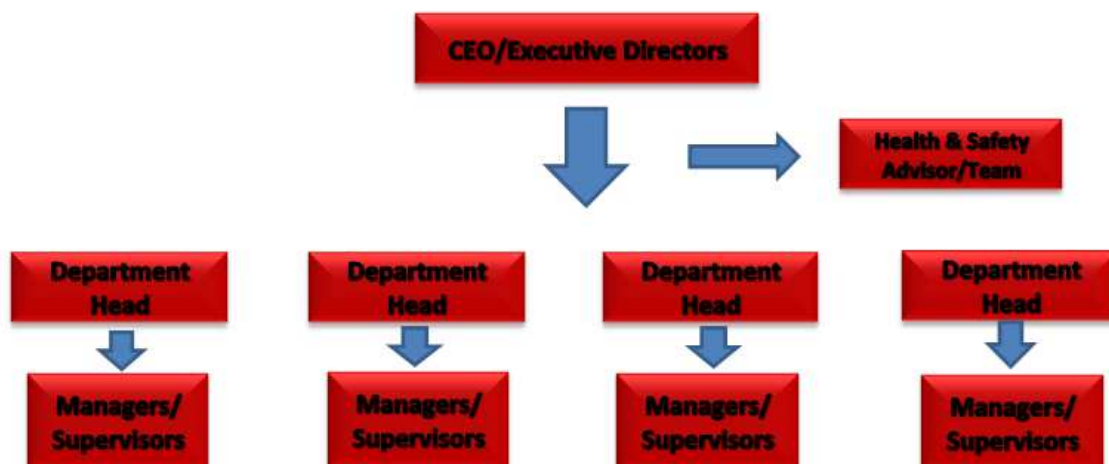
	Issue Date: 15 Aug 2015 Effective Date: Sept 2015	AYA/CORPAFF/007/2015
OCCUPATIONAL HEALTH AND SAFETY (OHS) POLICY		APPROVED BY BOD

AYA Bank strongly believes that excellent health, and safety standards of our employees directly contribute to the success of the company and as such committed to ensure a safe working environment to enhance company's health and safety climate. We encourage that all of our employees must coordinate and comply with policies and procedures of health and safety environment. OHS policies of AYA Bank shall be enforced through regular training and communication with all employees and other personas including third party affected by the undertakings of AYA Bank.

- To set the health and safety goals and action plan to ensure implementation and improvements of health and safety standards
- To monitor health and safety performance through regular site inspections, audits and reviews of company's health and safety performance
- To identify foreseeable hazards and assess risks respect of company's undertakings and that suitable and sufficient control measures are implemented. To ensure both financial and physical resources available to support health and safety policy
- To ensure all employees are provided with sufficient information, instruction, raining and supervision to enable them to work safely and productively.

Team structure of Organizational Health and Safety Environment



Responsibilities of OHS Team

CEO/Executive Directors

Top management executive responsible for OHS has overall and final responsibility for health and safety within the company as follows;

- Responsible for OHS standards, committed to undertaking regular site inspections and meetings with managers, supervisors and employees in respect of OHS conditions
- Ensure OHS policy putting into practice in day-to-day activities of all employees
- Ensure that the most suitable and competent person or team is appointed to provide the company with OHS advices.
- Responsible to review the company health and safety action plan in liaison with health and safety advisory team, department heads, supervisors and employees.

Department Head

- Be aware of and understand the legal requirements relating to operations under their control and ensure that safety precautions and measures are fully and correctly implemented in accordance with the appropriate risk assessments, method statements and permit to work.
- Ensure that all employees are provided with clear instruction and close supervision about OHS policies report any defects in plant, tools, equipments and mean of access to top management responsible for health and safety.
- Ensure that all employees and subcontractors working on site make full and proper use of their personal protective equipment.

