

## Purpose

To formalise Capitec's minimum health and safety standards and requirements in providing an environment that is healthy and safe for all its employees, clients, visitors, contractors, and members of the public who come onto its premises

## Read along with this content

[Compensation for Occupational Injuries and Diseases Act \(COID Act, 130 of 1993\)](#)

[Occupational Health and Safety Act \(OHS Act, 85 of 1993\)](#)

[Smoking policy](#)

[Net care 911 Emergency Services Brochure](#)

### Branches only:

[worktrainer.co.za/capitec](http://worktrainer.co.za/capitec)

### Business centres and offices only:

[Health and Safety at Head Office buildings guide](#)

[Evacuation procedures at Head Office buildings](#)

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## 1. Introduction

- 1.1 Capitec Bank Holdings Limited (Capitec) is committed to establishing and maintaining a healthy and safe workplace and public environment for all its employees (permanent, temporary, and contracted), clients, visitors, contractors and members of the public who come onto its premises.
- 1.2 Capitec is committed to comply with all relevant occupational health and safety (OHS) laws, regulations and standards relevant to its industry and geographical locations of operations, to achieve and maintain as far as reasonably possible the highest level of health and safety standards at all times, and to prevent conditions that could result in incidents causing injury, damage or ill health to employees or anybody else who come onto its premises.
- 1.3 In developing this policy, we are guided by the following laws and regulations:
  - 1.3.1 Occupational Health and Safety Act (Act, 85 of 1993),
  - 1.3.2 Compensation for Occupational Injuries and Diseases Act (Act, 130 of 1993),
  - 1.3.3 General Administrative Regulations issued in terms of the Occupational Health and Safety Act (Act, 85 of 1993), and
  - 1.3.4 General Safety Regulations issued in terms of the Occupational Health and Safety Act (Act, 85 of 1993).
- 1.4 Where applicable laws are more stringent, these will apply in addition to this policy. Where such laws conflict with it, the law will take precedence.
- 1.5 This policy is endorsed by the Capitec Group Board of Directors (the Board) and must be enforced at group executive committee level and by divisional line management.

## 2. Objectives

- 2.1 Capitec requires all its business activities and premises to conform to relevant legislation, standards and established safe work practices. This policy demonstrates the overall commitment of Capitec's management to provide a healthy and safe workplace and public environment by:
  - 2.1.1 expecting all employees to comply to the company's OHS policies, procedures and guidelines and ensure that they always conduct themselves and their activities in a responsible manner by not placing themselves, others, or the company's facilities at risk,
  - 2.1.2 expecting all employees to inform contractors (non-Capitec employees) under their supervision of the company's OHS policies, procedures and guidelines and ensure that they always conduct themselves and their activities in a responsible manner by not placing themselves, others, or the company's facilities at risk,
  - 2.1.3 making employees aware, through various awareness campaigns and a Health and Safety hub on the company intranet, of its health and safety policy and programs to ensure familiarity. Basic awareness will also be included during the induction of new employees,
  - 2.1.4 training employees with specific health and safety roles and responsibilities i.e., health and safety representatives, first aiders, evacuation wardens, and fire fighters,

- 2.1.5 providing employees and other stakeholders with guidance on and training in the identification, assessment, control, and elimination of hazards in its workplace and public environment, and
- 2.1.6 being pro-active by anticipating, recognising, evaluating, and controlling all unhealthy and unsafe situations that could result in incidents or disruptions of work and aiming to promote positive mental, physical, and social wellbeing within the company.
- 2.2 Effective management of OHS risks depends on the commitment and cooperation of everyone in the company. Capitec's management is committed to consult with employees and/or their representatives in a meaningful and effective manner on matters relating to health and safety to enable all employees to contribute to decisions that may affect their health, safety, and wellbeing at the workplace. We believe that a participatory approach enhances our ability to identify and address hazards, improve safety procedures, and foster a culture of shared responsibility for health and safety.

