banco YETU's Risk Management Policy, which will require an exhaustive analysis and assessment of the socio-environmental aspects inherent to the projects;
5. Create instruments for assessing environmental, social, work, occupational health and safety risks associated with Banco YETU Customers and apply a set of socio-environmental measures consistent with Banco YETU policies;
6. Support Clients, when appropriate, in adopting socio-environmental management practices aligned with international standards;
7. Promote commitment on the part of our Customers to address socio-environmental problems, starting with the definition of an environmental policy and corresponding

management processes;

8. Establish a reporting mechanism and a direct line of communication between Banco YETU and the Client's project management team, in order to encourage more informal communication between the two about socio-environmental obstacles encountered in the implementation of a project;
9. Motivate Clients to develop and implement action plans with corrective measures for situations in which socio-environmental objectives have not been achieved appropriately.

7. | MONITORING

Banco YETU must adopt procedures for monitoring the degree of efficiency of the Socio-Environmental Policy, as well as the extent of compliance with any legal and/or contractual obligations.

The assessment, verification and reporting of socio-environmental issues by Banco YETU must be integrated as part of its activities.

If the Customer reveals difficulties in respecting the socio-environmental commitments assumed by Banco YETU, the latter will be responsible for defining enhanced monitoring mechanisms, to make it possible to manage the identified failures.

8. | RESPONSIBILITIES AND GOVERNANCE

1. The formulation of the socio-environmental Policy in question must be prepared, reviewed and implemented by the Compliance Office and the Risk Office, and submitted to the Board of Directors for approval.
2. Non-executive members are responsible for supervising this Policy and ensuring that Banco YETU carries out its activities in a responsible, consistent manner and implements improvements in perfect harmony with good practices.
3. Banco YETU has a governance structure compatible with its size, nature of the business, complexity of products and services offered and the processes and systems adopted, aiming to comply with the guidelines and objectives of this Socio-Environmental Policy.

9. | PROCESSES

9.1. | CRITERIA

Banco YETU establishes environmental risk management policies and criteria, in accordance with best practices. With regard to its commercial operations with Customers, Suppliers and Stakeholders, it has defined a Socio-Environmental Practices Questionnaire - QPA (Annex 1) to analyze and evaluate the potential socio-environmental risks of Customers, Suppliers and Stakeholders.

Banco YETU incorporates the Environmental Practices Questionnaire - QPA (Annex 1) to the forms and other document of Customers, Suppliers and Stakeholders duly updated, completed and signed.

9.2. | ENVIRONMENTAL RISK ASSESSMENT

As part of its relationship with Customers, Suppliers and other Stakeholders, Banco YETU assesses the environmental and regulatory practices of its counterparties.

The Board of Directors approves the Credit Policy, which defines the criteria for granting credit with exposure to environmental risks, and it may approve or reject the proposals based on the Environmental Practices Questionnaire - QPA (Annex 1).

The Legal Office reviews the contractual clauses regarding credits granted and other operations of Banco YETU, with the aim of ensuring that Banco YETU is not held co-responsible in situations of environmental risk incidents resulting from the activities of Customers, Suppliers and other Stakeholders and in order to ensure that collateral (guarantees) are available, free from environmental restrictions or any type of litigation.

9.3. | RISK MANAGEMENT

The Risk Office is responsible for:

1. Reviewing and evaluating the Environmental Practices Questionnaire - QPA (Annex 1) checking for weaknesses or inconsistencies, and report to the Business Area;
2. Define the tolerance thresholds for environmental risk and implement the risk management practices described in this policy;
3. Investigate processes, identify likely risk events and establish controls to mitigate possible environmental risks arising from external and internal factors. The Risk Management Committee stipulates criteria for environmental risk for approval of Banco YETU services and operations.

10. | FINAL PROVISIONS

1. Any changes that may be made in the future, except when they arise directly from a legal imperative, will be approved in advance by the Board of Directors.
2. This Policy must be reviewed annually by the Board of Directors, or whenever it deems that there is needs for updating.

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This Policy shall come into force immediately on the date of its publication.

Luanda, 22nd June 2023

Abrahão Pio dos Santos Gourgel
Chairman of the Board of Directors
BANCO Yetu, S.A.