Operative Supervisors and Employees

All operation managers and supervisors are responsible for,

- Using the correct methods and equipment for the job, keeping the tools in good condition and are properly maintained, reporting defects in any tool or piece of equipment
- Wearing and using personal protective equipment correctly and keeping the equipment clean and in good working condition, reporting any defects or damage
- Carrying out tasks in accordance with instructions included in any risk assessments, method statements or permits to work.
- Use only proper means of access and egress to and from the workplace
- Have personal regard for their own health and safety and that of other persons
- Attending health & safety talks, presentations and training workshops
- Conforming to the companies and site's health and safety rules

Health and Safety Advisory Team

- Provide health and safety advice and guidance on policy matters to company directors, managers, supervisors and employees in liaison with clients, customers, sub-contractors and suppliers etc.
- Assist the company in keeping up to date with all relevant statutory provisions, code of practices and guidance and assist in formation of appropriate internal guidance and documentation in setting internal Health and Safety standards
- Assist in production and implementation of risk assessments and method statements
- Undertake regular inspections / audits of sites and company office and report on hazards, precautions and compliance with statutory requirements and company policies and procedures
- Produce inspection / audit reports on company OHS compliance and performance
- Attend company OHS review meetings when requested to do so to provide advice on all matters relating to health and safety
- Advise the company and make recommendations on OHS to enable continuous improvement.

1. AYA Bank shall ensure that all tasks undertaken by the company are risk-assessed in accordance with the requirements of the OHS policy.

2. All risk assessments shall be reviewed at least annually or where it is apparent that the work activity has changed.

3. AYA Bank shall ensure that site health and safety inspections and health and safety audits are regularly undertaken and reports submitted to CEO or Executive Directors responsible for health and safety.

4. The findings of site health and safety inspections and health and safety audits will initially be reported verbally to CEO or Executive Directors responsible for health safety.

5. The finding of sites health and safety inspections will initially be reported verbally to company Site Managers/Supervisors for immediate action where appropriate.

6. Written health and safety audit reports and site health and safety inspection reports shall be submitted to CEO or Executive Directors responsible for health and safety as soon as reasonably practicable.

7. Where hazards not previously assessed are identified in health and safety audits and site health and safety inspection reports, the OHS advisor shall identify and make

recommendations for the implementation of control measures to removal or reduce those risks to a reasonably practicable acceptable level.

8. Periodically the appointed OHS advisor shall carry out a review of health and safety audits and site health and safety inspections to ensure that actions required to be implemented have been carried out, the control measures in place and the actions closed out.

Safe Plant, Tools and Equipment Policy

1. AYA Bank recognizes it has a legal duty that all plant, tools and equipment supplied to employee for use in the workplace are safe to use and maintained in a safe condition.

Where employees are required to employ and/or operate plant and/or equipment, they shall be provided with suitable and sufficient training and instruction in the use of the plant and/or equipment prior to use, and/or shall have up to date relevant qualification/certification to establish their competence for the safety use and operation of the plant and/or equipment concerned.

Where the company (or any employee) supplies handheld tools for use in the workplace, the company shall undertake regular and routine inspections of those handheld tools to ensure that they are maintained in good condition and are safe for use. Whenever any site, plant, tools or equipment is found to be defective or otherwise unsafe for use, it shall be reported immediately to the site manager or supervisor.

Managers, supervisors or top management responsible for health and safety, if available, shall be responsible for checking and ensuring all new plant, tools and equipment meeting the required certification standard before being purchased or hired, and is safe to use for its intended purpose.

Safe Handling and Use of Substances Policy

1. The CEO or top management responsible for OHS, site managers and supervisors shall be responsible for identifying all substances, prior to purchase or being employed in the workplace, that require an assessment.

Whereas any employee is exposed to certain hazardous substances (e.g. asbestos), the company shall arrange for health surveillance to be undertaken and for the required records in respect of the health surveillance to be maintained for the prescribed period.

Safe handling assessments of hazardous substances shall be reviewed at least annually or when it is apparent that the assessment is no longer valid, or where the substance is to be used in an area where additional safety precautions may be required (e.g. confined spaces) or the substance may come into contact with other substances creating additional hazards, whichever is the sooner.

