



البنك العربي الوطني
arab national bank

anb Group Policy Repository

2024





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1. Introduction

Arab National Bank (anb) recognizes that strong stewardship of Environmental, Social and Governance (ESG) topics is fundamental to sustainable growth and long-term value creation. This policy pack consolidates key policies and commitments for several topics including human rights and labor practices, employee development, anti-bribery and corruption, information security and data protection. It reflects our commitment to transparent, standards-based management and aligns our approach with Saudi Vision 2030 and globally recognized frameworks.

2. Objectives

The purpose of this document is to outline the standards of professional and personal conduct expected from all anb employees, as well as our expectations in their dealings with clients, investors, regulators, suppliers, and other third parties. By adhering to these standards, employees contribute to anb's legacy of trust, transparency, and responsible banking.

3. Scope

This policy pack applies to anb, its controlled subsidiaries and affiliates, and to all individuals working for or on our behalf (employees, contractors, insourced/outsourced staff, and relevant third parties). It also guides suppliers and partners involved in our value chain across all financing activities (including our sustainable finance activities).

4. Policies

4.1 Human Rights & Labour Practices

anb carries out its business fairly and justly and seeks to instill an inclusive culture by providing a safe workplace that promotes respect and appreciation and is free from discrimination, violence, threats of violence, and bullying. The bank will not tolerate or disregard any such incidents and will take appropriate action when they occur. Everyone who engages with anb- employees, job candidates, customers, vendors, or any person in a commercial or employment relationship with the bank- must be treated with respect and appreciation. Employees are expected to act with maturity, responsibility, respect, and cooperation with others. anb is committed to fairness, equality, and equal opportunity for all employees. Employees are expected to report any actual or suspected misconduct to the Human Resources Group.

The Bank is committed to providing a safe and supportive workplace environment. All employees are expected to do their best to create, instill and nurture a workplace culture that is free from violence, harassment, intimidation, bias and unlawful discrimination. We comply with Ministry of Human Resources and Social Development Rules on Protection against Misconduct at the workplace.

4.1.1 Human trafficking, Forced & Child Labour

We prohibit and will not tolerate trafficking in persons or any form of forced, bonded, or child labour in our operations or business relationships, in accordance with the law of the Kingdom of Saudi Arabia.

4.1.2 Discrimination & Harassment

We maintain a zero-tolerance policy toward discrimination and harassment, whether sexual or non-sexual in nature, as well as any form of unfair treatment. Clear investigation and disciplinary procedures are in place to ensure accountability. The Bank aligns with the Saudi Anti-Harassment Law and conducts core compliance training for all employees on preventing discrimination and harassment, and maintaining respectful conduct.

In cases of discrimination or harassment, we provide a confidential grievance and resolution process for such complaints, and have a Behavioral Infringement Committee that oversees impartial investigations. We reaffirm these processes and commit to clear resolution, feedback to complaints, and penalties where applicable. We commit to consistent and fair sanctions, as well as remediation.

4.1.3 Working Conditions

We commit to paying no less than a living wage to all anb employees. We maintain a job-evaluation framework and a reward philosophy that promotes internal equity and enforces a zero-tolerance approach to unfair treatment in pay.

We design schedules that avoid excessive hours, ensure rest periods, and pay overtime where applicable. We regularly assess wages using credible benchmarks and market data. We ensure that employees are compensated for overtime in line with the Overtime Policy (cash or time-off, as applicable), with clear rules for roles not eligible for overtime. For upholding employee health and well-being- annual leave, sick leave, maternity leave, bereavement leave and education leave are amongst the important ones available for employees. We are committed to monitoring and supporting the uptake of paid leave.

Work-life balance is actively managed through flexible and remote options, in compliance with the Saudi Labour law. Standard working hours are Sunday-Thursday, 40 hours per week, with a Ramadan reduction to six hours per day. A flexible start window helps employees stagger commutes and schedule family commitments. Eligible roles can work from home up to 12 working days per year, capped at one day per month. Customized teleworking is available for colleagues with disabilities.

We run employee satisfaction surveys, communicate through official channels, and provide feedback channels. We commit to maintaining regular engagement on working conditions and acting on feedback.

4.1.4 Health and safety

anb is committed to ensuring the health and safety of its employees. We commit to complying with all local health and safety regulations, which have been developed based on international best practices. More specifically, our safety manual and health-and-safety procedures are aligned with Saudi national regulatory requirements, including the directives of the Saudi Central Bank, Civil Defense, and Saudi Building Code, as explicitly stated in the Safety Manual.

