



REGULATION INTERNAL WORKER

BANCO DE OCCIDENTE S.A.

DEPARTAMENTO DE INGENIERIA
DE COLOMBIA

VERIFICADO

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Introduction

These are the Internal Work Regulations established by BANCO DE OCCIDENTE SA, domiciled at Carrera 4 No. 7-61, in the city of Cali, hereinafter referred to as THE BANK. Both THE BANK and all employees nationwide, in all its locations, are subject to its provisions. These regulations are part of the individual employment contracts entered into or to be entered into with all employees, unless otherwise stipulated, which, in any case, may only be favorable to the employee.



CHAPTER I

ADMISSION CONDITIONS

ARTICLE 1.- Anyone who wishes to work at THE BANK must apply through the various current recruitment platforms (Linked In, Magneto, Empleo.com, SSFF and Referral Program) by registering their updated resume.

PARAGRAPH 1: The employer may require any documents it deems necessary to admit the applicant. However, such requirements must not include documents, certifications, or information expressly prohibited by law, such as information about a person's marital status, number of children, religion, or political party (Article 1, Law 13 of 1972); a pregnancy test for women, except in the case of activities classified as high-risk (Article 43 of the National Constitution, Articles 1 and 2 of ILO Convention No. 111, Ministry of Labor Resolution No. 003941 of 1994); a human immunodeficiency virus (HIV) screening and diagnosis test (Article 22 of Regulatory Decree No. 559 of 1991), or a military service card (Law 1861 of 2017, Article 42).

PARAGRAPH 2: The statements made in the applicant's resume are presumed to be true and any inaccuracy or alteration, modification or falsification of the data and certificates required will be considered deception.

PARAGRAPH 3: THE BANK will carry out the relevant suitability and psychotechnical tests to verify that the applicant meets the requirements for the position and will conduct interviews to ensure that the applicant meets the personality and ability requirements. In addition, before receiving the future employee, the Selection and Development Department must inquire about their background, request references from previous workplaces and verify academic certifications, as well as the authenticity of the professional titles presented.

CHAPTER II PROBATION

ARTICLE 2.- Once the applicant has been admitted, the BANK may stipulate with him/her an initial trial period, the purpose of which will be to assess, on the part of the BANK, the skills and attitudes of the worker and, on the part of the worker, the suitability of the working conditions (article 76, CST).

ARTICLE 3.- The trial period must be stipulated in writing and otherwise the services are understood to be regulated by the general rules of the employment contract (article 77, paragraph one, CST).

ARTICLE 4.- The trial period may not exceed two (2) months.
In fixed-term employment contracts with a duration of less than one (1) year, the trial period may not exceed one-fifth of the term initially agreed for the respective contract, and may not exceed two (2) months. When successive employment contracts are signed between the same employer and employee, the stipulation of a trial period is not valid, except for the first contract (Article 78 of the CST, as amended by Article 7 of Law 50 of 1990).

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ARTICLE 5.- During the trial period, the contract may be terminated unilaterally at any time, without prior notice and without compensation. Workers on trial enjoy all legal benefits (Article 80, CST).

CHAPTER III ACCIDENTAL, OCCASIONAL OR WORKERS TRANSIENTS

ARTICLE 6.- Occasional, accidental, or temporary workers are those who perform short-term tasks of no more than one month and are of a nature different from the Bank's normal activities. These workers are entitled, in addition to their salary, to all legal benefits (Article 6, CST).

ARTICLE 7.- Temporary or accidental workers must fully comply with the provisions set forth in this regulation and the other Policies and Procedures of the BANK.



CHAPTER IV WORKING SCHEDULE

ARTICLE 8.- The entry and exit times of workers within the BANK will always be set considering the maximum legal workday, within which the EMPLOYER may set and modify work shifts in accordance with the needs of the service and the development of the BANK's activities.

PARAGRAPH 1: The employees' start and end times will be determined by THE EMPLOYER and notified to the employees through the various means of communication established by THE BANK and through their leader, taking into account the needs of the operation and/or the customer service hours of the areas or offices; however, the following work schedules are provided as an example:

CITIES OTHER THAN BOGOTÁ

- 🕒 Business Days: Monday to Saturday.
- 🕒 Start of Workday: 8:00 am
- End of Work Day:** 6:00 pm
- 🕒 Break: 2 hours (12:00 m. to 2:00 pm).

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BOGOTÁ

- 🕒 Business Days: Monday to Saturday.
- 🕒 Start of Workday: 8:30 am
- End of Work Day:** 5:30 pm
- 🕒 Rest: 1 hour (12:30 p.m. to 1:30 p.m.).

The aforementioned schedules may be modified by THE BANK and notified to employees, in accordance with the working hours established in the Substantive Labor Code and relevant laws.

**See attachment ANX-APY-1140.*

SPECIAL WORKING HOURS. The employer and the employee may agree temporarily or indefinitely to organize successive work shifts, which allow the BANK or sections thereof to operate without interruption during all days of the week, as long as the respective shift does not exceed six (6) hours per day and thirty-six (36) per week (article 161, numeral 3, literal c of the CST, modified by article 51 of Law 789 of 2002).

In this case there will be no place for night surcharge or that provided for Sunday or holiday work, but the worker will earn the salary corresponding to the ordinary work day, always respecting the legal or conventional minimum and will have the right to one (1) day of paid rest.

FLEXIBLE WORKING HOURS. The employer and the employee may agree that the maximum weekly working day will be carried out through flexible daily work hours, distributed over a maximum of six (6) days a week with one (1) mandatory rest day, which may or may not coincide with Sunday. The number of daily working hours may be distributed variably during the respective week and may be a minimum of four (4) continuous hours and up to ten (10) hours a day without any surcharge for overtime work, when the number of working hours does not exceed the average hours within the maximum weekly working day and/or the ordinary working day from 6:00 am to 9:00 pm (letter d of article 161 of the Substantive Labor Code modified by article 2 of Law 2101 of 2021).

Now, in light of the reduction in working hours established in article 2 of Law 2101 of 2021, when the maximum weekly working day reaches 42 hours, the number of daily working hours may be distributed variably during the respective week, having a minimum of four (4) continuous hours and a maximum of up to nine (9) hours daily without any surcharge for overtime work, as long as the number of working hours does not exceed the average of forty-two (42) hours per week within the Ordinary Working Day.

The employer may not, even with the worker's consent, hire him/her to perform two (2) shifts on the same day, except for supervisory, management, trust or management tasks (paragraph of article 161 of the CST, modified by article 2 of Law 2101 of 2021).

SHIFT WORKING DAY. When the nature of the work does not require continuous activity and is carried out in shifts, the length of the working day may be extended by more than eight (8) hours per day, or by more than forty-eight (48) hours per week (*), provided that the average working hours, calculated for a period not exceeding three (3) weeks, do not exceed eight (8) hours per day or forty-eight (48) per week (*), in accordance with the provisions of Article 165 of the Substantive Labor Code. This extension does not constitute supplementary work or overtime.

(*) The reference to forty-eight (48) hours per week must be understood, as of the entry into force of Law 2101 of 2021, as a working day of forty-two (42) hours per week, in accordance with the gradual application enshrined in article 3 of the aforementioned law.



PARAGRAPH 2: Workers who hold management, confidential and/or administrative positions, and those who carry out discontinuous or intermittent activities, are excluded from the regulation on the maximum legal working day. They must work all the hours necessary for the proper fulfillment of their obligations without any additional charge for overtime work.

PARAGRAPH 3: When THE BANK has more than fifty (50) workers who work forty-eight (48) hours a week, they will have the right to have two (2) hours of said workday, at the employer's expense, dedicated exclusively to recreational, cultural, sports or training activities (article 21 Law 50 of 1990).

During the gradual implementation of the reduction in working hours, the time dedicated exclusively to recreational, cultural, sports, or training activities will be adjusted proportionally to the gradual reduction in working hours. Once the forty-two (42) hour workweek is implemented, the employer will be exempt from this obligation, pursuant to the provisions of Article 6 of Law 2101 of 2021.

PARAGRAPH 4: The aforementioned schedules may be modified according to the needs of the service; schedules not contemplated in this document may be implemented, provided they comply with current legal regulations.

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PARAGRAPH 5: The actual workday shall begin at the time designated for starting work and shall end at the time established by THE BANK for this purpose, in accordance with the work modalities and work sites. Therefore, the time taken by the employee to reach the workplace and the rest period are not included in the workday.

PARAGRAPH 6: Due to force majeure, unforeseen circumstances, the threat or occurrence of an accident, or when urgent work is essential and must be performed. Work is permitted only to the extent necessary to prevent serious disruption to the normal operation of the establishment. This extension constitutes supplementary work or overtime, in accordance with Article 163 of the CST.

PARAGRAPH 7: THE BANK may also extend the regular workday for those tasks that, due to their very nature, require continuous work by successive shifts of workers, but in such cases the work hours shall not exceed fifty-six (56) on weekdays. The extension in such cases constitutes supplementary work or overtime. (Article 166 CST).

PARAGRAPH 8: In accordance with the provisions of article 3 of the Law 2101 of 2021, THE BANK adopts the gradual implementation of the reduction of the ordinary working day referred to in this law, in the manner provided therein, namely:

As of July 15, 2023, the maximum weekly working day will be reduced by one (1) hour, leaving it at 47 hours per week.

As of July 15, 2024, the maximum weekly working day will be reduced by one (1) hour, leaving it at 46 hours per week.

Starting on July 15, 2025, two (2) hours will be reduced each year, leaving the maximum weekly working day at 44 hours per week starting on July 15, 2025.

As of July 15, 2026, the maximum legal working day will be forty-two (42) hours per week, in accordance with the provisions of article 2 of Law 2101 of 2021.

PARAGRAPH 9: The maximum legal working day established by law may be divided by extending the regular working day by up to two hours, by agreement between the parties, but for the sole purpose of allowing workers to rest on Saturdays. This extension does not constitute supplementary work or overtime (Article 164 of the CST, amended by Article 23 of Law 50 of 1990).

CHAPTER V OVERTIME AND NIGHT WORK

ARTICLE 9.- Daytime and nighttime work. In accordance with the provisions of Article 1 of Law 1846 of 2017, which amended Article 160 of the CST, the following shall apply:

1. Daytime work is that which is carried out between six o'clock in the morning (6:00) and nine o'clock in the afternoon (21:00).
2. Night work is that between ten o'clock in the afternoon (9:00 p.m.) and six hours (6:00).



ARTICLE 10.- All supplementary work or overtime is that which exceeds the ordinary working day and in any case that which exceeds the legal maximum (article 159, CST).