11. | ANNEXES

11.1. | ANNEX I – ENVIRONMENTAL PRACTICES QUESTIONNAIRE (QPA)

The Environmental Practices Questionnaire serves as means to check the level of commitment regarding environmental issues and practices.

Information hereby provided will be handled in full respect of the bank secrecy principle, but will subject to screening.

Client: _____

Group: _____

ID: _____

Tax Payer Number: _____

Province: _____

Municipality: _____

Neighbourhood: _____

Sector _____

Activity: _____

CEA (Classification of Economic Activities) _____

License Code: _____

License valid until: ____/____/____

Part I – Questions regarding environmental awareness and responsibility.

1. In accordance with Law No. 5/98, of 19 June, Basic Environmental Law, that establishes the mandatory licensing of activities that, due to their nature, location or size, are likely to cause significant environmental and social impacts - specifications contained in the executive project;

a) Does the company have an environmental license?

Not required

It is required and the Company has a license valid until ____/____/____

It is required, but the Company does not have license.

Cause: _____

Submitted by (Entity): _____

Number of Employees: _____

a) Does the company have an environmental license?

Not required

It is required and the Company has a license valid until ____/____/____

It is required, but the Company does not have license.

Cause: _____

Submitted by (Entity) _____

2. Does the company meet legal requirements regarding solid waste resulting from its activities?

No Yes

Specify: _____

2. Does the activity carried out by the Company have any environmental impact?

No Yes

a) Qual é o tipo de Impacto Ambiental?

3. Does the Company have any action plan to prevent, mitigate and minimize environmental impacts?

No Yes

Specify: _____

4. What is the company's Environmental Risk rating:

High Medium Low Not rated

5. Does the company invest in development programs or acquisition of new technologies aimed at environmental sustainability of its activities?

No Yes

Specify: _____

6. Does the company have any pending items regarding environmental or social issues?

No Yes

a) What type of pending issues?

7. Does the Company have any financial obligation (liability) with regard to environmental issues?

No Yes

Specify: _____

8. Does the Company have any type of case or litigation regarding environmental issues?

No Yes

Specify: _____

9. Has the company been fined or sued for environmental issues by any government authority in the last five years?

No Yes

Cause: _____

Government Authority: _____

Date: ___/___/___

Amount in Kwanzas (AKZ): _____

Measures and actions adopted after: _____

10. Regarding the previous question, has there been any conciliatory negotiation?

No Yes

Deed of undertaking (DoA)

Term of Adjustment of Conduct and Procedural Promptness (TAC)

Current Situation (Short summary): _____

11. Does the company have insurance for possible environmental damage resulting from incidents or accidents arising from its activities?

No Yes

Specify: _____

Insurance Company: _____

Policy Number: _____

Valid until: ___/___/___

Amount in Kwanzas (AKZ) _____

Risks: _____

Covered: _____

Part II – Questions regarding social practices adopted in the Company.

Social Management is the process of managing and handling social projects and programmes.

Social management guides companies in corporate social responsibility actions and projects, which value the ethical relationship between the company, the employees and the community, contributing to sustainable development. The social management methodology entails various processes and instruments for monitoring, diagnosis, analysis and decision-making, in the areas of planning, inter-sectoral coordination, implementation, supervision, identification, evaluation and monitoring of risks related to social issues, with the potential to cause effective losses in activities, processes, operations and products.

1. Does the company undertake any social project in the community where it is present?

No Yes

Specify: _____

2. Does the Company have any sustainability programme?

No yes

Specify: _____

3. Does the company have internal training programs on the rational use of natural resources and reducing document printing, as well as programs aimed at encouraging the use of biodegradable materials?

No Yes

Specify: _____

4. Does the company adopt staff management policies, in accordance with best practices, respecting each employee and ensuring a healthy environment with balance for everyone?

No yes

Specify: _____

5. Does the Company adopt policies and practices to curb child labour?

No Yes

Specify: _____

6. Does the company adopt policies and practices to eliminate any equivalent to slavery?

No Yes

Specify: _____

I declare that the information provided to the BANK is true, and I undertake to notify within 30 (thirty) days of any changes that may occur in respect of its Risk Management Policy.

Approval: _____

Date: ___/___/___

Legal Representative_____
BANCO YETU (Responsible for the area)