Our safety management systems undergo continuous review through regular inspections, risk assessments, and a documented preventive maintenance schedule. The manual includes a comprehensive “Risk Assessment Form for Safety, Health and Environment” which identifies workplace hazards and required corrective actions through a structured checklist. Employees are encouraged to report any workplace hazards and participate



actively in emergency preparedness. The Bank maintains detailed evacuation flows and communication steps, specifying responsibilities from alarm activation through coordination with Civil Defense, and concluding with post-incident evaluation.

All employees must complete Occupational Health and Safety (OHS) training as part of the onboarding process. Employees with specific safety responsibilities must also complete additional, role specific OHS trainings. Where there are any gaps identified in our safety management system, we set up priority action plans and implement relevant improvements. These measures collectively ensure that ANB maintains a safe and secure working environment, reduces risks, and strengthens emergency readiness across all facilities.

4.2 Employee Development and Support programs

4.2.1 Career Development

We invest in our people through a structured development ecosystem that blends coaching, mentorship, formal learning and hands-on experiences. Across the bank, we use Individual Development Plans and leadership coaching to help colleagues build targeted capabilities. Our sales school equips frontline teams with advanced skills. We also bring people together through “Living the Values” hackathons that create cross-functional project teams to spark innovation while expanding internal networks.

We support continuous learning through both academic and professional routes. For example, our Higher Education Program reimburses up to SAR 100,000 for a relevant master’s degree, with eligibility after one year of continuous service; our Professional Certifications Program supports role-related certifications of up to 12 months.

Leadership and “future-skills” development are delivered through a structured pipeline. Our Executive Leadership Program and Graduate Development Program combine business-school partnerships, targeted coaching and multi-year curricula; for example, leadership streams are designed as multi-year journeys with eligibility criteria set out in the Human Resource Policy (including minimum service requirements for some tracks) and an emphasis on mobility and on-the-job growth. Alongside leadership content, academy offerings span advanced project finance, Islamic banking, financial modelling and change-oriented topics such as ‘Establishing a Coaching Culture,’ supporting the bank’s ongoing digital transformation and new ways of working.

4.2.2 Wellbeing

Well-being is part of how we operate. We provide a comprehensive health insurance cover for employees and their families. Life insurance cover for employees is also part of our value proposition. We run mental and physical health initiatives anchored by the anb Gym. We include well-being topics in our learning catalogue. In 2024, colleagues logged 16,819 gym visits. We also offer practical family support: eligible employees receive a monthly day-care allowance of SAR 500 per child, and they can receive newborn and marriage allowances as per policy.

4.2.3 Compensation and Incentives

anb remuneration encompasses a comprehensive range of financial and non-financial remuneration that we offer to our employees including fixed pay, variable pay and benefits.



We practice performance-based remuneration linking remuneration directly with team and individual performance. The Performance Management system at anb assesses and enhances employee performance in line with the bank's objectives. Clear and measurable performance goals are set to align our strategic objectives and individual responsibilities. To promote fairness in performance, we have a Grievance mechanism which ensures an impartial evaluation for all employees. Looking ahead, the bank intends to add peer perspectives in evaluations, while maintaining regular pulse checks and an annual engagement survey. Together, these mechanisms cover management-by-objectives discipline, team-based outcomes and more agile frequent conversations.

Our long-term incentives reinforce performance and encourage an ownership culture. In addition to fixed pay and annual bonuses, our remuneration framework includes share-based awards under anb's Employee Shares Incentive Program. This program enhances our ability to attract top talent and retain individuals involved in achieving strategic objectives of the bank by offering a competitive compensation package that aligns with Saudi Central Bank (SAMA) remuneration guidelines, risk management framework and regulatory compliance standards. These guidelines include a mandatory three-year deferral period.

4.3 Anti-bribery & Anti-corruption

We conduct our business in accordance with the highest ethical standards, applicable laws, and Saudi Central Bank (SAMA) requirements. This policy applies to all anb staff (regular and outsourced), contractors and third parties acting on anb's behalf, and complements the Code of Conduct and Banking Practices, as well as the Human Resource Policy.