ARTICLE 11.- Supplementary work or overtime, except for the cases indicated in article 163 of the CST, may only be carried out for two (2) hours daily and twelve (12) hours weekly, and in accordance with the legal provisions in this regard, by express authorization of the Ministry of Labor and Social Security or an authority delegated by it (Literal 2, article 162 CST, modified by article 1 Decree 13 of 1967 and article 22 Law 50 of 1990).

ARTICLE 12.- Rates and settlement of surcharges.

1. Night work, for the sole reason of being nocturnal, is remunerated with a surcharge of thirty-five percent (35%) on the value of ordinary daytime work, with the exception of the case of the thirty-six (36) hour weekly workday provided for in article 20, literal c of Law 50 of 1990.
2. Extra daytime work is remunerated with a surcharge of twenty-five percent (25%) on the value of ordinary daytime work.
3. Overtime work at night is remunerated with a surcharge of seventy-five percent (75%) on the value of ordinary daytime work.

Each of the aforementioned surcharges occurs exclusively, that is, without accumulating it with any other.

PARAGRAPH 1: THE BANK may implement special night work shifts, in accordance with the provisions of Decree 2351 of 1965.

PARAGRAPH 2: Payment for overtime or extra work and night work surcharges, as applicable, will be made together with the salary for the following period.

ARTICLE 13.- THE BANK will not recognize supplementary work or overtime unless it expressly authorizes its employees to do so.

PARAGRAPH 1: In no case may overtime work hours, day or night, exceed two (2) hours daily and twelve (12) weekly.

PARAGRAPH 2: Workers in management, confidential and administrative positions are excluded from the regulation on maximum legal working hours.

CHAPTER VI

LEGALLY MANDATORY REST DAYS

ARTICLE 14.- Sundays and holidays recognized as such in our labor legislation shall be considered mandatory paid rest days (Article 77 CTS, amended by Articles 1 and 2 of Law 51 of 1983).

1. Every worker has the right to paid rest on the following civil and religious holidays: January 1 (New Year's Day), January 6 (Three Kings' Day), March 19 (Saint Joseph's Day), May 1 (Labor Day), June 29 (Saints Peter and Paul's Day), July 20 (National Independence Day), August 7 (Battle of Boyacá), August 15 (Assumption of Our Lady), October 12 (Feast of the Race), November 1 (All Saints' Day), November 11 (Independence Day of Cartagena), December 8 (Immaculate Conception), and December 25 (Christmas). In addition to Holy Thursday and Good Friday, the Ascension of the Lord, Corpus Christi, and the Sacred Heart of Jesus.
2. The paid rest of the sixth (6) of January, nineteen (19) of March, twenty-ninth (29) of June, fifteenth (15) of August, twelfth (12) of October, first (1) of November, eleventh (11) of November, Ascension of the Lord, Corpus Christi, and Sacred Heart of Jesus when they do not fall on a Monday will be moved to the Monday following said day. When the aforementioned festivities fall on a Sunday, the paid rest will also be moved to Monday.
3. The benefits and rights that workers derive from working on public holidays shall be recognized in relation to the paid rest day established in the preceding paragraph. (Article 1, Law 51 of 1983).

PARAGRAPH 1: When the work day agreed upon by the parties, in days or hours, does not imply the provision of services on all working days of the week, the worker shall have the right to remuneration for Sunday rest in proportion to the time worked (article 26, numeral 5, Law 50 of 1990).

PARAGRAPH 2: SUNDAY AND HOLIDAY WORK. Workers may be assigned to work on Sundays and/or holidays, and such work will be remunerated as follows (Article 26 of Law 789 of 2002, which amended Article 179 of the Substantive Labor Code):



1. Work on Sundays and holidays will be remunerated with a surcharge of seventy-five percent (75%) on the ordinary salary in proportion to the hours worked.
2. If Sunday coincides with another paid rest day, the worker will only be entitled, if working, to the surcharge established in the previous section.
3. The case of the thirty-six (36) hour weekly workday provided for in literal c of article 161 of the Substantive Labor Code, substituted by article 20 of Law 50 of 1990, is an exception. (article 26 Law 789 of 2002).

PARAGRAPH 3: The worker may agree with the employer that his mandatory rest day will be Saturday or Sunday, which will be recognized in all its aspects as institutionalized mandatory Sunday rest.

Interpret the expression "Sunday" contained in the labor regime in this sense exclusively for the purpose of mandatory rest.

PARAGRAPH 4: NOTICE REGARDING SUNDAY WORK: When it comes to regular or permanent work on Sundays, THE BANK must post in a public place in the establishment, at least twelve (12) hours in advance, the list of workers who, for reasons of service, cannot have Sunday rest. This list will also include the day and hours of compensatory rest. (Article 185, CST).

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ARTICLE 15.- Rest on Sundays will have a minimum duration of twenty-four (24) hours, except for the exception established in literal c of article 20 of Law 50 of 1990, modified by article 51 of Law 789 of 2002).

ARTICLE 16.- When, for reasons of a holiday not specified in Law 51 of December 22, 1983, the Bank suspends work, it is obligated to pay for it as if it had been performed. It is not obligated to pay for it when there has been an express agreement for suspension or compensation, or when it is provided for in the regulations, pact, collective bargaining agreement, or arbitration award. This compensatory work will be remunerated without being considered supplementary work or overtime. (Article 178 CST).

CHAPTER VII PAID VACATION

ARTICLE 17.- Workers who have provided their services for one (1) year have the right to fifteen (15) consecutive working days of paid vacation (article 186, numeral first, CST).

ARTICLE 18.- The vacation period must be designated by the employer no later than one year after the date of the following vacation, and the vacation must be granted ex officio or at the request of the employee, without affecting the service and the effectiveness of the rest period. The bank must inform the employee, fifteen (15) days in advance, of the date on which the vacation will be granted. (Article 187, CST).

PARAGRAPH 1: In any case, when an employee is on vacation, they are prohibited from performing any type of function related to their position, unless expressly authorized by THE BANK through the Human Resources and/or Labor Relations Management, in which case the vacation will be interrupted. Failure to comply with this prohibition will constitute a serious offense and will be sanctioned in accordance with the provisions of these regulations.

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ARTICLE 19.- If there is a justified interruption in the enjoyment of vacation, the worker does not lose the right to resume it. (Article 188, CST).

ARTICLE 20.- During the vacation period, the worker will receive the regular salary earned on the day they begin taking vacation. Consequently, only the value of work on mandatory rest days and the value of supplementary work or overtime will be excluded from vacation settlement. When the salary is variable, vacation will be settled with the average earned by the worker in the year immediately preceding the date on which it is granted. (Article 192, CST).

ARTICLE 21.- The employer shall keep a vacation record in which he shall note the date of entry of each worker, the date on which he takes his vacation and on which it ends, and the remuneration for the same (article 187 CST added by article 5 of Decree 13 of 1967, article 5).

PARAGRAPH 1: In fixed-term contracts of less than one (1) year, workers will have the right to vacation pay in proportion to the time worked, regardless of the time worked (article three, paragraph, Law 50 of 1990).



ARTICLE 22.- The employer and employee may agree in writing, upon request of the employee, that up to half of the vacation be paid in cash (section 1, article 189 CST, modified by article 20 Law 1429 of 2010).

When the contract ends without the employee having enjoyed vacation time, compensation for the vacation will be based on a completed year of service and proportionally based on the fraction of a year. In all cases, vacation compensation will be based on the employee's last earned salary (Article 1 of Law 995 of 2005).

ARTICLE 23.- In any case, the worker will enjoy at least six (6) continuous working days of vacation annually, which are not cumulative.

The parties may agree to accumulate the remaining vacation days for up to two (2) years.

The accumulation may be up to four (4) years, when it concerns technical, specialized, trusted or management workers, or foreigners who provide services in places other than the residence of their relatives. (Article 190, CST).

CHAPTER VIII

PERMISSIONS

ARTICLE 24.- UNPAID LEAVE. For fully justified reasons, THE BANK may grant unpaid leave or licenses to employees who request them in advance and in writing, in order to avoid attending work or to be absent from work, but only for as long as the BANK deems necessary in each case.

ARTICLE 25.- PAID LEAVE. THE BANK shall grant its employees the necessary leave to exercise their right to vote and to perform temporary official duties that must be accepted, in the event of a duly verified serious domestic calamity, to attend the corresponding medical service, to perform union duties inherent to the organization and to attend the funeral of their colleagues, provided that they give due notice to THE BANK and its representatives and that in the latter two cases, the number of those absent is not such as to harm the operation of the establishment. (Judgment C-930 of 2009).

The granting of the aforementioned permits will be subject to the following conditions:

1. In the event of a duly verified serious domestic calamity, this will be remunerated and understood as any family event whose severity affects the normal development of the worker's activities, in which fundamental rights of significant importance in the worker's personal or family life may be threatened.

The opportunity for notification may be prior to or subsequent to the event that constitutes it or at the time of its occurrence, as circumstances permit, a situation that must be notified to the Human Talent area of each Zone.

In the event of this event, once the severity of the situation and the worker's needs have been assessed, the number of days of leave to be granted for this purpose will be determined. This leave may not exceed five (5) business days.

2. In the event of the death of his or her spouse, permanent partner, or a relative up to the second degree of consanguinity, first degree of affinity, and first degree of civil relationship, THE BANK will grant the worker paid bereavement leave in accordance with the law in force at the time of the death (Law 1280 of 2009).

The child, father or foster mother will also enjoy paid bereavement leave in accordance with the provisions of article 11 of Law 2388 of 2024, which modified numeral 10 of article 57 of the CST. This fact must be demonstrated by a document issued by the competent authority, within thirty (30) days following its occurrence.

In the event of the death of a coworker, employees may attend the funeral, provided they give one day's notice, and permission will be granted to up to 10% of the employees.

3. Likewise, paid paternity leave will be granted to male workers, and maternity leave will be granted to pregnant female workers in accordance with the law in force at the time of the leave (Article 236 of the CST, as amended by Law 1822 of 2017, Law 2114 of 2021). Shared parental leave and flexible part-time parental leave will also be granted in accordance with the provisions of Law 2114 of 2021 and other applicable regulations.



4. In the event of a medical appointment, the employee must request written permission from their supervisor, who may authorize them to leave the workplace. After the appointment, the employee must return to the bank immediately, unless they are incapacitated or hospitalized. In these latter cases, the employee must immediately notify the bank, which will only accept sick leave applications that comply with the guidelines defined by Colombian regulations regarding the issuance and content of the temporary disability certificate.
5. In other cases (suffrage, performance of temporary positions of compulsory acceptance and attendance at the corresponding medical service) notice will be given as far in advance as circumstances allow.
6. THE BANK will grant paid leave to those employees with children or guardians with minors in their care who have terminal illnesses or severe clinical conditions resulting from a serious accident and require permanent care, in accordance with the provisions of Law 2174 of 2021 or the law in force at the time of its occurrence. THE BANK may have mechanisms and criteria for validating the health conditions of minors, supported by the Human Talent area.