### **3. Scope**

#### **3.1 Inclusions**

- 3.1.1 This policy applies to all employees (permanent, temporary, and contracted), contractors or other individuals under the supervision of Capitec. These include:
  - Capitec Ins (Pty) Ltd
  - Capitec Insurance Holdings (Pty) Ltd and its subsidiary Capitec Life Limited
  - Capitec Properties (Pty) Ltd
  - Capitec Bank Limited and its various business units, namely Business Bank and Retail Bank
  - Capitec Rental Finance (Pty) Ltd
- 3.1.2 The above specifically includes all Capitec office locations, including but not limited to Bellville, Hillcrest, Johannesburg, Midrand, Sandton, Sandton office at Citibank, Saxenburg, Century City, Stellenbosch, and Umhlanga Rocks, as well as all its branches and business centres.

#### **3.2 Exclusions**

- 3.2.1 This policy does not apply to the following entities, because we do not have any operational control over their business activities:
  - Avafin Holdings Limited
  - Capitec Foundation Trust
  - Imvelo Ventures (Pty) Ltd
  - Praelexis (Pty) Ltd

### **4. Occupational health and safety processes, procedures and requirements**

- 4.1 For Capitec to meet the requirements of the OHS Act and remain compliant on an on-

going basis, its management requires the commitment and cooperation of all its employees.

- 4.2 Employees are prohibited to bring minors into the workplace.
- 4.2.1 Exceptions are only made at offices in instances where employees who work outside of normal office hours (being 08:00am to 17:00pm) need to supervise their children for short periods of time. Exceptions are only allowed where the applicable parent and/or legal guardian has secured written authorisation from their line manager.
- 4.2.2 Such exceptions remain subject to line manager discretion, considering the operational requirements of the area and adherence to any related arrangements.
- 4.2.3 When the applicable parent and/or legal guardian applies for minors to be allowed in the workplace, and when they bring them to the workplace, they acknowledge full understanding of all related risks and take full responsibility for the safety of such minors and any actions by them and the consequences thereof.
- 4.3 A dedicated Health and Safety mailbox is available to all employees for communicating any related queries or concerns.
- 4.4 As defined by the OHS Act, all Capitec branches, business centres and offices are categorised based on the number of employees working on-premises. The table hereafter outlines the OHS requirements and minimum standards all employees must adhere to and maintain based on the appropriate categorisation of their workplace.



The sections listed below in the “Requirements” column pertain to the relevant sections of the OHS Act and the regulations issued in terms thereof, that all employees must adhere to and maintain at their workplace as categorised (based on the number of employees working on-premises):

Requirements	Capitec branches, business centres and offices with 10 or less employees on-premises	Capitec branches, business centres and offices with 20 to 100 employees on-premises	Capitec offices with 101+ employees on-premises
<p><b>Appointment of health and safety representatives (designated in writing for a specific period)</b></p> <p>(Refer to Sections 1, 16 and 17 of the OHS Act)</p>	<p>The on-site manager or alternate appointee (refer to Sections 16(4) and 17(2) of the OHS Act) is responsible for health and safety</p>	<p>One health and safety representative for every 100 employees or part thereof (more than 20 employees). If there are less than 20 employees in the branch, business centre or office, the on-site manager or alternate appointee (refer to Sections 16(4) and 17(2) of the OHS Act) is responsible for health and safety</p>	<p>One health and safety representative for every 100 employees or part thereof</p>
<p><b>Constitution of health and safety committees</b></p> <p>(Refer to Section 19 of the OHS Act)</p>	<p>A committee is not required unless 2 or more health and safety representatives has been appointed</p>	<p>A committee is not required unless 2 or more health and safety representatives has been appointed</p>	<ul style="list-style-type: none"> <li>• Where 2 or more health and safety representatives has been appointed, a committee is required</li> <li>• This committee is made up of the appointed health and safety representatives as well as a representative(s) of management from the branch, business centre or office environment (designated in writing for a specific period). The committee shall meet at least once every 3 months</li> </ul>
<p><b>First aid box</b></p> <p>(Refer to Regulations 3(2) and 3(3) of the General Safety Regulations issued in terms of the OHS Act)</p>	<p>Where more than 5 employees are employed at a Capitec branch, business centre or office, a suitably stocked first aid box shall be available for the treatment of injured persons at that workplace</p>		
<p><b>First responders (first aiders)</b></p>	<p>Where more than 10 employees are</p>	<p>Where more than 10 employees are employed at a Capitec branch, business centre or office,</p>	