4.3.1 Prevention of Bribery and Corruption

anb strictly prohibits bribery, corruption, facilitation payments, kickbacks, and any unethical means to accomplish tasks. Employees must understand their responsibilities for prevention, detection, and reporting of such behaviour. Violations are subject to disciplinary measures up to and including termination and legal action. An independent function within the Compliance & AML Group receives and investigates reported violations and reports periodically to the Board Audit Committee, reinforcing zero-tolerance in practice.

4.3.2 Guidelines for Gifts, Hospitality and Entertainment

Employees must exercise sound judgment when offering or accepting gifts (or entertainment) and follow the Bank's approvals and documentation rules set out in the Human Resource Policy. The Bank aligns its approach to SAMA (i.e., no cash or cash equivalent gifts; gifts must be customary and not linked to the recipient's position).

4.3.3 Guideline for Political Contributions

anb did not engage in any lobbying activities or any actions intended to influence public policies, legislation, or governmental decisions during the previous year (i.e., 2024). The Bank's Code of Conduct and Compliance Framework promote ethical behavior, integrity, and transparency in all interactions with public officials and external stakeholders. All dealings with government entities are conducted through official channels and in full compliance with the applicable laws and regulations of the Kingdom of Saudi Arabia. Oversight of these standards falls under the responsibility of the Chief Compliance Officer, in accordance with the Principles of Compliance for Commercial Banks operating in the Kingdom of Saudi Arabia, issued by the Saudi Central Bank.

4.3.4 Guideline for Community Contributions

anb supports communities through structured CSR initiatives and donations via authorized national platforms (e.g., Ehsan), partnering with licensed organizations. All community

investments must be approved, documented and aligned to national regulations and Bank objectives.

4.3.5 Trainings and Awareness

anb's Code of Conduct and Banking Practices prohibits bribery, corruption, facilitation payments and kickbacks. Employees are required to complete mandatory anti-fraud training as prescribed by the Human Resource Policy and the bank's standards of conduct.

4.3.6 Procedures for Handling Breaches

Suspected or actual breaches must be reported promptly via confidential channels (email, hotline/ extension, web portal, or post) managed by the Compliance & AML Group. Anonymity and non-retaliation are guaranteed for good-faith reporters; cases are assessed and investigated with authority to access records and personnel, and periodic case reporting goes to the Board Audit Committee. Violations of this policy, the Code of Conduct and Banking Practices, or applicable laws, are subject to disciplinary action under the bank's approved Work Regulations and Table of Violations and Penalties.

4.4 Financial Inclusion

We believe that everyone, regardless of income, geography or circumstances, deserves access to fair, transparent and empowering financial services. Guided by our purpose to drive inclusive prosperity across Saudi Arabia, we commit to promoting financial inclusion through the following initiatives (4.4.1 to 4.4.8).

4.4.1 Innovate & Expand Services

We will continuously research, design and launch financial products tailored to the unique needs of underserved groups. Through market studies, client surveys and pilot programs, we will introduce simple, affordable solutions such as streamlined digital microloans, youth savings accounts and financing without heavy collateral requirements that broaden access and promote financial independence. Our Open Banking and FinTech platform today offers micro-lending, e-wallet digital payments, and receivable financing options, positioning anb as a market-leading FinTech enabler for broader financial access. Through the Kafalah SME Guarantee Program, in partnership with the Small & Medium Enterprise Bank, anb provides loan guarantees, lowering collateral barriers for SMEs in sectors from technology to tourism.

4.4.2 Tailor Delivery to Client's Needs

We will adapt our delivery channels, from digital self-service platforms and TeleMoney centers to call center outreach and community kiosks, so that clients can engage in the ways that suit them best. All anb branches and ATMs are fully accessible to customers with disabilities: dedicated parking, sign-language video guides, braille brochures, voice guidance, and braille keyboards on select ATMs. We complement these physical channels with digital self-service tools and our mobile app, ensuring that first-time users, seniors, and clients in remote areas can all transact comfortably.