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CHAPTER IX

MINIMUM WAGE, CONVENTIONAL, PLACE, DAYS, PAYMENT HOURS AND PERIODS THAT REGULATE IT

ARTICLE 26.- Forms and Freedom of Stipulation.

1. The bank and the worker may freely agree on the salary in its various forms, such as by unit of time, by work or piecework, and by task, etc., but always respecting the legal minimum wage or that established in agreements, collective bargaining agreements, and arbitration decisions.
2. Notwithstanding the provisions of articles 13, 14, 16, 21 and 340 of the Substantive Labor Code and the regulations consistent with these, when the worker earns an ordinary salary greater than ten (10) legal monthly minimum wages (integral salary), the written stipulation of a salary that in addition to

remunerating ordinary work, includes in advance the value of benefits, surcharges and benefits such as those corresponding to night work, extraordinary work or work on Sundays and holidays, legal and extra-legal bonuses, severance pay and its interest, subsidies and supplies in kind, and in general, those included in said stipulation, except for vacations.

In no case may the comprehensive salary be less than the amount of (10) ten legal minimum monthly wages, plus the benefit factor corresponding to the BANK, which may not be less than thirty percent (30%) of said amount. The amount of the benefit factor shall be exempt from payment of withholding tax and taxes.

3. The comprehensive salary will not be exempt from Social Security contributions, nor from contributions to SENA, ICBF, and Family Compensation Funds, but the basis for making parafiscal contributions will be seventy percent (70%) of the comprehensive salary in accordance with the provisions of Article 18 of Law 100 of 1993.
4. Any worker who wishes to avail himself of this provision will receive the final settlement of his severance pay and other social benefits accrued up to that date, without thereby being deemed to terminate his employment contract (Article 18, Law 50 of 1990).

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ARTICLE 27.- The term "daily" refers to the salary stipulated by day and salary, that stipulated for longer periods (article 133, CST).

ARTICLE 28.- Unless otherwise agreed in writing, wages shall be paid at the place where the worker provides services, during employment or immediately after it ceases. (Article 138, paragraph 1, CST).

PAYMENT PERIOD: Unless otherwise provided, salaries will be paid biweekly.

ARTICLE 29.- The salary will be paid to the worker directly or to the person he authorizes in writing as follows:

1. The salary in money must be paid in equal and due periods.
The payment period for daily wages cannot be longer than one week and for salaries not longer than one (1) month.



2. Payment for additional work or overtime and the night work surcharge must be made together with the ordinary salary for the period in which they were incurred or, at the latest, with the salary for the following period (Article 134, CST).

CHAPTER X

MEDICAL SERVICE, SAFETY MEASURES, OCCUPATIONAL RISKS, FIRST AID IN CASE OF WORK ACCIDENTS, RULES ON WORK IN ORDER TO MOST HYGIENE, REGULARITY AND SAFETY AT WORK

ARTICLE 30.- It is the employer's obligation to ensure the health, safety, and hygiene of the workers under their care. It is also their obligation to guarantee the necessary resources to implement and execute ongoing preventive and occupational medicine, and industrial hygiene and safety activities in accordance with the Occupational Health and Safety Management System and for the purpose of ensuring comprehensive worker protection.

ARTICLE 31.- Medical services required by workers will be provided by the Health Promotion Company (EPS), in accordance with the functioning of the health social security system, or by the Occupational Risk Administrator (ARL). In the case of an occupational accident or occupational disease, this may be through the IPS or the provider entity designated by the insurer to which they are assigned. In the event of non-affiliation, this will be the responsibility of the employer, without prejudice to any relevant legal action. Likewise, workers must comply with the procedures with the department responsible for making EPS transfers, so that the provision of health services is guaranteed.

ARTICLE 32.- Every worker, from the same day he feels ill and considers that his health condition may be affected or affect his work activity, must communicate it to THE BANK or his leader, immediately as circumstances allow, the worker will do what is necessary to be examined by the corresponding doctor, in order to certify whether or not he can continue working and, if applicable, determine the disability and the treatment to which the worker must submit.

If the worker does not give notice within the indicated period, that is, from the same day he feels ill or does not submit to the examination

doctor who has ordered it, his absence from work will be considered unjustified for the purposes that may apply, unless he proves that he was absolutely unable to give notice and submit to the examination at the appropriate time.

PARAGRAPH 1: The illness must be verified by a medical certificate; consequently, on the same day that he or she becomes incapacitated, the worker must inform his or her leader, the Occupational Health and Safety area or the Human Talent area, or whoever acts in their place, and must send the BANK the certificate of incapacity issued no later than three (3) business days, counted from the date of issuance of the certificate.

ARTICLE 33.- Workers must submit to the instructions and treatments prescribed by the physician who examined them, as well as to any examinations or preventive measures ordered by THE BANK for all or some of them in specific cases. Any worker who, without just cause, refuses to submit to the aforementioned examinations, instructions, or treatments will lose the right to monetary benefits for any disability resulting from such refusal. Likewise, the worker is fully responsible for any consequences that such conduct may entail.

PARAGRAPH 1: Disability certificates must meet the conditions for recognition and payment established in Decree 1427 of 2022. They must also guarantee the submission of the documents and procedures requested by the insurers responsible for granting the financial benefit, ensuring compliance with the established deadlines. Failure to comply may result in the loss of the right to the monetary disability benefit.

ARTICLE 34.- Workers must comply with the activities, procedures and campaigns of prevention programs, Epidemiological Surveillance Systems, Preventive Occupational Medicine, or those prescribed by the authorities of the branch in general and in particular those ordered by THE BANK and those recommended by the ARL, as well as they must comply with the Occupational Health and Safety Management System, for the prevention of diseases and risks in the handling of machines and other work elements, especially to avoid work accidents.

The worker must comply with the prevention programs ordered by THE BANK in the development of the Occupational Health and Safety Management System (Law 1562 of 2012 and Decree 1072 of 2015).



PARAGRAPH 1: Serious non-compliance by the worker with the instructions, regulations and determinations for risk prevention, adopted in a general or specific manner and that are within the Occupational Health and Safety Management System of THE BANK, which are defined in the job profile, will be considered a serious offense in accordance with the provisions of numeral 6 of literal a of article 62 of the CST, a rule substituted by article 7 of Decree 2351 of 1965, which empowers the employer to terminate the employment relationship or link for just cause.

ARTICLE 35.- In case of work accident, the area leader, his representative or Human Talent, will immediately order the provision of first aid, referral to the doctor and will take all measures that are considered necessary and sufficient to reduce to a minimum the consequences of the accident, reporting it to the EPS and the ARL.

PARAGRAPH 1: In addition, it will take all measures deemed necessary and sufficient to minimize the consequences of the accident, according to the recommendations of the Work Accident investigation, in the terms established in Resolution 1401 of 2007.

PARAGRAPH 2: Likewise, the relevant investigation will be initiated, and the Joint Committee on Occupational Health and Safety (COPASST) will be informed of the accident so that the necessary preventive measures can be taken and, if applicable, the worker's responsibility for the accident can be established. This report must be made in accordance with the provisions of Decree 1295 of 1994 and Law 776 of 2002, before the Health Promotion Entity (EPS) and the Occupational Risk Administrator (ARL).

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ARTICLE 36.- It is the worker's obligation in the event of a non-fatal accident, even the slightest or seemingly insignificant, to immediately report it to the BANK, his representative, or whoever acts in his place so that medical assistance and timely treatment are provided and the accident is reported in accordance with current legal provisions.

The Bank shall not be liable for any aggravation of injuries or disturbances caused by the accident due to the employee's failure to provide the corresponding notice in accordance with the provisions set forth above or having delayed it without just cause.

PARAGRAPH 1: THE BANK will not be liable for any work accident that has been deliberately caused or due to the gross negligence of the victim, as it will only be obliged to provide first aid. Nor will it be liable for any aggravation of the injuries.

or disturbances caused by any accident, due to the worker not having given the corresponding timely notice or having delayed it without just cause. In the event of a serious and/or fatal work-related accident, THE BANK will be obligated to report said situation directly to the Territorial Directorate or Labor Office of the place where the events occurred within two (2) business days following the occurrence of the accident, without prejudice to the report that must be made to the respective ARL or EPS (article 2.2.4.1.7 of Decree 1072 of 2015 and Resolution 2851 of 2015).

ARTICLE 37.- THE BANK and the respective occupational risk management entity must keep statistics on work-related accidents and occupational diseases, for which purpose the severity and frequency of the work-related accidents or occupational diseases must be determined in each case in accordance with the regulations issued.

Any work accident or occupational illness that occurs at THE BANK must be reported by THE BANK to the Occupational Risk Management Entity (ARL) and the Health Promotion Entity (EPS), simultaneously, within two (2) business days following the occurrence of the accident or the qualification of the illness.

ARTICLE 38.- THE BANK will form a team investigating work accidents, which will investigate within fifteen (15) business days following the occurrence of the incident and will include the participation of the COPASST in each of the events. A research form must be recorded in a truthful and objective manner, which must contain the information that leads to the identification of the real causes of the accident or work incident and will implement the necessary measures.

ARTICLE 39.- In any case regarding the points covered in this chapter, both THE BANK and the workers will be subject to the occupational risk regulations of the Substantive Labor Code, Occupational Risk System and Management System and Safety and Health at Work, Law 1562 of 2012, Resolution 2346 of 2007 and 2646 of 2008 issued by the Ministry of Labor, Decree 1072 of 2015, and others established for this purpose. In the same way, both parties are obliged to abide by Decree Law 1295 of 1994, and Law 776 of December 17, 2002 of the General System of Occupational Risks, in accordance with the terms stipulated in the pertinent legal precepts and other concordant norms and regulations mentioned above.



ARTICLE 40.- The worker shall be obliged to use the personal protection elements and other safety elements provided by THE BANK for the proper provision of his services.

Any accident caused by negligence or failure to use personal protective equipment will be presumed to have been the victim's fault. If the worker fails to use safety equipment, misuses it, or fails to report its loss, this will be considered a serious offense pursuant to the provisions of Section 6 of Section a of Article 62 of the CST (Spanish Code of Labor Standards), a provision substituted by Article 7 of Decree 2351 of 1965, which authorizes the employer to terminate the employment relationship for just cause.

ARTICLE 41.- It is the obligation of all workers to strictly comply with the rules, procedures and preventive activities of the Occupational Health and Safety Management System established by THE BANK, in order to guarantee safe work, inform their superiors or the Occupational Health and Safety Management System coordinator about standard conditions in the workplace and any circumstance that could cause an accident and present suggestions for their study, participating in the development of safe work rules and procedures, actively participating in the talks and training courses of the Occupational Health and Safety Management System to which they have been invited.

