



Stanbic Integrated Management System (IMS) Policy

1. Introduction

This policy defines how the Integrated Management System (IMS) will be set up, managed, measured, reported on and developed within Stanbic Bank Ghana LTD (SBG). SBG, together with its Executive Committee, is committed to pursuing certification to these management systems:

ISO 22301 (Business Continuity Management System),
ISO 9001 (Quality Management System), **ISO 45001**
(Occupational Health and Safety Management System),
and **ISO 20000** (Service Management System).



2. IMS Policy



2.1 Scope of the IMS

For the purposes of certification within SBG, the boundaries of the Management Systems are defined in the Stanbic Context, Requirements and Scope document.



2.2 Requirements

Definition of the requirements for the Management Systems will be determined, agreed and maintained with the Executive Committee. The Executive committee will ensure activities are focussed on the fulfilment of those requirements. Statutory, regulatory and contractual requirements will also be documented and serve as input to the planning process.



2.3 Executive Committee Leadership and Commitment

Commitment to the Management Systems extends to senior executive levels of the organization and will be demonstrated through this IMS Policy and the provision of appropriate resources to execute the Management Systems and associated controls.



2.4 Framework for Setting Objectives and Policy

The high-level objectives for the IMS are defined within the “**Context and Scope**” document. These are fundamental to the nature of the business. These overall objectives will be used as guidance in the setting of lower level, more short-term objectives incorporated in the organisational planning outcomes.



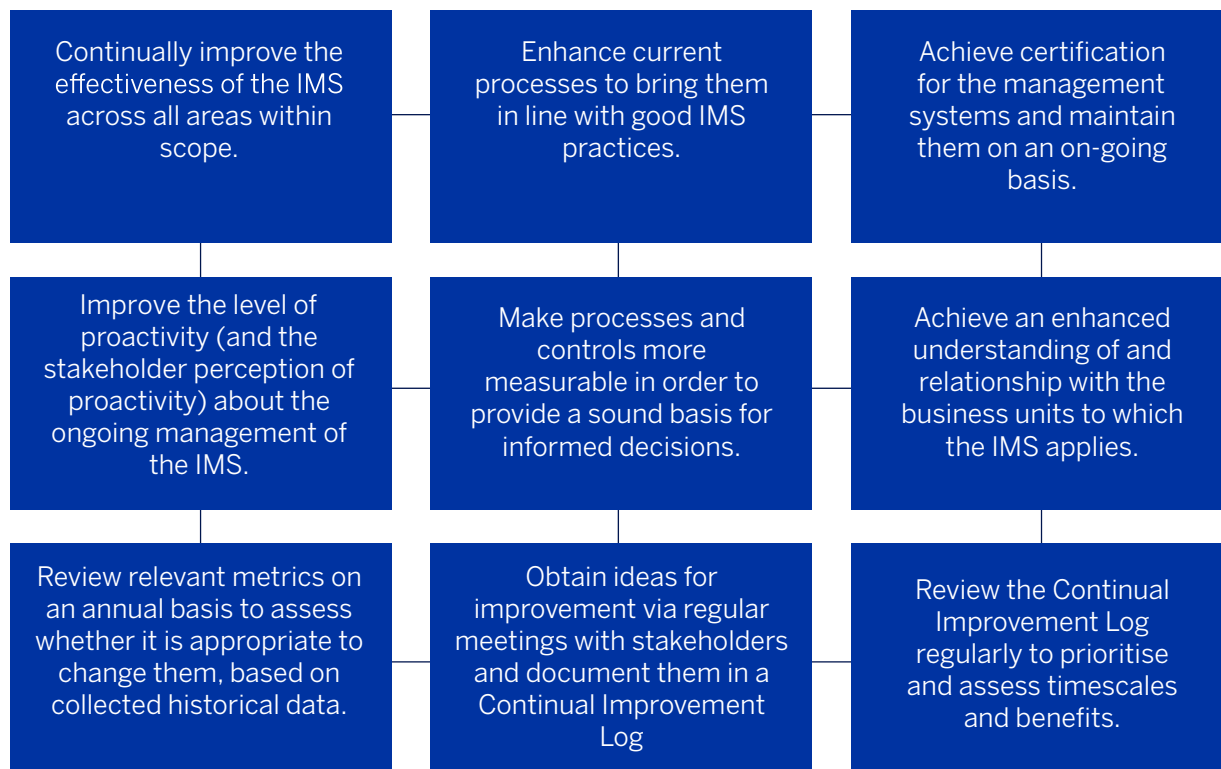
2.5 Roles and Responsibilities

Within the IMS, there are several key roles that need to be assigned to ensure the optimum protection of the organization.



2.6 Procedure for Continual Improvement

SBG IMS Procedure for Continual Improvement and Management of Non-Conformity is to:



Ideas for improvements may be obtained from multiple sources including employees, customers, suppliers, IT staff, risk assessments and service reports. Once identified, they will be added to the Stanbic Continual Improvement Log and evaluated by the persons responsible for OHSMS, QMS, BCMS and ITSMS.

As part of the evaluation of proposed improvements, the following criteria will be used:



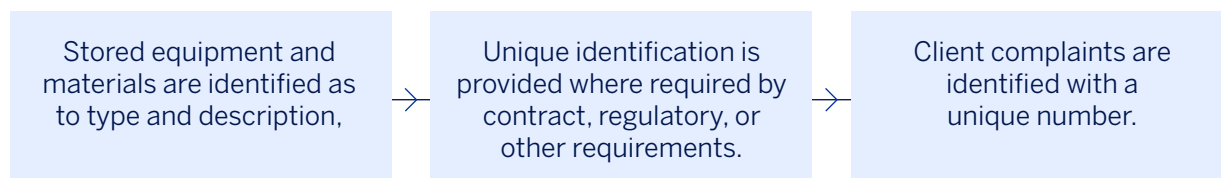
If accepted, the improvement proposal would be prioritised to allow for more effective planning.



2.7 QMS Identification and Traceability

The bank ensures that files are opened for relevant customers with unique means of identification for the purpose of traceability. Files are named according to customers' names.

As applicable, products/services and critical process outputs are identified by suitable means, including:





2.8 Approach to Managing Risk

A risk management process will be used in line with the requirements of the Management Systems.

Risk management will take place at several levels within the IMS, including:



2.9 Human Resources

SBG will ensure that all staff involved in the IMS are competent based on appropriate education, training, skills and experience.



2.10 Auditing and Review

Regular reviews will be conducted to evaluate the compliance with IMS processes and procedures.



2.11 Documentation Structure and Policy

All policies, plans, processes, and procedures that form part of the IMS must be documented.



2.12 Control of Records

The keeping of records is a fundamental part of the IMS. Records are key information resources and represent evidence that processes are being carried out effectively.



2.13 Non-Compliance

Non-compliance with this policy poses significant operational, reputational, cost and legal risk to SBG. Compliance with this policy and all other security-related policies, processes and procedures are mandatory for all staff and other stakeholders. Breach of this policy may warrant disciplinary measures, up to and including termination of employment of contract, in line with the disciplinary procedure.

3. Conclusion

The realization of these objectives will be directed and shall be monitored for continual improvement, applicability and suitability to the overall Bank objectives on an annual basis. In addition, the realization of these objectives shall be the responsibility of every IMS Manager, staff and stakeholders. Furthermore, the Bank shall assume a proactive risk posture, a low tolerance and appetite for risk through a robust risk management culture.