4.4.3 Offer Non-financial Support

We run youth-mentoring sessions, financial-literacy workshops, and community awareness programs that equip individuals with budgeting, saving, and responsible-borrowing skills.

anb supports low-income and underserved communities through non-commercial CSR initiatives that provide essential services, skills, and long-term opportunities. For the year 2024, this included:

- **Community relief and basic needs:** Supporting low-income communities through the Developmental Housing Initiative (60 housing units benefiting 380 citizens), alleviating the debts of 200 underserved citizens, as well as distributing thousands of Ramadan food parcels through 70 partner charities with the participation of 100 anb volunteers.
- **Healthcare access and specialized charitable support:** Providing 95 knee replacement surgeries and 400 cataract surgeries for patients in need, alongside technical assistance and support to specialized charities such as the Saudi Organ Donation Society “Ethar” (kidney failure patients) and “Oyouni” Health Association for vision-related medical support. Moreover, we conducted cancer awareness and prevention programs (10 in KSA), including planting 10,000 lavender saplings.
- **Volunteer-based services for pilgrims and communities:** Mobilizing 1,000 volunteers to provide 200,000 pilgrims with medical, first aid, translation, and logistics support services as part of anb’s broader community-focused CSR efforts.
- **Education, financial/digital literacy and empowerment:** Establishing a digital computer lab for female students to enhance technology and digital skills; conducting ongoing awareness efforts through national charitable platforms that encourage responsible giving and saving behaviors; supporting the “Rifqat Kafo” initiative to enable low-income women to gain employment skills and work in non-medical roles in elderly and disability care; training 3,000 mothers under the “Effective Parenting Program” to reduce domestic violence and support child wellbeing; and providing 370 long-term university scholarships to children of martyrs.
- **Environmental initiatives:** Implementing environmental initiatives such as planting 10,000 trees in Riyadh to enhance environmental sustainability and community wellbeing.

anb assesses the effectiveness of these CSR initiatives through clear and measurable social impact KPIs, including the number of beneficiaries served, number of services delivered, volunteer participation, partnerships with non-profit organizations, and qualitative improvements in quality of life, health, education, and empowerment.

4.4.4 Prevent Over-indebtedness

We commit to introducing affordability assessments and credit-limit guidelines to keep borrowing within safe bounds and are designed to comply with the Saudi Central Bank's Responsible Lending Principles for Individual Customers. Clear disclosures will be provided before any credit decision, and ongoing portfolio monitoring will trigger proactive outreach to clients showing early signs of financial stress.

4.4.5 Provide Accessible Complaint Mechanisms

We commit to providing accessible complaint mechanisms for customers. Customers can already "Report Misconduct" via our website's quick-links and access our 24/7 Support and Assistance hotline. This ensures clients have multiple easy channels for feedback and resolutions. Our complaint mechanisms comply with the Saudi Central Bank's Financial Consumer Protection Principles and Rules.

4.4.6 Training Staff on Ethical Engagement

We commit to ensuring that all anb employees conduct business in an ethical manner, engage respectfully and do not resort to high-pressure tactics. Staff ethical conduct and sales practices are aligned with SAMA's Financial Consumer Protection Principles, which require fair, honest and equitable treatment of consumers at all stages of the product lifecycle. Upholding ethics is an integral part of anb's Code of Conduct and Banking Practices, and all employees sign an undertaking of having read and understood its contents, and are reminded of it through our internal communications.

4.4.7 Engage External Partners

We commit to collaborating with external partners (e.g., Government partners and others) to multiply the impact of financial inclusion. We will continue building on our success with the Kafalah and SME Funding Platform initiatives.

4.4.8 Accountability

We commit to including financial inclusion as a key part of discussions within our Sustainable Finance Committee (SFC). This committee will meet quarterly (at minimum) to set targets, monitor and report on the progress of our financial inclusion program.

4.5 Coal Financing and Investing Policy

Greenhouse gas emissions from energy production continue to rise globally, with coal recognized as one of the largest contributors. Saudi Arabia does not use coal to generate power¹ and has limited coal exposure overall. Consistent with this context, anb has very limited direct or indirect exposure to coal, and coal-related activities are not considered a material risk in anb's Risk Appetite Framework.

anb commits to maintaining negligible to limited exposure to coal in the foreseeable future and does not intend to increase its financing or investment activities related to thermal coal.

¹ Climate transparency report, Saudi Arabia, 2022

4.6 IT Security Policy

Cybersecurity is essential for the functioning of the bank. anb maintains a comprehensive Information Security Management System (ISMS) that is aligned with international best standards, Saudi Central Bank (SAMA) Cyber Security Framework and the National Cybersecurity Authority (NCA) Essential and Data Cybersecurity Controls.

All personnel (including contractors and third parties) must comply with this policy and associated standards. Non-compliance or security weaknesses must be reported via the channels defined in the Incident Management Policy.