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ARTICLE 42.- In the event of an investigation arising from the occurrence of a work accident, workers shall be obliged to provide accurate, clear and truthful information regarding the conditions under which the accident being investigated occurred.

CHAPTER XI

PRESCRIPTIONS OF ORDER

ARTICLE 43.- Workers have the following duties:

1. Respect and subordination to superiors.
2. Respect your coworkers and anyone with whom you interact. that is related to the execution of their functions.
3. Seek complete harmony with superiors and coworkers in personal relationships and in the performance of their respective duties.

4. Respect for customers, users, suppliers, contractors and other persons who have a commercial or business relationship with THE BANK.
5. Be truthful in all cases.
6. Responsible for the care of your health and physical integrity during the exercise of their functions.
7. Participate and contribute to the fulfillment of the objectives of the Occupational Health and Safety Management System (SG-SST).
8. Maintain good conduct in every respect and act in a spirit of loyal collaboration in the moral order and general discipline of the BANK.
9. Carry out the tasks entrusted to you with absolute honesty, good will and in the best way.
10. Act honestly and present the situations inherent to the employment relationship with complete transparency and truthfulness.
11. Make observations, complaints and requests where appropriate, through the respective superior and in a well-founded, measured and respectful manner.
12. Receive and accept orders, instructions, and corrections related to work, order, and general conduct, with the intention of directing and perfecting their efforts for their own benefit and that of the BANK in general.
13. Strictly observe the measures and precautions indicated by the respective boss for the handling of work elements and thus avoid work accidents.
14. Remaining during the workday at the site or place where one must perform one's duties, it is prohibited, except by superior order, to go to the workstation of other colleagues or to be absent from one's workplace.
15. Attend the workplace punctually according to the established schedule, as well as the work activities convened by THE BANK and remain during the work day at the site or place where they must perform their duties. It is prohibited to leave the facilities without authorization from the leader.



16. Properly use the email tools and/or Internet access provided by the company.
17. Be responsible for the care of your health and physical integrity during the exercise of your duties.
18. Participate and contribute to the fulfillment of the objectives of the Occupational Health and Safety Management System (SG-SST).
19. Attend courses, seminars, workshops and other training activities to which THE BANK sends on commission or training and all activities organized by THE BANK.
20. Show respect to the BANK's customers.
21. Comply with and respect in their entirety all policies established by THE BANK, as well as other internal rules and procedures of the BANK.
22. Be loyal to the BANK's superiors and representatives.
23. Communicate to your superiors your ideas and initiatives that tend to improve work efficiency or that may benefit the BANK.
24. Follow the instructions that THE BANK makes through posters, circulars, announcements, email, mailings, instructions and procedures related to the service.
25. Maintain good relations and respect the BANK's contractors and its employees who provide services such as security, cleaning, cafeteria, maintenance, etc.
26. Refrain from smoking, consuming alcoholic beverages and/or psychoactive substances in the workplace and common areas.
27. Once the worker has met the legal requirements to access recognition of the pension in any of its forms, it is his duty to immediately file an application for recognition of the corresponding pension with the corresponding pension administrator (COLPENSIONES, Private Pension Fund, or any other institution acting in its place).
28. Comply with the Bank's Internal Work Regulations and Procedure Manuals.

29. Comply with other requirements, prohibitions and obligations that are contemplated in the law, in the employment contract, and in these Internal Work Regulations.

30. Comply with the different Internal Policies of the BANK.

CHAPTER XII

HIERARCHICAL ORDER

ARTICLE 44.- The hierarchical order according to the existing positions in THE BANK is as follows:

1. President.
2. Vice Presidents.
3. Area Managers / Chapter Area / CDC Lead / Clan Lead.
4. Assistant Area Manager.
5. Zonal managers.
6. Area directors.
7. Relationship Manager, Vice President of Business.
8. Specialists / Coordinators / Chiefs.
9. Service Director / Auditors.
10. Relationship Manager, Vice President of People.
11. Specialists / Administrators.
12. Analysts / Executives.
13. Management Secretariats / Managers.
14. Service Advisor / Head Cashier / Support Advisor Commercial.
15. Assistant / Hostess / Assistant Cashier.
16. Operational Assistant / Messenger.

PARAGRAPH 1: Of the aforementioned positions, the following have the authority to impose disciplinary sanctions on the Bank's employees: Management, Directors, and Human Talent Coordinators, or those they authorize for these purposes. Under no circumstances may the person handling the charges and discharges be the same person who imposes the sanctions on the employee.

PARAGRAPH 2: Independent of the powers conferred to the Representative Legal of the company, this delegates to the Vice Presidency of Human Talent and Administration so that it is the one who carries out all the actions pertinent to the hiring of personnel including the procedures corresponding to affiliation, disengagement, reporting of new developments, and



other requirements necessary for this mandate before the different private and public entities of the national order.

CHAPTER XIII

WORK PROHIBITED FOR MINORS UNDER 18 YEARS OF AGE

ARTICLE 45.- The following are prohibited tasks for minors:

1. It is prohibited to employ minors under eighteen (18) years of age in industrial painting work involving the use of white lead, lead sulfate or any other product containing such pigments. (Article 242 of the CST).
2. Minors under eighteen (18) years of age cannot be workers in dangerous or unhealthy jobs that require great effort (article 242, CST).

ARTICLE 46.- No person under eighteen (18) years of age may be employed or perform work that involves danger or is harmful to their health or physical or psychological integrity or those considered the worst forms of child labor. The Ministry of Labor, in collaboration with the Colombian Institute of Family Welfare - ICBF, will establish the classification of said activities according to the level of danger and harmfulness that they imply for adolescents authorized to work and will publish them periodically every two (2) years in different media. In order to prepare or modify these lists, the Ministry will consult and take into account workers' and employers' organizations, as well as interested institutions and civil associations, taking into account the recommendations of specialized international instruments and bodies. (Article 117, Law 1098 of 2006).

CHAPTER XIV

SPECIAL OBLIGATIONS FOR THE EMPLOYER AND THE WORKERS

ARTICLE 47.- The employer has special obligations:

1. Provide workers with appropriate premises and adequate protection against work-related accidents and occupational diseases, in a manner that reasonably guarantees their safety and health.
2. Provide workers with the appropriate instruments and elements necessary to carry out their work, unless otherwise stipulated.
3. Provide immediate first aid in cases of accident or illness. For this purpose, THE BANK will maintain the necessary equipment, in accordance with regulations consistent with the technical definitions of the Emergency Care and Response Plans.
4. Pay the agreed remuneration under the conditions, periods and places agreed upon.
5. Maintain absolute respect for the personal dignity of the worker, his beliefs and feelings.
6. Grant the worker the necessary licenses for the purposes and under the terms indicated in the corresponding chapter of this regulation.
7. Comply with the schedule of the occupational medical entrance examination and periodic occupational examinations, according to the definitions of the Occupational Health and Safety Management System.
8. Provide the worker who requests it, upon expiration of the employment contract, a certificate stating the length of service, nature of the work and the salary earned, as well as schedule the retirement occupational medical examination.
9. Pay the worker reasonable travel expenses under the conditions provided by law, if the worker has been forced to change residence in order to provide his services, unless the termination of the contract is due to the worker's fault or will.



10. If the employee prefers to settle elsewhere, THE BANK must cover the cost of relocating to the extent necessary to return to their previous location. The employee's relocation expenses include those of any family members living with them.
11. Open and keep up-to-date records of overtime and minor workers as required by law.
12. Grant breastfeeding workers the breaks mandated by Article 238 of the CST and Law 2306 of 2023.
13. Comply with these regulations and maintain order, morality and respect for the laws.
14. Workers who are on paid leave or sick leave due to pregnancy or childbirth will be retained in their positions. Any dismissal notified by the employer during such periods, or if notice expires during the aforementioned breaks or leaves, will have no effect.
15. Keep a registration record of all minors employed, indicating their date of birth.
16. In addition to the special obligations of the employer, the employer shall guarantee the minor worker's access to job training and grant unpaid leave when required by school activities.
17. It will also be your obligation to register them with the comprehensive Social Security System and provide them with the benefits free of charge every four months, provided their monthly income is up to twice the current legal minimum wage (Article 230 of the CST).
18. Grant the worker in the event of the death of his or her spouse, permanent partner or a relative up to the second degree of consanguinity, first degree of affinity and first civil, a paid leave for mourning of five (5) working days, regardless of the type of contract or employment relationship. The serious domestic calamity does not include the leave for mourning dealt with in this section. (added by article 1 of

Law 1280 of 2009). This fact must be demonstrated by a document issued by the competent authority, within thirty (30) days of its occurrence. The child, father or foster mother will also enjoy paid bereavement leave in accordance with the provisions of article 11 of Law 2388 of 2024, which modified numeral 10 of article 57 of the CST

19. Inform employees of the internal control standards designed by THE BANK.

ARTICLE 48.- The general obligations of workers are:

1. Scrupulously guard professional, commercial, technical or administrative secrets, the disclosure of which could cause harm to the BANK.
2. Refrain from ordering the payment of any sum of money by an employee to a client, supplier, or coworker due to apparent errors that resulted in financial losses. These decisions must be made exclusively by a Disciplinary Committee.
3. Report any unfair behavior that occurs in your work environment and which affects the interests of the Bank and its customers.
4. Comply with legal provisions regarding database management, which may not be manipulated for purposes other than those specified by law.
5. Prevent waste of materials and strive to achieve maximum performance in the performance of their duties.
6. Ensure that work elements perform well and notify their superiors of any damage they notice, whether caused by lack of skill or negligence on the part of the operator or by chance.
7. Any other matters arising from the nature of the contract or imposed by laws or general regulations, manuals, circulars, guidelines and other rules of the BANK.



ARTICLE 49.- The following are special obligations of the worker:

1. Personally perform the work under the stipulated terms; observe the provisions of these regulations and comply with and comply with the orders and instructions issued by THE BANK or its representatives, according to the established hierarchical order.
2. Conduct the Performance Assessment, taking into account that the evaluation must be based on measurable, quantifiable, and verifiable factors in relation to the objectives previously agreed upon between the evaluator and the person being evaluated.
3. Comply with the dress code protocol (My BdeO Style) established by the Bank and correctly use the protection and safety elements provided by THE BANK.
4. Communicate to the BANK, through their immediate superiors, Human Talent, Banking and Information Security Department or the Ethics Line, any irregular actions or processes that they observe and are aware of on the part of BANK employees.
5. File a complaint with external oversight bodies, such as the Prosecutor's Office, regarding any improper acts of which you are aware and which relate to your duties and responsibilities.
6. Comply with all policies established within the BANK.
7. Comply with the Banking Security measures and policies information established by THE BANK.
8. Comply with the Banking Security measures and policies established by THE BANK, for the safekeeping of work tools or implements so that third parties do not have access to them.
9. In the event that the worker cannot provide his services due to his health condition, he must inform his leader of this situation before starting his work day and provide the disability that justifies his absence, within a maximum period of three (3) business days, counted from the issuance of the disability.
10. Strictly respect and observe the precepts of the Internal Work Regulations and the Occupational Health and Safety Management System.