Requirements	Capitec branches, business centres and offices with 10 or less employees on-premises	Capitec branches, business centres and offices with 20 to 100 employees on-premises	Capitec offices with 101+ employees on-premises
(Refer to Regulation 3(4) of the General Safety Regulations issued in terms of the OHS Act)	employed at a Capitec branch, business centre or office, at least one suitably qualified first aider, who is in possession of a valid certificate of competency in first aid, must be readily available during normal business hours to administer first aid and/or assistance in the event of an incident or accident in the workplace	at least one suitably qualified first aider, who is in possession of a valid certificate of competency in first aid, must be readily available during normal business hours to administer first aid and/or assistance in the event of an incident or accident in the workplace  Further to the above, for every group of up to 50 employees at that workplace, an additional suitably qualified first aider must be readily available	
<b>Copy of the OHS Act</b>	A copy of the OHS Act is available to all employees on the company intranet		
<b>Workplace inspections</b>  (Refer to Section 18(1) of the OHS Act)	Health and safety representatives shall perform workplace inspections at least monthly and record all findings on the OHS Monthly Inspection Form available on the company intranet or Worktrainer OHS Management System. Any potential hazard(s) identified, must be addressed as soon as is reasonably practicable		
<b>Recordkeeping and filing</b>  (Refer to Sections 24(1) and 43(1)(h) of the OHS Act, and to Regulation 9(1) of the General Administrative Regulations issued in terms of the OHS Act)	Accurate records pertaining to health and safety inspections, risks assessments and incident investigations must be maintained for a period of at least 3 years		
<b>Emergency planning and preparedness</b>  (Refer to the relevant by-laws of local governing bodies)	Emergency procedures and instructions for responding to health and safety incidents or accidents at the workplace, must be available to all employees on the company intranet. Evacuation procedures should be practiced at regular intervals (at least biannually at all offices)		
<b>Safe work procedures</b>  (Refer to the General Safety	Safe work procedures especially regarding potentially hazardous situations and/or business operations must be documented and made available to all employees. Furthermore, it is the branch or business centre manager, or at offices, the health and safety coordinator's, responsibility to ensure that any contractor or service provider working at the company's branch, business centre or office complies with		