4.6.1 Integrity and Protection of Data

anb protects data over its full lifecycle through governance, identity and access management, secure configuration and patching, cryptography, data loss prevention, and secure disposal:

- Governance & lifecycle controls: The Data Cybersecurity Controls set bank-wide requirements to protect data from risks, threats, incidents and attacks, and applies to all anb staff and authorized third parties. Controls include awareness of leakage risks and secure handling.
- Identity, access, and hardening: Privileged access is restricted and managed, and privilege lists are reviewed periodically. Systems used to handle data are patched promptly, hardened, and configured with secure defaults.
- Encryption & DLP: Up-to-date cryptographic methods are used for data at rest, in transit, and network communications. DLP and rights management technologies are deployed to prevent exfiltration and automatically block unauthorized transmissions that include PII/PCI data.
- Secure disposal: anb defines tools and procedures for disposal and erasure, verifies execution, and keeps records, with periodic reviews as per classification levels.

4.6.2 Monitoring and Response to Security Threats

Cyber defense is operated through a dedicated Cyber Security Center (including 24x7 Security Operations Center) with SIEM-based centralized logging and correlation, continuous security event monitoring, and defined detection/ response processes.

4.6.3 Training on Cybersecurity

The Cyber Security Awareness and Training Program requires all staff at all levels to be aware of their obligations and equips them with role-specific training via LMS, onboardings, targeted workshops, and recurring campaigns.

4.6.4 Third-party Information Security

Third-party and outsourcing relationships must meet anb's cybersecurity baseline and are governed through contractually embedded requirements, right-to-audit provisions, due diligence, and ongoing monitoring.

4.6.5 Business Continuity

Cybersecurity continuity is embedded within anb's business continuity framework. Critical systems are covered by disaster recovery plans. Documented procedures are implemented and tested at least annually, continuity controls are reviewed yearly, and information processing facilities maintain sufficient redundancy to meet availability requirements.

4.6.6 Continual improvement of Information Security

anb maintains and continually improves its ISMS through management reviews, internal and external assurance, and documentation of lessons learned. We have obtained the ISO 27001:2022 certification for our ISMS which sets clear requirements for continuous improvement of our Information Security Management System. In parallel, anb's Data Cybersecurity Controls standard requires periodic control reviews and independent audits by parties outside the cybersecurity function, and the Incident Management Policy mandates learning from incidents with documented recommendations to enhance or add controls.

4.6.7 Governance

The Cyber Security Organizational Charter defines bank-wide roles and responsibilities. Cyber Security is overseen by a management-level cyber security steering committee. The Chief Security Officer is responsible for planning, directing and managing the anb Cybersecurity Program, taking steps to implement security controls needed to protect all anb assets.

4.7 Data Privacy Policy

Respecting data privacy is of the utmost importance to us. We communicate our data privacy program to all customers via anb's public facing Privacy Policy on the types of data collected and how the data will be used. To ensure that our data privacy program is carried out responsibly, we have implemented the following systems (4.7.1 to 4.7.4).

4.7.1 Governance & Accountability

anb has established a formal governance framework to oversee privacy management across the organization. Data Governance and Privacy Office (DGPO) oversees data privacy compliance at the Bank and guides key Personal Data Protection Law processes, including Records of Processing Activities (RoPA), Data Privacy Impact Assessments (DPIA), Consent Management, and Data Subject Rights Management. Under the DGPO:

- Process Owners are responsible for implementing policy controls within their respective business units.
- The Data Protection Officer (DPO) is consulted on major privacy decisions and escalation points.

Roles and responsibilities are codified in a RACI matrix, ensuring clear reporting lines and enabling rapid escalation whenever privacy risks or incidents arise.

4.7.2 Scope and Third-party Management

This Privacy Policy governs anb's collection, use, and processing of personal data for customers, prospective customers, and related third parties. In addition, anb ensures that all suppliers and service providers adhere to its data-privacy standards by administering a Vendor Assessment Questionnaire. This questionnaire evaluates each partner's technical safeguards, data-handling procedures, and contractual commitments to guarantee end-to-end protection of customer information.

4.7.3 Embedded Risk, Compliance and Reviews

Privacy is woven into the bank's broader risk and compliance architecture:

- To ensure compliance with regulatory obligations, privacy checkpoints are built into regulatory reviews and compliance audits.

- The contents of the Privacy policy are reviewed every three years or whenever changes in any related regulatory guidelines or systems are issued and adopted. Requests for amendments to the document are forwarded to the DPO.

4.7.4 Technical & Organizational Security Measures

To safeguard personal data against unauthorized access, alteration, or disclosure, anb employs a comprehensive suite of controls:

- Access Controls and Encryption: Role-based access and strong encryption for data at rest and in transit.
- Security Assessments: Regular vulnerability scans, penetration tests, and configuration reviews.
- Employee Trainings: All staff complete mandatory, periodic training that covers information security, operational risk, and business continuity, as set in our Code of Conduct and Banking practices, which includes instructions on secure data handling and incident reporting
- Employee breaches: All staff are subject to anb's general HR disciplinary policy, which is aligned with the Labor Law regulations, for violations of data-privacy procedures.

Acronyms and definitions:

Acronyms and descriptions

Acronym	Description
AML & CTF	Anti-Money Laundering and Combating Terrorist Financing
CSR	Corporate Social Responsibility: Community and social initiatives, donations and partnerships
DGPO	Data Governance and Privacy Office: Function overseeing data privacy and governance
DLP	Data Loss Prevention: Tools and processes to prevent loss or leakage of sensitive data
DPIA	Data Privacy Impact Assessment: Assessment of privacy risks for personal-data processing
DPO	Data Protection Officer: Designated officer for data protection oversight and regulator liaison
ISMS	Information Security Management System: System for managing information-security risks
ISO 27001:2022	International standard for information security management systems
LMS	Learning Management System: Platform for delivering and tracking training
NCA	National Cybersecurity Authority: Saudi authority issuing national cybersecurity controls
OHS	Occupational Health and Safety: Policies and controls protecting employees' health and safety
PCI	Payment Card Information: Data related to payment cards requiring special protection
PDPL	Personal Data Protection Law: Saudi data-privacy law governing personal-data processing
PII	Personally Identifiable Information: Data that can identify an individual
RoPA	Records of Processing Activities: Register describing personal-data processing activities
RACI matrix	Chart assigning who is Responsible, Accountable, Consulted and Informed for a task

SAMA	Saudi Central Bank: Central bank and primary financial regulator in Saudi Arabia
SDAIA	Saudi Data and Artificial Intelligence Authority: Authority overseeing PDPL and data/AI policy
SIEM	Security Information and Event Management: System for collecting and analyzing security events
SMEs	Small and Medium-Sized Enterprises: Businesses within defined size thresholds
SFC	Sustainable Finance Committee: Committee overseeing the Sustainable Finance Framework and endorsing eligible projects
SFF	Sustainable Finance Framework: Framework for classifying and managing green, social and transition sector financing

Other definitions

Term	Definition
Child Protection Law	Saudi law protecting children from abuse, neglect and exploitation
Code of Conduct and Banking Practices	anb's standard for ethical behaviour and responsible banking
Ehsan platform	National Saudi platform for charitable donations
Employee Shares Incentive Program	Share-based employee reward and retention scheme
Kafalah SME Guarantee Program	Saudi government-based SME financing guarantee program
Open Banking	Secure data-sharing framework enabling third-party financial services
Risk Appetite Framework	Framework defining the level and types of risk the bank will accept
TeleMoney centers	anb remittance centers providing money transfer services
Work Regulations and Table of Violations and Penalties	Internal rules listing violations and related sanctions
Grievance	Grievance is defined as any type of problem, concern, or complaint related to the work environment. A grievance may

	be about an act, situation, or decision that the Employee thinks to be unfair, discriminatory, or unjustified
Harassment	Every act, saying or sign having a sexual implication by one person to another thereby putting the other person's body, honor or modesty at risk
Discrimination	Any differentiation, exclusion or favoritism based on ethnicity, color, gender, religion, political opinion, national or social origins which is likely to nullify or weaken application of equal opportunities or unfair treatment in terms of employment
Risk Assessment Form for Safety, Health and Environment	Standard OHS checklist used to identify workplace hazards, assess risk and record corrective actions
Data Cybersecurity Controls	Bank-wide standard defining required controls to protect data from cyber risks and leakage
Consent Management	Processes and systems for capturing, managing and evidencing customer consent to personal-data processing
Vendor Assessment Questionnaire	Questionnaire used to assess third-party data-privacy and information-security controls before and during engagements