11. When an employee is incapacitated, he or she is prohibited from entering the BANK's facilities to perform any duties related to his or her position.
12. Comply with, accept, and comply with the orders and instructions given by your superiors, which must comply with moral, ethical, and legal parameters.
13. Not to communicate to third parties, except with express authorization, information that is confidential and whose disclosure could cause harm to THE BANK, which does not prevent reporting common crimes or violations of the contract or legal labor regulations to the competent authorities.
14. Preserve and return in good condition, except for natural deterioration, the instruments, equipment and tools provided to them and any surplus raw materials.
15. Maintain the discipline required for service and good progress of the BANK.
16. Comply with the Employment Contract and its Other Conditions carefully and diligently in the place, time and other conditions agreed upon and attend work punctually and according to the schedule indicated by THE BANK.
17. Work efficiently, giving the highest and best performance possible.
18. Comply with the variables, budgets, indicators, items, goals and/or any other commercial result assigned by THE BANK.
19. Maintain absolute loyalty to THE BANK and keep in scrupulous confidence any commercial, technical or administrative secrets, the disclosure of which could cause harm to THE BANK.
20. Comply with the duty to report the possible commission of common crimes and violations of the contract, laws, policies, procedures, or the Bank's Internal Work Regulations.
21. Observe good and healthy morals both on and off duty with superiors, colleagues, and the community in general. Strictly maintain moral standards in all relationships with superiors and colleagues.



22. Communicate to the BANK, through his/her immediate superiors or control areas, any observations he/she deems appropriate to avoid damages and losses to the BANK and/or his/her coworkers.
23. Comply with and comply with the instructions and procedures determined by THE BANK in general or specific form.
24. Provide assistance and cooperation whenever necessary when an accident or imminent risk endangers the personal or interests of the Bank's coworkers, so as to avoid harm to the Bank due to these events.
25. Observe the preventive hygiene measures prescribed by the BANK.
26. Observe diligence and care in complying with the instructions and preventive orders for occupational accidents or illnesses prescribed by THE BANK and those issued by it in order to guarantee the safety and protection of the workers themselves and of the equipment and property owned by THE BANK.
27. Strictly comply with the Occupational Health and Safety Management System developed by THE BANK, and in general observe the preventive hygiene measures prescribed by the BANK's doctor or by the relevant authorities and observe with great diligence and care the instructions and orders for preventing occupational accidents or illnesses.
28. Treat superiors, coworkers, BANK customers and the general public with respect and courtesy.
29. Submit to the regime of discipline and order established or that THE BANK establishes in all its activities.
30. Submit to control and supervision for the operation of the BANK's hours, entry and exit from the facilities and general movement of personnel within the same.
31. Perform by themselves those tasks or duties related, accessory or complementary to the main task of the advisory position or, such as the simple and routine maintenance of the machinery and tools under their charge, cleaning and correct presentation of their equipment and the place of their work.

- 32. Not to transport persons and objects belonging to or foreign to the BANK in its vehicles without prior authorization, nor to lend such vehicles to employees or unauthorized personnel.
- 33. Immediately inform the boss about any accident, damage, etc., suffered by the BANK's machines or vehicles, no matter how minor.
- 34. Strictly observe the provisions of THE BANK in the procedures and personnel administration.
- 35. Work overtime and when so indicated by THE BANK by work reasons and according to the law.
- 36. Avoid and prevent the loss or waste of energy and other material elements.
- 37. Always carry the identification card issued by THE BANK when entering or leaving any of the Bank's facilities; employees must carry it at all times in a visible place and in good condition, in compliance with the regulations governing banking activities.
- 38. Submit to the searches or inspections indicated by THE BANK.
- 39. Punctually attend training or advanced training courses organized by THE BANK, and in which they have been selected as participants. Likewise, employees must complete the virtual courses determined by THE BANK and comply with their approval.
- 40. Attend general or group meetings organized or convened by THE BANK.
- 41. Fulfill your financial commitments made inside or outside THE BANK and avoid garnishment of your salary.
- 42. Register with THE BANK, through the Vice President of Human Resources, their exact home address and notify them within two days of any change of residence during the course of their employment with THE BANK. For all purposes, the employee's home address shall be deemed to be the last address they reported to THE BANK.



43. Know, respect, comply with, and enforce the recommendations that Banking Security makes in its training and visits.
44. Observe the precepts contained in manuals, circulars, emails and/or instructions issued by THE BANK or by the competent authority or supervisory and control bodies that regulate banking activity and the functions and responsibilities in charge.
45. Keep inventories, product and money accounts up to date at your expense.
46. Comply with the provisions of employment contracts and policies issued by THE BANK.
47. Register with THE BANK, through the Vice Presidency of Human Talent, any changes that occur in your marital status, name of your spouse, permanent partner, children, age, etc., and all personal information that THE BANK needs to keep up to date.
48. In relations with his superiors, the employee must strictly observe the established regular conduct, in any case, taking into account the ethical and conduct parameters established by THE BANK.
49. Maintain special fidelity and loyalty to THE BANK.
50. Make transfer requests to the Social Security Health and Pension System through the Human Talent areas, as well as acceptances of the requested transfer.
51. Be truthful with the information you submit in your applications. EPS transfer.
52. Know, respect, comply with and enforce the security protocols of the Building Administration.
53. Immediately provide THE BANK with truthful information or data that he or she becomes aware of in the course of his or her work and that, by their nature, must be known by THE BANK and that are related to the work he or she performs.
54. Attend regular and extraordinary meetings convened by THE BANK, as well as training and/or coaching courses.

- 55. Attend and participate in the committees and brigades for which they have been elected.
- 56. Use the personal protective equipment required by THE BANK to perform the assigned work and comply with the Occupational Health and Safety Management System policies.
- 57. Immediately provide the data and reports requested and comply with the orders given by your superiors.
- 58. Strictly comply with the work schedule and hours, in accordance with the hours and shifts indicated by THE BANK, in accordance with the nature of their functions.
- 59. Do not come to work while intoxicated, under the influence of narcotics or stimulating drugs.
- 60. Do not miss work without just cause or permission from the employer.
- 61. Comply with and comply with instructions during drills evacuation.
- 62. Escalate queries and concerns regarding the functions and/or responsibilities under your responsibility in a timely manner in order to avoid damage and ensure compliance with the processes under your responsibility.
- 63. Follow medical, industrial hygiene and safety, and general occupational health instructions provided to you through any means, such as letters, notices, circulars, bulletin boards, memos, etc.
- 64. Follow the procedures and instructions given by THE BANK, in the execution of the tasks, in accordance with the work to be performed.
- 65. Strictly observe the procedures established by THE BANK to request permission, give notice in case of illness or any other change that directly affects the provision of the service.
- 66. Workers who occupy a critical position must guarantee that, on an annual basis, they will enjoy their uninterrupted vacation period, respecting the minimums established by law. A critical position is understood to be one whose decisions impact and can affect the strategy and/or the



business continuity and their responsibilities may be susceptible to generating economic losses, legal non-compliance and/or fraud.

67. Workers who occupy a critical position, without exception, must complete the FTO-APY-210 Form Other Property Description and it must contain information that is truthful and consistent with reality.
68. It is the worker's duty, once they meet the legal requirements to access recognition of the pension in any of its forms, to immediately file with the corresponding pension administrator (COLPENSIONES, Private Pension Fund, or any other entity acting in its place), the application for recognition of the corresponding pension.
69. Comply with the provisions of the Code of Ethics and Conduct, and especially with the provisions established by THE BANK in relation to Anti-Fraud and Anti-Corruption Policies, as well as with respect to Money Laundering and Terrorism Financing.
70. Other obligations arising from the nature of the performance of their duties, their employment contract, legal provisions, regulations, instructions, procedures and standards of the BANK.

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PARAGRAPH 1: Failure to comply with the above special obligations by the worker is considered a serious offense and, in this sense, may lead to the termination of the employment contract in accordance with numeral 6 of literal a of article 62 of the Substantive Labor Code, a rule substituted by article 7 of Decree 2351 of 1965.

ARTICLE 50.- In addition to the obligations that apply to other workers, the following are the obligations of workers with personnel under their charge:

1. Plan, organize, direct, coordinate, and supervise the work performed by each subordinate in order to obtain the proposed production of goods or services, within the quality required by the Bank's standards.
2. Promote and manage Performance Appraisal, taking into account that the employee must be evaluated against previously agreed-upon objectives, based on measurable, quantifiable, and verifiable factors.

3. File a criminal complaint regarding any criminal act or conduct committed by one of its employees, and which was filed against the interests of the Bank.
4. Apply the Bank's policies, instructions, procedures, rules, and regulations, as well as current labor laws, with a view to the well-being of the work and the rights and duties of its subordinates inherent to their employment relationship.
5. Maintain discipline within your group, through the proper use of your command authority.
6. Encourage teamwork and staff collaboration in all tasks entrusted to him.
7. Provide full cooperation to THE BANK and other superiors at the same level, as well as to their hierarchical and management superiors.
8. Inform and consult with immediate superiors about problems that arise in their entire field of action and report to the control areas any irregularities that are known to the employee or their subordinates.
9. Maintain the necessary communications at all levels, respecting and enforcing established regular channels.
10. Exercise in your work all the capacity, knowledge and experience you have.
11. Set an example of your conduct and behavior inside and outside the BANK.
12. Comply with and enforce the policies, objectives and standards established in relation to the Occupational Health and Safety Management System (SG-SST).
13. Promote the active participation of employees under their charge in the programs that make up the Occupational Health and Safety Management System (SG-SST).
14. Manage with the corresponding areas the improvement of physical working conditions that may cause accidents, occupational diseases or emergencies.