Whenever reasonably practicable, hazardous substances shall be replaced by non-hazardous or less hazardous substances.

5. AYA Bank shall comply with all required environment control measures when working on site and shall ensure, so far as is reasonably practicable, that site waste, waste substances and waste containers are disposed of correctly by licensed waste contractors and are not permitted to damage the environment.

Information, Instruction Training and Supervision

1. Information for company employees on OHS shall be prominently displayed on all sites where the company operates.
2. The company shall ensure that site managers and supervisors, where applicable, supervise and monitor young inexperienced trainees/apprentices.
3. Supervision provided by the site manager, supervisor or professional trainers responsible for health and safety the company must be undertaken by inexperienced trainees/apprentices.
4. Young inexperienced trainees/apprentices are as persons being under the age of 18 years, and in respect of Children, are defined as being under the minimum school leaving age (currently 16 years of age).
5. Where the company accepts or employs young and inexperienced person(s), it is a compulsory requirement that specific risk assessment(s) shall be carried out in order to identify the hazards particularly related to the employment of young and inexperienced persons in the workplace.

Competency for Tasks and Training Policy

1. AYA Bank recognizes that it has a duty to provide sufficient information, instruction, training and supervision to employees. This will be provided by a competent person of training organization determined by the company.
2. All company employees upon commencement with the company shall be provided with a company induction that shall include information on the company's OHS policy and procedures, and the importance of working in a healthy and safe manner.
3. All company employees shall receive site induction training that is specific to each and every site they are required to work on.
4. From time to time tasks may arise that will require specific training requirements to be met. Training requirements for specific tasks shall be determined as and when the need arises and shall be provided to employees as required.
5. AYA Bank, in liaison with the appointed OHS Advisor, shall be responsible for assessing and identifying employee training needs and shall arrange for training to be provided, as required.

Personal Protective Equipment at Work Policy

1. AYA Bank considers PPE to be a last resort and preference shall always be given to the elimination or reduction of risks at source. PPE shall only be used to guard against residual risks that cannot be removed.
2. The company shall carry out an assessment for the provision of required personal protective equipment.
3. All employees shall be required to wear the PPE issued, maintain it in the clean and serviceable condition and store it in accordance with manufacturer's recommendations.
4. Basic PPE issued to employees shall consists of:
 - a) Hard hat
 - b) Protective safety footwear
 - c) High visibility clothing
 - d) Suitable gloves
 - e) Weatherproof clot
5. The company shall through regular inspections, ensure that all protective clothing and equipment issued is fit for use and being using in a proper manner.
6. The company shall also ensure that all employees receive adequate instruction, instruction and training regarding the proper use and storage of PPE.
7. Employees shall regularly inspect their PPE and report any missing or defective items to their line manager for replacement and/or repair as required.

Alcohol and Drugs Policy

All company employees and subcontractors employed will be subject to the following rules and concerning the use/ misuse of alcohol and drugs.

1. No employee will report for work whilst under the influence of either alcohol or drugs.
2. No employee shall consume alcohol on or off the premises during working hours, and if found in breach of this will be subject to disciplinary action.
3. The use of drugs by an employee only is permitted if they are prescribed or instructed by a medical practitioner and in the opinion of that specialist, will not impair the performance of the employee.
4. The use of illegal substances at any time is not permitted and any person contravening this will be subject to disciplinary action.
5. Any person found or suspected of being under the influence of alcohol or drugs in the workplace will be immediately required to vacate the site or premise by the company.