Requirements	Capitec branches, business centres and offices with 10 or less employees on-premises	Capitec branches, business centres and offices with 20 to 100 employees on-premises	Capitec offices with 101+ employees on-premises
Regulations issued in terms of the OHS Act)	Capitec's OHS policy, procedures, and guidelines		
<p><b>Incident reporting</b></p> <p>(Refer to Sections 14(e) and 24 of the OHS Act, and to Regulation 8 of the General Administrative Regulations issued in terms of the OHS Act)</p>	<ul style="list-style-type: none"> <li>• In the event of an incident or accident occurring in the workplace which may affect an employee's health, or which has caused an injury to him-/herself, the employee must report it to the appropriate line manager or health and safety representative by no later than the end of the shift during which the incident occurred, or as soon as reasonably practicable thereafter. The health and safety representative will ensure that the correct forms are completed and retained and that where required, the incident or accident is reported to the Department of Labour by the HR Employee Benefits team</li> <li>• Injuries on Duty requiring medical attention or resulting in temporary or permanent disability, must be reported to the HR Employee Benefits Officer who in turn must report it to the Workmen's Compensation Officer within 7 days of the incident. Such injuries include any incident where: <ul style="list-style-type: none"> <li>- any person dies, becomes unconscious, suffers the loss of a limb or part thereof or is otherwise injured or becomes ill to such a degree that he/she is likely to either die or to suffer a permanent physical defect or likely to be unable for a period of at least 14 days either to work or to continue with the activity for which he/she was employed or is usually employed,</li> <li>- a major incident occurred, or</li> <li>- the health or safety of any person was endangered and where a dangerous substance was spilled, the uncontrolled release of any substance under pressure took place, machinery or any part thereof fractured or failed resulting in flying, falling or uncontrolled moving objects, or machinery ran out of control</li> </ul> </li> </ul>		
<p><b>Risk assessments</b></p> <p>(Refer to Section 9(1) of the OHS Act, and to Regulation 2 of the General Safety Regulations issued in terms of the OHS Act)</p>	<p>Capitec recognises the importance of proactive risk management in maintaining a healthy and safe workplace. Branch and business centre managers, as well as health and safety representatives, have therefore been trained and equipped to conduct regular risk assessments to identify potential hazards and health and safety risks at their workplaces. Based on the results of the risk assessments, additional control or corrective measures will be implemented where needed and comprehensive action plans developed and prioritised to minimise or mitigate any remaining risks. These action plans will be communicated to all relevant stakeholders and will form the basis of any future health and safety initiatives</p>		

## 5. OHS Management System

- 5.1 Capitec makes use of the Worktrainer OHS Management System. It is a flexible online solution that allows us to:
- 5.1.1 perform and record potential hazard and risk assessments to identify any potential cause of injury, damage, or ill health in the workplace,
  - 5.1.2 develop comprehensive action plans to minimise or mitigate any potential hazards or risks identified, prioritized based on likelihood and potential impact, with quantifiable targets to evaluate and track progress in action plan implementation across multiple business premises (workplaces),
  - 5.1.3 record incidents of injury, damage, or ill health in the workplace (although the incident management process at branches, business centres and offices are in essence the same, the Recording and Investigation of Incidents (RII) form is currently still used in a manual process at business centres and offices, while branches record same directly onto the Worktrainer OHS Management System),
  - 5.1.4 record, manage and report on all internal or external inspections performed,
  - 5.1.5 build customised health and safety checklists and training courses,
  - 5.1.6 effectively manage compliance with relevant OHS legislation and requirements, and
  - 5.1.7 continuously improve the quality and efficiency of the system's operational performance through regular reviews, assessments and audits of our safety processes, procedures, and practices.
- 5.2 While the Worktrainer OHS Management System is currently only implemented at branches, we are in the process of rolling it out to business centres and all offices, progress which will be monitored by the Health and Safety Committee, and reported to the Social, Ethics and Sustainability Committee (SESCO) as well as our next integrated annual report.

## 6. Incident Management

- 6.1 Any incident that has caused injury, damage or ill health in the workplace, must be reported to a health and safety representative, first aider and/or line manager as soon as possible, either by the affected employee him/herself (the patient), or a colleague where the employee is unable to do so.
- 6.2 The trained first aider will perform a preliminary assessment of the patient and call Netcare 911 if required.



Under no circumstances may an employee re-position and/or transport an ill or injured employee. Ill or injured employees may only be re-positioned by a trained paramedic and transported by an ambulance, which may be arranged by any other employee, the reasonable costs of which will be for the account of Capitec, if any. In the event that the ill or injured employee is conscious, he/she may elect to contact a family member or friend to arrange transport to a hospital or medical practitioner.

Employees that re-position and/or transport ill or injured employees, and ill or injured employees that elect to arrange for their own transport, are doing so



of their own volition and any dispute arising thereof will be for their own account and responsibility.

- 6.3 If hospitalisation is required, the patient's line manager will obtain his/her next of kin's contact details from SuccessFactors or Human Resources to inform them of the incident or accident.
- 6.4 The first aider must complete Section A of the Recording and Investigation of Incidents (RII) form (available on the company intranet) and e-mail the completed form to the Human Resources Employee Benefits team to log a workplace injury claim at the Workmen's Compensation Commissioner's office and obtain an Injury on Duty (IOD) reference number.
- 6.5 The Human Resources Employee Benefits team will then complete the Employer's Report of an Accident form (available on the company intranet), referencing the IOD number, the patient, first aider and appropriate health and safety representative, which form must accompany the patient and be presented at the hospital.
- 6.6 The health and safety representative or relevant appointed Incident Investigator will investigate the cause of the accident, and complete Sections B and C of the RII form, and return it to the Human Resources Employee Benefits team.
- 6.7 All RII forms are submitted to the Health and Safety Committee for review and comment, especially in regard to the incident or accident investigation performed and any action taken to prevent the recurrence of a similar incident or accident. The form is then signed by the committee chairperson and maintained in line with Capitec's Information Retention policy.

## 7. Metrics and Targets

- 7.1 Capitec management will establish quantitative targets aligned with our overall business objectives to measure and drive improvements in our health and safety performance. These targets will be based on relevant OHS performance metrics and will be regularly monitored, reviewed, and reported. By setting measurable goals, we can track our progress, identify areas requiring attention, and celebrate achievements in enhancing health and safety outcomes.

## 8. Health and Safety Committee

- 8.1 A Health and Safety Committee is appointed, and mandated to review and recommend to the relevant level of authority (for approval) changes, additions and/or improvements to the environment, health and safety policies and programs in the company to reflect its commitment to the health and safety of the company's workers and the general public and to ensure compliance with all relevant legislative and compliance requirements.
- 8.2 In executing its mandate, the Health and Safety Committee will review management reports as appropriate on the nature and extent of compliance or any non-compliance with health and safety policies and programs, applicable legislation and industry standards, plans to correct deficiencies, if any, and reporting on the status of such matters.

- 8.3 The Health and Safety Committee Chairperson, designated by the relevant appointed 16(2) of the company (Note: section 16(2) of the OHS Act appoints a person who will be responsible for the management of OHS matters in the work environment. After appointment, they will be legally bound to help and assist the CEO with health and safety management over these work environments), will be made up of selected and appointed Health and Safety representatives and appointed management members of Capitec. Management representatives will not outnumber the elected Health and Safety representatives on the committee.
- 8.4 The Health and Safety Committee will meet at least quarterly, with the majority of members constituting a quorum on condition that the management representatives will not outnumber the elected Health and Safety representatives.
- 8.5 The Health and Safety Committee will at least annually review and update where necessary, the Health and Safety Policy and the Health and Safety Committee Charter, and have it approved by the 16(1) i.e., Chief Executive Officer (CEO). (Note: section 16(1) of the OHS Act appoints the CEO of a business as the accountable person, responsible to as far as is reasonably practicable provide and maintain a healthy and safe work environment that is without risk to employees and others)

## 9. Governance, Oversight and Compliance

- 9.1 Ultimate responsibility for ensuring adherence to our OHS policy, lies with the Board. The Board delegates authority to relevant sub-committees and management committees such as the SESCO and the Health and Safety Committee.
- 9.2 Senior management has the responsibility of overseeing policy implementation and ensuring that any alleged breaches are investigated and remediated.
- 9.3 The Chairperson of the Health and Safety Committee shall present a bi-annual report to the SESCO on at least the following:
- 9.3.1 Results from recent risk assessments, with appropriate mitigation strategies for any potential hazards or health and safety risks identified,
  - 9.3.2 Training and awareness campaigns, and
  - 9.3.3 Reports on incidents of injury, damage or ill health at the workplace, results of incident investigations, and remediation processes where Capitec has caused or directly contributed to such injury.
- 9.4 Non-compliance with this policy and the procedures associated with it by any employee or contractor will be subject to our disciplinary code and may result in disciplinary action and even dismissal.



Gerrie Fourie  
Chief Executive Officer