15. Inform the Occupational Health and Safety (OHS) Department of workers under their care who return from prolonged illness or have health conditions that may worsen with the performance of their duties, in order to guide their management.
16. Promote safe work behaviors in workers at your expense.
17. Send within the next two (2) business days to the Human Talent areas of each zone the disabilities reported by their workers in charge, taking into account that they must be reported within a maximum period of (3) business days, counted from the date of issue.
18. Know the emergency response procedures included in the emergency plan document for your area and/or office.
19. Leaders who have employees in critical positions must share the Critical Positions Matrix at the beginning of each year, completing the fields in a conscientious, orderly, and comprehensive manner. They must also ensure a succession plan takes into account the profile and skills required to fill these positions.
20. It is the leader's responsibility to ensure that no member of their team who holds a critical position is responsible for a process from start to finish, since, by virtue of the segregation of duties, they must have double involvement in the process. They also have the duty to ensure that individuals who join their team to hold critical positions complete the FTO-APY-210 Asset Description form.
21. Send the Asset Description form FTO-APY-210 or, failing that, the Income Tax Return together with the form FTO-APY-256 called Consent for the Income Tax Return, of the worker who holds a critical position within the organization, to the Banking Security area, especially to the Fraud and Prevention Directorate, in order to carry out the respective reviews and analyses.

22. Leaders who employ employees in critical positions must ensure that, annually, their team members enjoy the full vacation period or that the parameters established by law are met.
23. Design actions aimed at maintaining and strengthening the work environment within their work teams.
24. All other obligations consequent to his position as a leader of special trust within the BANK.

PARAGRAPH 1: The worker with personnel under his/her charge represents the BANK before the workers he/she directs, according to the established hierarchical order. This staff's primary responsibility is the proper management of the employees under their charge by applying and enforcing the policies, instructions, and procedures established by THE BANK.

CHAPTER XV

PROHIBITIONS FOR THE BANK AND ITS WORKERS

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ARTICLE 51.- THE BANK is prohibited from:

1. Deduct, withhold or offset any sum from the amount of wages and monetary benefits due to workers without prior authorization from them for each case, or without a court order, with the exception of the following:
 - a. Regarding salaries, deductions, withholdings or compensations may be made in the cases authorized by articles 113, 150, 151, 152, and 400 of the Substantive Labor Code.
 - b. Cooperatives may order withholdings of up to 50% of salaries and benefits to cover their debts in the manner and cases authorized by law.
2. Force workers in any way to purchase merchandise or supplies from warehouses or suppliers established by THE BANK.



3. Demand or accept money or any advance payment from the worker as a gratuity for admission to work or for any other reason related to the conditions of the job.
4. Limit or pressure workers in any way in the exercise of their right of association.
5. Imposing religious or political obligations on workers, or making it difficult or impossible for them to exercise their right to vote.
6. Make, authorize or tolerate political propaganda on the sites of job.
7. Make or allow any type of raffles, collections or subscriptions in THE BANK.
8. Promote investments among workers in a different company to the BANK.
9. Use in the certifications referred to in ordinal 7 of article 57 of the Substantive Labor Code, conventional signs that tend to harm the interested parties, or adopt the blacklist system, whatever the modality used to ensure that workers who separate or are separated from the service are not employed in other Companies.
10. Carry out or authorize any act that violates or restricts the rights of workers or offends their dignity (article 59 CST).

ARTICLE 52.- Workers are prohibited from:

1. Remove from the bank work tools, raw materials, vehicles, products in process or finished products or money without authorization.
2. Transporting people and objects belonging to the BANK in vehicles other than those belonging to the BANK without prior authorization, nor lending such vehicles to unauthorized employees or personnel.
3. Stealing from the BANK, using any digital or computer means, data that is provided for the development of financial activity, such as databases, emails, etc.

4. Demanding or accepting money or any type of pre-sales from other workers or clients as a reward for performing required work.
5. Coming to work intoxicated or under the influence of narcotics or narcotic/psychoactive drugs. Consuming, distributing, and/or selling and/or appearing under the influence of alcoholic beverages and/or psychoactive substances in the workplace.
6. Keep or carry weapons of any kind in the workplace, except those that security guards or security personnel may carry with legal authorization.
7. Missing work without just cause or impediment or without permission from the BANK, except in cases of legal strike in which they must leave the workplace.
8. Intentionally slowing down the pace of work execution, suspending work, promoting untimely work suspensions, inciting their declaration or continuation, whether or not one participates directly in them.
9. Make collections, raffles, subscriptions or any other type of propaganda in the workplace, which are not authorized by THE BANK or its representatives.
10. Restricting the freedom to work or not to work, or to join or not to join a union, or to remain in it or leave it.
11. Use the tools or implements supplied by THE BANK for purposes other than the contracted work.
12. Perform any act that endangers your safety, that of your coworkers, that of the BANK or third parties, or that threatens or damages the machines, elements or the establishment, or place where you work.
13. Arriving late or not showing up for work.
14. Leaving work without prior notice to the respective superior and without express authorization from the latter.
15. Starting or finishing work at hours other than those regulated, without an order or authorization from the respective superior.



16. Hold meetings in the premises or facilities of the BANK, regardless of their purpose, without special permission from their superiors.
17. Gambling money in any way within the BANK.
18. Requesting loans from other BANK employees.
19. Make loans to other BANK employees directly and/or facilitate the collection of these loans from third parties.
20. Smoking in prohibited areas. It is also prohibited to leave your workplace to perform this activity.
21. Receiving and/or assigning gifts, prizes or souvenirs in violation of the Policies and Procedures established by THE BANK.
22. Drive and operate vehicles, equipment or machines that have not been assigned to them, or for which they do not have proper authorization.
23. Sleeping during working hours or in the facilities during the working day.
24. Carry out any personal activity that is not directly related to the exercise of their functions.
25. Promote companies other than the BANK, which represent personal interests during the work day.
26. It is prohibited for BANK employees to promote or participate actively or passively within the BANK in activities that could be considered as mass and habitual fundraising under the modalities of "chains, pyramids, airplanes" or similar activities that generate promises of high economic returns, nor may the BANK facilities be made available for such activities, nor may payroll accounts be provided for such purposes.
27. Remove documents, information or elements from archives or offices, or disclose any document or information without express authorization, by any means.
28. Taking care of work other than that of his/her position within the BANK, without authorization from your superior.

29. Taking advantage of studies, information, improvements, discoveries or inventions carried out by the worker or with his or her intervention during the term of the employment contract and related to the work he or she performs, for one's own or another's benefit.
30. Reject without just cause, the performance of extraordinary or supplementary work requested by THE BANK.
31. Threaten or attack your superiors or coworkers in any way, call them by nicknames, or use offensive words, etc.
32. Leave the shift before the worker who is to take over the job arrives.
33. Develop or assist in developing products or providing services that are the same, similar, or related to those of the BANK, whether as employees in another entity, as a partner, or independently, without written authorization from the BANK.
34. Provide to outsiders, without express authorization, designs, specifications or data related to the organization, or any of the BANK's systems or procedures.
35. Interpose or have interposed means of any nature to reduce one's own work or that of another worker or workers or that of the machines or equipment, so that it does not occur in the amount and time determined by THE BANK.
36. Cause damage to the entrusted work, or to the tools or equipment and facilities of the BANK.
37. Carrying means of distraction during the workday, such as radios, headphones, magazines, books, games, newspapers, mobile devices (Tablets), etc.
38. Exchange, sell or negotiate in any way objects during the work.
39. Attend to vendors or other people regarding personal matters, at the workplace or during working hours.
40. Transferring your job to another position or location for reasons other than your job and without authorization from your immediate superior.



- 41. Taking longer than normal or necessary time to carry out any act or procedure that THE BANK has ordered you to do, or for which you have granted permission, inside or outside the BANK.
- 42. Abuse the BANK's telephone service to make repeated personal calls.
- 43. Taking more time than indicated to drink soft drinks or lunches, etc., without just cause.
- 44. **Failure** to use safety and protection elements correctly or refusal to use them.
- 45. **Failure** to comply with the instructions given by THE BANK for the correct and proper use of work elements, including the hygiene and safety measures that are socialized.
- 46. Presenting false, amended, or adulterated receipts or documents, or those that do not adhere to the written truth, for any purpose during your employment relationship.
- 47. Alter any document issued by THE BANK.
- 48. Providing false data or reports about operations under his/her responsibility.
- 49. Providing false information regarding family allowance, transportation or other benefits.
- 50. Distribute newspapers, leaflets, flyers, circulars, etc., or carry posters or signs not ordered or authorized by THE BANK within its facilities.
- 51. Post papers, circulars or pamphlets on any of the bulletin boards when they attack the dignity of people, entities or THE BANK, or when they do not have a responsible signature.
- 52. Posting papers, circulars, posters, notices of any kind, anywhere in the facilities outside the bulletin boards assigned for that purpose without the corresponding authorization from the BANK.
- 53. Removing vehicles from the BANK or from the places indicated by it, without the corresponding authorization.

54. Enter or remove packages, bags or similar objects to/from the BANK's facilities or places where it is prohibited, without showing the contents to the BANK representative, or to the guards or security guards.

55.Failure to comply with orders and instructions regarding security and surveillance of the facilities given by the BANK's guards or security personnel.

56. Disrespecting or mistreating the bank's security guards or security personnel, doormen, cleaning staff, etc., or other services, whether or not they are bank employees.

57. Entering or leaving the BANK's premises outside of working hours without just cause or authorization.

58. Staying after the work day without just cause or without express authorization from your immediate superior.

59. Incurring shortages of inventory, products and/or money under your charge.

60. Losing, destroying or damaging any document that is under their custody.

61. Serve as co-signer or guarantor for another BANK employee.

62. Use the BANK's corporate email to send messages unrelated to the duties of their position, and in any case for activities unrelated to their duties.

63. The creation or modification of overdraft limits not authorized by the competent authority or in excess of the assigned powers.

64. Ordering, without having the authority to do so or in excess of the authority conferred, the creation or modification of overdraft limits.

65. Grant credits (overdrafts or portfolio) even within its powers, to clients who do not have registered with the BANK the updated financial information required by the Financial Superintendence or the BANK's credit policies.

66. Disburse or order the disbursement of a loan, modifying or not requiring compliance with the conditions or guarantees established by the credit approving body, without having the authority to do so.



- 67. Not informing the Human Talent areas of the conduct described in sections 63 to 66 of this article, having knowledge of the occurrence of the same.
- 68. Use CD drives, USB ports or any electronic device at ATM stations in offices.
- 69. Run any file and/or application with *.exe and *.bat extensions not authorized by THE BANK (such as antivirus, network traffic analyzers, screen savers, wallpaper, photographs, and games).
- 70. Accepting unknown digital certificates or unexpected downloads from music, hacker, or pornographic sites.
- 71. Install unauthorized programs and/or those not acquired by THE BANK or by the Administrative Resources Division, the Information Technology and Security Division.
- 72. Perform unauthorized updates downloaded from the Internet by THE BANK.
- 73. Use any element that serves to store information that is not for functions related to the job and that are not related to the BANK.
- 74. Play multimedia files (audio and video) that are not authorized by THE BANK.
- 75. Open email attachments from which the following are
Its origin is unknown.
- 76. Use the BANK's computers to download multimedia files from the Internet or unauthorized free software.
- 77. Send messages to external emails with information that is the subject of legal protection by banking reserve.
- 78. Anything else that may arise from the nature of the contract or its clauses, the laws or the general regulations of the BANK.
- 79. Accessing the Internet to search for pornographic pages, magazines, social networks, instant messaging, or any other topic or activity that is not related to the functions of the position or commercial activity of the BANK, or using this medium for personal purposes or purposes unrelated to their job duties.