Accidents, First Aid and Work Related Health Policy

1. The company shall investigate all employee accidents within 72 hours of occurrence or earlier where practicable.
2. Wherever possible, accident investigations shall be undertaken by the company's appointed OHS advisor.
3. All employees must report any accident, case of disease or dangerous occurrence to their site manager, supervisor, CEO or Executive Directors responsible for health and safety as soon as practicable, who will notify the company's appointed OHS advisor.
4. All accidents shall be recorded by the company in an accident book held for this purpose. When entries are made in the accident book, the completed 'detachable' page shall be removed from the accident book and placed into secured company storage in order to protect sensitive information.
5. Employees shall be trained for first aid skill and suitable and sufficient first aid equipment shall be provided and located at all company workplaces.
6. Clearly visible first aid signage indicating the location of first aid stations shall be provided, displayed and maintained on all company sites.
7. AYA Bank recognizes that it has a legal duty to inform employees of serious hazards to their health in the workplace (e.g. exposure to asbestos containing materials) and to provide employees exposed to such serious risks to health with health surveillance.
8. AYA Bank and its employees are aware of the risks of exposure to hazardous substances and materials, particularly asbestos, in the workplace, and undertake to carry out risk assessments of all tasks, including the risks of exposure to asbestos.
9. All employees are instructed to exercise caution in carrying out tasks where unforeseen asbestos made be disturbed and have been advised that if any doubt exists as to the nature of materials exposed in the workplace, they should stop work immediately and seek assistance.

Accidents and Incidents Policy

1. All company employees are required to report all accidents, incidents or near misses to their company manger and supervisor who is responsible for ensuring that all injuries are reported using the company accident reporting procedure.
2. All injury and non-injury accidents, incidents or near misses shall be investigated and immediate and underlying causes identified to assist in the prevention of recurrence.
3. The company shall submit a report of injuries, diseases or dangerous occurrences in the required format and within the required time frame to the relevant enforcing authority.

4. On sites not under the control of the company, all injury, non-injury accidents, incidents or near misses shall be reported to the principal contractor as required and company employees shall cooperate and coordinate their efforts with the top management and managers in any investigation carried out or subsequent report required.

5. AYA Bank shall maintain the register of all work related accidents and ill-health and shall compile, using the company accident analysis record, an annual trend analysis of all accidents, incidents and ill-health to ensure that risk control resources are directed appropriately.

Emergency Procedures – Fire and Evacuation

1. AYA Bank appointed OHS personnel will carry out a fire risk assessment for the project and produce a site fire safety plan identifying the fire safety arrangements which will include adequate fire detection, fire alarm and firefighting equipment, fire and emergency escape routes, suitable signage, identify the location of a suitable fire assembly point, and undertake fire drills as appropriate.

2. Arrangements shall also be made to ensure the inspection, testing and monitoring of the precautions in place to ensure their effective operation.

3. All fire and emergency equipment supplied should be routinely inspected and maintained. Managers and supervisors should ensure that the equipment is installed in the agreed positions immediately once the site is in operation.

4. Where any subcontractor is involved, it will be their responsibility to provide specific firefighting equipment within their area and ensure that safe systems of work are in place to prevent fire risks.

5. All employees and subcontractors on company and site shall be required to undertake a site induction that shall include compliance with fire and emergency arrangements in place and safe working procedures.

Monitoring Policy

1. AYA Bank recognizes that unannounced spot checks, inspections, audits and safety reviews are an essential element of the company's performance improvement, and the company's appointed OHS advisor is authorized to undertake unannounced site inspections and audit to ensure that safe working practices and procedures are being followed.

2. The company's appointed OHS advisor, where requested to do so by CEO or Executive Directors responsible for health and safety, shall investigate accidents, record the significant findings and submit reports to CEO or Executive Directors responsible for health and safety.

3. The Top Management Executives /CEO responsible for health and safety, site managers and supervisors are responsible for investigating work related causes of ill-health and sickness absence and for recording their findings.

4. All employees and sub-contractors shall be made aware of the findings of accident reports by site managers, supervisors or CEO or Executive Directors responsible for health and safety.

5. All company employees shall be responsible for acting on the investigations findings in order to prevent further recurrence as the company is committed to the reduction of accidents in the workplace.



References:

- Max (Myanmar) Holding Co., Ltd & Its Subsidiaries_OHSP001/2014