80. Any type of scandalous behavior within the facilities, which, in the opinion of the BANK, calls into question the morality of the institution or its good name, or which does not correspond to the delicacy and neatness that should characterize the activity of the BANK and the conduct of its agents.
81. Taking manuals, programs (software) and documents of any nature that are the property of the BANK outside the offices of the BANK without prior authorization, or lending or photocopying them without authorization.
82. **Failure** to comply with the guidelines of the dress code protocol (My BdeO Style) and/or incorrect use of protective and safety elements, or refusal to use them.
83. Fail to comply with the conditions and restrictions established by THE BANK, especially those aimed at regulating the use of electronic devices, cell phones, smartphones, or other devices that THE BANK authorizes.
84. Sharing access codes to BANK applications or vaults, safes, and alarm systems with another employee.
85. Make statements to public media about situations related to or presented in THE BANK.
86. Stealing or removing funds from the bank, its customers, and other employees that are deposited or under the bank's care. These funds include, but are not limited to, money, information, documents, equipment, etc.
87. Failure to comply with the conditions and restrictions established by THE BANK regarding personal presentation conditions for customer management and maintenance of the BANK's corporate image.
88. Expressing yourself in an offensive manner towards the BANK, a superior, or a colleague work or client, through social networks.
89. Using vapes and/or electronic cigarettes on the premises of the Bank.
90. Any other obligation related to or inherent to the functions of his/her position and the employment contract.



CHAPTER XVI

SCALE OF OFFENSES AND DISCIPLINARY SANCTIONS

ARTICLE 53.- THE BANK may not impose on its employees sanctions not provided for in these regulations, in agreements, collective agreements, arbitration awards, in the employment contract, labor policies (article 114, CST).

Before imposing a sanction, THE BANK will carry out the corresponding disciplinary process, in which:

1. A preliminary administrative investigation will be conducted into the facts that give rise to the presumption that the employee has committed a disciplinary offense.
2. THE BANK, before imposing any sanction on a worker consisting of suspension of the contract or warnings, must request explanations in writing or, failing that, hear him in the presence of two (2) coworkers, in the event that he is not affiliated with any union organization, or two (2) representatives of the union organization to which he belongs.
3. THE BANK will make the appropriate decisions, depending on the objective analysis it makes regarding the employee's conduct and its impact on THE BANK.
4. In any case THE BANK will keep a written record of the facts and of the decision to impose or not the final sanction.
5. Disciplinary sanctions imposed in violation of the procedure indicated in the previous article (Substantive Labor Code, article 115) will have no effect.

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ARTICLE 54.- Failure to comply with any of the obligations, violation of any of the prohibitions or faults indicated in these regulations or in the individual contract, provided that in the opinion of the BANK it does not constitute just cause for terminating the employment contract, will give rise to the application of the following measures:

1. **Work Recommendation:** This is a warning given to a worker who commits a minor violation of his or her work obligations.

2. **Written warning with annotation on the resume:** The warning is made in writing if the employee commits a minor offense or if, in the opinion of the BANK, the nature of the offense makes it advisable.
3. **Suspension of the employment contract:** The suspension of the employment contract may be imposed by THE BANK in the event of faults or violation of labor duties by the employee, which in its judgment do not warrant the termination of the employment contract with just cause.
The disciplinary suspension may not exceed eight (8) days for the first time and up to two (2) months for the second time.

The provisions of this article do not prevent THE BANK from evaluating each individual case and proceeding in accordance with the prior evaluation to impose the appropriate sanction or terminate the employment contract for just cause.

ARTICLE 55.- Minor offenses are the failure by the employee to comply with the obligations contained in the law, the Employment Contract, the Internal Work Regulations, the Code of Ethics and Conduct, the Function Manual, the Job Description or any other procedure, protocol and policy defined by THE BANK, which are not of a serious nature according to the assessment of the specific case, will be considered as minor offenses.

As an example, the following are described as general minor offenses:

1. Delay in the time of entry to work, in the morning, in the afternoon or in the corresponding shift, without sufficient excuse, when said delay does not cause harm to THE BANK, which may entail suspension of the employment contract, which may not exceed eight (8) days for the first time, nor two (2) months in case of recurrence of any degree.
2. Absence from work in the morning, afternoon or during the corresponding shift, without sufficient excuse when it does not cause significant harm to THE BANK, which may result in suspension of the employment contract.
3. Minor violation by the worker of contractual or regulatory obligations, which may entail, for the first time, suspension from work for up to eight (8) days; for the second time, suspension from work for up to two (2) months.



Minor offenses may lead to the imposition of disciplinary sanctions such as warnings or suspension of the employment contract, the latter not exceeding eight (8) days for the first time, nor two (2) months in the case of a repeat offense of any degree.

The provisions of this article do not prevent THE BANK from evaluating each individual case and proceeding in accordance with the prior assessment to impose the appropriate sanction or determine whether the conduct constitutes just cause for terminating the employment contract.

PARAGRAPH 1: In relation to the disciplinary offenses and sanctions covered by this article, it is clearly established that THE BANK will not be charged the salary corresponding to the time not worked due to any of such offenses and their corresponding sanction.

PARAGRAPH 2: A suspended employee must report to work on the exact date the sanction expires. Failure to do so will result in the corresponding process, resulting in the application of the disciplinary sanctions established in this document or a measure regarding their employment contract.

ARTICLE 56.- Serious Misconduct: Serious misconduct in the terms of numeral 6 of literal a of article 62 of the Substantive Labor Code, modified by article 7 of Decree 2351 of 1965, constitutes the failure of the employee to comply with his or her obligations contained in the law, the Employment Contract, the Internal Work Regulations, the Code of Ethics and Conduct, the Job Description Manual, any other procedure and/or policy defined by THE BANK, as well as the employee incurring in one or any of the prohibitions provided for in the law, in these regulations, in the policies, guidelines, procedures or instructions of the Employer and/or in the employment contract, when there is harm or when the BANK, its clients, users, contractors or other workers are put at risk or when the normal course of the BANK's activities is affected. As an example, the following are stated:

1. Lateness in starting work without a valid excuse for THE BANK, causing serious harm, even for the first time.
2. Total absence from work in the morning, afternoon or during the corresponding shift, without sufficient excuse, even if it does not cause significant harm to the BANK, a third party or other workers or seriously impacts the normal course of operations of the BANK.

3. Total absence from work for a day or during the corresponding shift without sufficient excuse, even if it does not cause significant harm to the BANK.
4. Any serious violation by the employee of the contractual or regulatory obligations contained in chapters XIV, XV and XVI above, the order prescriptions mentioned in the BANK's regulations, or the legal or contractual rules that concern him or in the BANK's Code of Ethics and Conduct, as well as the employee incurring in one or any of the prohibitions provided for in these Internal Work Regulations and/or in the employment contract.
5. Obstruct in any way the correct execution of the works or allow one's own or another's work not to be carried out with the quantity and quality standards set by THE BANK.

Improperly disposing of money, securities, and other negotiable instruments delivered to you for any reason, whether by THE BANK or third parties. Repeated breaches of any obligation.

PARAGRAPH 1: THE BANK will evaluate each specific case and decide whether the conduct gives rise to the termination of the employment contract unilaterally and for just cause, a decision that may vary depending on the analysis of each particular case.

ARTICLE 57.- Any minor violation, in the opinion of the BANK, by the employee of the contractual, regulatory or internal policy obligations and prohibitions of the BANK will entail the imposition of any of the sanctions contained in these regulations, in accordance with the seriousness of the violation, the impact or harm it causes to THE BANK and the analysis made of each specific case during the disciplinary process already described.

ARTICLE 58.- Any serious violation of workers' labor obligations and prohibitions that constitute just cause for termination of the employment contract will be at the discretion of the BANK. The severity will be determined by the events that occurred, by the violation of any of the obligations and prohibitions contained in these regulations, in the individual employment contracts, in the BANK's labor or corporate policies, codes, or regulations, the law, and by the consequences arising from the events. This situation will be investigated and decided by THE BANK in each case. Since it is an unacceptable conduct on the part of the worker, it will lead to the termination of the employment contract with just cause. The just cause for termination must



be fully demonstrated and must be made known to the employee at the time of invoking it to terminate the employment relationship.

CHAPTER XVII

PROCEDURE FOR VERIFICATION OF FAULTS AND METHODS OF APPLYING SANCTIONS DISCIPLINARY

ARTICLE 59.- Before applying a disciplinary sanction, THE BANK must hear the accused employee directly. If the employee is a union member, he or she must be assisted by two representatives of the union to which he or she belongs. The violation must be proven through investigation, and the sanction applied will be a direct consequence of this investigation.

In any case, a written record of the facts and the BANK's decision to impose or not the final sanction will be kept (article 115, CST).

Pursuant to the provisions of Judgment C-593 of 2014, the Employer shall file charges against the employee who has allegedly failed to comply with his/her employment obligations, indicating in writing the facts for which the respective disciplinary investigation is initiated, indicating the date, time and place in which he/she will render the corresponding discharges, attaching the corresponding supporting evidence that gave rise to the investigation, so that the employee may be familiar with them and, to that extent, challenge the evidence and exercise his/her right of defense and contradiction.

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When the employee is formally requested to be heard in a hearing, in order to investigate the alleged crime and to safeguard the employee's right to defense. Documentary evidence of the hearing shall be kept.

When the worker refuses to sign the discharge report, it will be signed by THE BANK and by two (2) witnesses, leaving a written record that the worker refuses to sign his discharge.

ARTICLE 60.- Disciplinary sanctions imposed in violation of the procedure indicated in the previous article (Article 115, CST) will have no effect.

CHAPTER XVIII

CLAIMS: PEOPLE TO WHOM THEY MUST
INTRODUCTION AND ITS PROCEDURE

ARTICLE 61.- Claims from workers will be made to the person who holds the position of immediate Leader or hierarchical superior in THE BANK, who will receive them and carry out the corresponding procedure with the other areas of the BANK.

ARTICLE 62.- It is clearly established that for the purposes of the claims referred to in the previous articles, the worker or workers may seek advice from the respective union, if one exists and they so wish.

CHAPTER XIX

PREVENTION AND CARE MECHANISMS
ALLEGED WORKPLACE HARASSMENT CONDUCT

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Considering that THE BANK must guarantee its employees employment under decent and fair conditions, ensuring their rights to freedom, privacy, honor, and mental health, and also maintaining harmony among those who share the same work environment, the following prevention mechanisms and procedures are adopted for cases where possible conduct that entails workplace harassment occurs, in accordance with the law.

ARTICLE 63.- The mechanisms for preventing behaviors that may constitute workplace harassment provided for by THE BANK aim to promote activities aimed at ensuring decent and fair working conditions, harmony between those who share business and work life and a good working environment, protecting the privacy, honor, mental health and freedom of people at work:

1. The employer, particularly the Workplace Coexistence Committee, will periodically conduct individual or group training sessions or instructive talks for its employees, aimed at improving the work environment, fostering good treatment within the company, promoting decent and fair working conditions, ensuring a positive work environment, and generally preventing workplace harassment.



2. The Workplace Coexistence Committee will carry out individual or collective activities of an educational nature and/or activities, in order to instruct workers in relation to the development of appropriate behaviors in their work environment.

ARTICLE 64.- In development of the purpose referred to in the previous article, THE BANK has provided the following mechanisms for the prevention and correction of conduct constituting workplace harassment:

1. Opening spaces for dialogue and evaluation of work life, in order to promote operational coherence and functional harmony that facilitate and foster good treatment within the Bank.
2. Design and implementation of activities with the participation of the workers, in order to:
 - a. Establish, through joint construction, values and habits that promote a convivial work life.
 - b. Formulate constructive recommendations where appropriate in relation to business situations that could affect the fulfillment of such values and habits.
 - c. Examine specific behaviors that could constitute workplace harassment or other forms of harassment at THE BANK, which affect people's dignity, and outline the corresponding recommendations.
3. Other activities that THE BANK may establish at any time to develop the purpose provided for in the previous article.

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ARTICLE 65.- In compliance with the provisions of Resolutions 652 and 1356 of 2012 of the Ministry of Labor and Resolution 1010 of 2006, THE BANK will have a Workplace Coexistence Committee that will be made up of an equal number of representatives of the employer and the workers with their respective substitutes, in accordance with the provisions of current regulations.

Complaints about workplace harassment may only be submitted to the Workplace Coexistence Committee, which is the body responsible for handling them properly.

Representatives must have behavioral and attitudinal skills that include respect, impartiality, tolerance, serenity, confidentiality, and reserve in the handling of

information and ethics; as well as assertive communication, leadership, and conflict resolution skills.

The Workplace Coexistence Committee may not be formed by those who have been the subject of any complaints of workplace harassment or who have suffered it in the last six (6) months prior to the election.

The Bank will directly appoint its representatives, and the workers will elect theirs through a secret voting process and public scrutiny.

The representatives of the Labor Coexistence Committee will be elected for a period of two (2) years from the date on which their election and/or designation is made public.

ARTICLE 66.- PROCEDURE TO OVERCOME WORKPLACE HARASSMENT CONDUCT: The procedure contained in this regulation must be carried out in a confidential and conciliatory manner and its main objective will be to prevent or overcome conduct that could be considered acts of workplace harassment.

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Pursuant to the foregoing, each and every person participating in this procedure shall be obliged to maintain absolute confidentiality and secrecy regarding the facts and in relation to the participants within it.

ARTICLE 67.- Any worker who considers himself or herself to be the passive subject of conduct that may constitute workplace harassment must report the complaint in writing to the Workplace Coexistence Committee or the person designated for that purpose, stating who he or she considers to be the active subject of the conduct, the facts that may be understood as workplace harassment, and any summary evidence it deems necessary. The Workplace Coexistence Committee, or whoever acts in its place, will receive and process written complaints submitted by workers in a confidential and reserved manner, seeking appropriate preventative mechanisms to overcome potential workplace harassment.

PARAGRAPH 1: When the person involved in a situation of harassment as a passive or active subject is a member of the Workplace Coexistence Committee, or whoever is designated for such purposes, the complaint will be processed by the remaining members of the aforementioned Committee or by the alternate members.

ARTICLE 68.- In the development of the previous procedure, the Labor Coexistence Committee, or whoever is designated for such purposes, will carry out the entire process internally and confidentially, and seeking to



Conciliation; for which purpose, the court will receive a written complaint detailing the alleged facts and the summary evidence thereof. The court will also be able to hear from the person filing the complaint, who it is filed against, and any witnesses they request.

The statements made will be formalized in a report, which will also include the alleged incidents of workplace harassment reported, the proposed alternative solutions, and any agreements reached.

ARTICLE 69.- In the development of the previous procedure, the Workplace Coexistence Committee, Human Talent or whoever is designated for such purposes, may order the execution or development of the corresponding preventive measures, which will seek to improve the work environment, as well as the prevention or overcoming of behaviors that may eventually be considered as workplace harassment.

ARTICLE 70.- The employer may create a Special Committee to monitor events or situations that may be considered workplace harassment. This committee shall be composed of representatives from the employer and the workers, in equal numbers from each party. The committee shall meet outside of working hours semiannually or at the intervals determined by its members.

CHAPTER XX

PREVENTION, PROTECTION AND MECHANISM ATTENTION TO SEXUAL HARASSMENT

ARTICLE 71.- PREVENTION, PROTECTION AND DEALING WITH SEXUAL HARASSMENT. In compliance with the provisions of Law 2365 of 2024 and in order to guarantee a safe and respectful work environment, THE BANK will take the corresponding actions to adopt prevention, protection and response measures against all discriminatory conduct, violence and/or sexual harassment in the workplace, ensuring at all times the confidentiality of complaints and investigations and, only in the case of express judicial and/or administrative requests, may the information be disclosed, in accordance with the terms established by law.

PARAGRAPH 1: Pursuant to the foregoing, the employer has implemented a sexual harassment prevention policy, in accordance with Law 2365 of 2024.

CHAPTER XXI
PUBLICATIONS

ARTICLE 72.- The employer must publish the Internal Work Regulations in the workplace, by posting two (2) legible copies in two (2) different locations. If there are several separate workplaces, the posting must be done in each of them. (Article 120, CST).

CHAPTER XXII
VALIDITY

ARTICLE 73.- This regulation will enter into force upon its publication.

CHAPTER XXIII
FINAL PROVISIONS

ARTICLE 74.- From the date this regulation comes into force, the provisions of the regulations that THE BANK had before this date are void.



CHAPTER XXIV

INEFFECTIVE CLAUSES

ARTICLE 75.- Clauses in the regulations that worsen the conditions of the worker, in relation to what is established in the laws, individual contracts, pacts, collective agreements or arbitration awards, which replace the provisions of the regulations insofar as they are more favorable to the worker, will have no effect.

ANNEX

ANX-APY-1140 GUIDELINES AND POLICIES ABOUT FLEXIBLE SCHEDULES

1. DEFINITIONS

Flexible Hours: This is an extralegal benefit granted by the Bank on a free and voluntary basis, allowing employees to choose their work schedule within certain time frames established by the Bank. The schedule is not established as a fixed workday during specific times, as each day can be different, subject to prior agreement with their immediate supervisor.

IMMEDIATE BOSS: This is the leader with staff in charge who has first-hand contact with the collaborator.

2. OBJECTIVE

Flexible hours are an extralegal benefit designed to provide an alternative that allows employees to set their work schedules according to their needs, with the commitment to maintaining and ensuring the quality, timeliness of processes, and results expected by the Bank.

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3. RANGE

This applies to employees who are part of the General Management and Administrative Departments, provided they have the approval of their immediate supervisor and the duties they perform are not restricted by specific needs of the process in charge or the service provided to both internal and external clients.

4. POLICIES

• If the employee prefers (1) hour lunch, he/she can choose one of the following established schedule options:

- 7:00 AM - 4:00 PM
- 8:00 AM - 5:00 PM
- 9:00 AM - 6:00 PM

• If the employee prefers (2) hours of lunch, he/she can choose one of the following established schedule options:

- 7:00 AM - 5:00 PM
- 8:00 AM - 6:00 PM



- Employees may choose a different schedule each day, taking into account the flexible schedule options defined in this policy.
- On rush hour days, each manager may evaluate and manage a different schedule than those established above, depending on the rush hour schedules that apply in each city.
- Areas that have special schedules for the process they manage continue with the established schedule.
- This extra-legal benefit only applies when the agreement is made prior between the immediate boss and the collaborator.
- In the event of an employee's calamity, the immediate supervisor will handle the calamity leave, and will not apply flexible working hours or compensation for working time.
- The aforementioned agreements are based on responsibility and trust between the parties.
- This policy is added to what is contemplated in the Internal Regulations of Work.

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5. PROCEDURE

IMMEDIATE BOSSES

- Check whether your area applies for the implementation of flexible hours, as long as the functions to be performed are not restricted by specific needs of the process in charge or the service provided to both internal and external clients.
- Ensure the productivity and results of the work team.
- Ensure service in the area during normal business hours from 8:00 am to 6:00 pm
- Manage and handle appropriate monitoring to ensure the compliance with agreed schedules.
- Respect compliance with the schedules agreed with the collaborator.

INTERNAL WORK REGULATIONS

- If the chosen schedules interfere with the needs of the service, productivity or the development of the area's activities, the immediate supervisor may decide to adjust or return to a fixed schedule.

CONTRIBUTORS

- Choose and organize your schedule.
- Agree on the schedule in advance with your immediate supervisor.
- Comply with the chosen work schedule, maintaining and guaranteeing quality, timeliness in the processes in charge and the results expected by the Bank.
- Attend meetings outside the agreed schedule, when required by the Bank or the immediate supervisor.

MANAGEMENT AND DIRECTION OF LABOR RELATIONS / MANAGEMENT OF HUMAN TALENT BOGOTÁ / HUMAN TALENT DIRECTORATE IN EACH ZONE

- Accompany the areas, when the immediate bosses or the collaborators require it in specific situations



Declaration of Compliance with the Internal Work Regulations

They, _____ identified with the manifesto
Citizen ID number that I know and _____,
understand the content of the Bank's Internal Work Regulations, which clearly establish the
parameters of behavior that must be followed as an employee of this Entity.

Taking the above into account, I undertake to comply with all the provisions contained in this
document, bearing in mind that these regulations constitute an integral part of the employment
contract signed with the Bank.

Likewise, I declare that I participated in the process of socialization of this document and I accept
that the violation of any of the provisions of this regulation may give rise to the application of
disciplinary sanctions or the termination of the employment contract with just cause, and constitute
a serious breach of the labor obligations derived from the employment contract that exists between
Banco de Occidente and the subscribed employee.

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In constancy

Business:

Name:

Code:

Date:

Note: A copy of this document will go in your resume folder. Failure to comply with any of the rules
will result in penalties.

Last Update: March 2025.



► BancodeOccidente.com.co

Síguenos en:

