

INTERNAL WORK REGULATIONS

ANX-APY-1140
FLEXIBLE SCHEDULE GUIDELINES AND POLICIES

VIGILADO SUPERINTENDENCIA FINANCIERA DE COLOMBIA
BANCO DE OCCIDENTE S.A.

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Introduction

This is the Internal Work Regulations established by BANCO DE OCCIDENTE S.A. with address at Carrera 4 No. 7-61, in the city of Cali, which hereinafter will be referred to as THE BANK, being subject to its provisions, both THE BANK and all workers nationwide and in all its headquarters. This regulation is part of the individual employment contracts, entered into or to be entered into with all workers, unless otherwise stipulated, which, in any case, can only be favorable to the worker.

These regulations shall apply to all workers who provide their services to the entity BANCO DE OCCIDENTE S.A. (hereinafter THE BANK) regardless of the city in which they are located or the modality of labor contract under which they have been hired. However, in compliance with the first paragraph of article 108 of the C.S.T.

CHAPTER I
ADMISSION CONDITIONS

ARTICLE 1. Anyone who aspires to work at EL BANCO must apply through the different current recruitment platforms (Linked in, Magneto, Empleo.com, SSFF and Referral Program) by registering their updated resume.

PARAGRAPH 1: The employer may establish all those documents that it deems necessary to admit the applicant. However, such requirements must not include documents, certifications or data expressly prohibited by the legal norms for this purpose, thus, the requirement of inclusion in forms or letters of application for employment such as data on the marital status of the persons, the number of children they have, the religion they profess or the political party to which they belong is prohibited (Article 1 of Law 13 of 1972); as well as the requirement of pregnancy tests for women, except in the case of activities classified as high risk (Article 43 C.N., Articles One and Two of ILO Convention No.111, Resolution, No.003941 of 1994 of the Ministry of Labor Law 2114 of 2021), the detention and diagnostic examination of the human immunodeficiency virus (HIV) (Article 21 Article 21, Decree 1543 of 1997; Article 2.8.1.3.10 of the Single Regulatory Decree No. 780 of 2016)) and the Military Booklet (Law

1861 of 2017, Article 42).

PARAGRAPH 2: The statements made in the curriculum vitae by the applicant are presumed to be true and any inaccuracy or alteration, modification or falsification of the data and certificates required will be taken as deception. In the event that the documents provided in the selection and/or hiring process contain any inaccuracy or alteration, modification or falsification in the data and certificates provided by the worker, it will constitute a serious offense for all legal purposes.

PARAGRAPH 3: The acceptance or not of the applicant is subject only to the to the decision of those in charge of the selection, without the documentation submitted or the exams that may be required, whatever their result, implying an obligation or commitment on the part of THE BANK for the hiring of the applicant.

PARAGRAPH 4: THE BANK will give to the information provided by the applicant or candidate, the processing established in the Personal Data Protection Policy and the legislation in force on the matter.

PARAGRAPH 5: THE BANK will carry out the pertinent suitability and psychotechnical tests, which will verify that the applicant meets the requirements for the position and will carry out the interviews that guarantee that he meets the requirements of personality and capacity demanded, in addition, before receiving the future worker, the Directorate of Selection and Development must inquire about his background, request references from previous workplaces and verify academic certifications, as well as the authenticity of the professional degrees presented.

CHAPTER II
TRIAL PERIOD

ARTICLE 2. Once the applicant has been admitted, the BANK may stipulate with him an initial probationary period for the purpose of assessing the skills and attitudes of the worker on the part of the BANK and, on the part of the latter, the appropriateness of the working conditions (Article 76, C.S.T.).

ARTICLE 3. The probationary 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, first numeral, C.S.T.).

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

ARTICLE 5. During the probationary period, the contract may be terminated unilaterally at any time, without prior notice and without the right to payment of any compensation.

Workers in a probationary period enjoy all the benefits of the law (article 80, C.S.T.).

CHAPTER III
ACCIDENTAL, OCCASIONAL OR TRANSITORY WORKERS

ARTICLE 6. Temporary or temporary personnel are considered to be those persons who are engaged in work of a short duration of no more than one month and of a nature other than the normal activities of the Bank. These persons are entitled, in addition to their salary, to all the benefits provided by law (Article 6, C.S.T.).

PARAGRAPH 1: Accidental or temporary workers must comply with fully comply with the provisions of these Regulations and the other Policies and Procedures of the BANK.

CHAPTER IV
SPECIAL AND FIXED-TERM APPRENTICESHIP EMPLOYMENT CONTRACT

ARTICLE 7. The apprenticeship contract is a special employment contract and fixed-term, which is governed by the substantive rules of the Substantive Labor Code, through which a natural person develops theoretical and practical training in an authorized entity in exchange for a sponsoring company providing the means to acquire methodical and complete professional training required in the trade, activity, occupation or profession

and this implies that he/she will perform within the administrative, operational, commercial or financial management of the ordinary course of the Bank's activities, for any determined period not exceeding three (3) years, and for this he/she will receive monthly support (Article 81 of the C.S.T., mod. Article 21 Law 2466 of 2.025). The following are particular and special elements of the apprenticeship contract:

a. **The purpose is to facilitate the training of apprentices in the occupations or professions referred to in this article;**

b. **Subordination refers exclusively to the activities of learning;**

c. **The training is received on a strictly personal basis;**

d. **The support of monthly support is intended to guarantee the learning process.**

PARAGRAPH 1: Throughout the term of the relationship, the apprentice will receive monthly support from the Bank, as follows:

1. **If it is a dual training, the apprentice will receive at least during the first year the equivalent of seventy-five percent (75%) of a**
   (1) Monthly legal minimum wage in force and during the second year the equivalent of one hundred percent (100%) of one (1) current monthly legal minimum wage.

2. **If it is traditional training, the apprentice will receive at least the equivalent of seventy-five percent (75%) of a**
   (1) Minimum monthly wage in force and in practice, the support of the maintenance will be equivalent to one hundred percent (100%) of a legal minimum monthly wage in force.

PARAGRAPH 2: In no case may monthly support be regulated through collective agreements or contracts or arbitration rulings issued in collective bargaining.

PARAGRAPH 3: The Apprenticeship Contract may deal with university students in cases where the apprentice complies with activities of

24 hours a week at the Bank and at the same time comply with the development of the curriculum of their professional career, or that they take the semester of internship. In any case, the activity of the apprentice must be related to his or her academic training. If the apprentice is a university student, the monthly support may not be less than the equivalent of one (1) current legal minimum wage, regardless of whether or not the training is dual.

PARAGRAPH 4. The base income for social security contributions must be made on one (1) current legal minimum wage.

PARAGRAPH 5: During the teaching phase, the apprentice will be covered by the social security system in health and occupational risks, fully paid by the Bank as a dependent. During the practical phase or throughout the dual training, the apprentice will be affiliated to the social security system in pensions, health and occupational risks in accordance with the dependent workers regime, and will be entitled to the recognition and payment of all benefits, allowances and other rights of the employment contract. The contribution to occupational risk will correspond to the level of risk of the Bank and its functions.

PARAGRAPH 6: The Educational Institution shall inform the sponsoring Company of the occurrence of the occupational accident or occupational disease. The contingency investigation will be carried out jointly between the Educational Institution and the Sponsoring Company. In any case, the

report of the work accident or occupational disease will be in charge of the Sponsoring Company of the apprentice.

PARAGRAPH 7: The apprenticeship contract may deal with semi-skilled occupations that do not require a degree or qualified occupations that require a non-formal technical training degree, professional, technological or professional technicians, from educational institutions recognized by the State and apprentice workers of SENA.

PARAGRAPH 8: Dual training is understood as the process of comprehensive professional training planned, executed and evaluated jointly between the private sector and SENA or the educational institution based on a training program agreed upon according to the needs of the Bank. For the development of the program, the institution and the Bank must agree on a scheme of alternation between the learning environments of the institution and the Bank, which must be fully planned, executed and evaluated jointly based on the agreed training program, according to the needs of the Bank.

PARAGRAPH 9: The time corresponding to the practical or dual phase must be certified by the Bank and will be recognized as work experience for the apprentice.

ARTICLE 8. Occupational medical examinations at the entrance, periodic, exit or post-disability of apprentices must be carried out by the company

ARTICLE 9. Apprentices are understood to be included for the calculation and participation of collective obligations and bodies, for which:

a. **They may be elected and participate in the Joint Security Committee** y Occupational Health (COPASST) or health and safety watchdog.

b. **They may be taken into account within the number of workers for the purposes of forming the Labor Coexistence Committee** y may be appointed as representatives.

ARTICLE 10. The apprenticeship contract will not have a probationary period, considering that it is a special employment contract, intended for

for a student to develop theoretical and practical training that allows him or her to acquire methodical and complete professional training required in the trade, activity, occupation or profession.

ARTICLE 11. In the practical phase, the apprenticeship contract may be suspended for the following special reasons:

a. Collective vacations of the sponsoring company, occurring in the practical phase of the contract and in which the apprentice has not completed the time of service required to give rise to the right to paid annual rest.

b. Maternity leave, paternity leave and disability of common or work origin greater than five (5) working days within a period of one (1) calendar month.

PARAGRAPH 1: During the period of the special suspensions contemplated in the previous article, the obligation to carry out the academic or training activities, in the teaching or practical phase, as appropriate, is interrupted for the apprentice, and for the Sponsoring Company to pay the support for these periods. However, during the suspension, the latter is responsible for the obligations that have already arisen previously, especially those that correspond to it vis-à-vis the Social Security System.

ARTICLE 12. The following are causes for termination of the apprenticeship contract:

a. By death of the apprentice.
b. By mutual consent, free of defects.
c. Due to liquidation or definitive closure of the company.
d. For suspension of activities for more than one hundred and twenty (120) days.
e. By enforceable judgment.
f. Due to the expiration of the agreed fixed term.
g. By unilateral decision with fairness.

ARTICLE 13. The following are just causes for termination of the apprenticeship contract:

a. On the part of the sponsoring company:

ŗ Those indicated in paragraph "a" of article 62 of the Substantive Labor Code.

ŗ For not returning the apprentice to his work practice, when the causes of the suspension of the contract disappear.

ŗ Failure to comply with the obligations of the apprentice.

ŗ The termination of the contract for the provision of educational services signed between the apprentice and the educational entity.

b. On the part of the apprentice:

- **Those indicated in paragraph "b" of article 62 of the Substantive Labor Code.**

ARTICLE 14. For the unilateral termination of the apprenticeship contract without just cause, in any of its phases, the provisions of the Substantive Labor Code shall be applicable.

CHAPTER V
WORKING HOURS

ARTICLE 15. The schedules of the workers within the BANK shall always be set in accordance with the maximum legal weekly working day established in Article 161 of the Substantive Labor Code, as amended by Article

11 of Law 2466 of 2025, a working day within which the entity may set and modify the work shifts in accordance with the needs of the service and the development of its own activities.

PARAGRAPH 1: The hours of entry and exit of the workers will be defined by THE EMPLOYER and notified to the workers by the different means of communication established by THE BANK and by

through its leader, attending to the needs of the operation and/or the hours of service to the public of the areas or offices; however, the following work schedules are indicated:

CITIES OTHER THAN BOGOTA

- **Business days: Monday to Saturday.**
- **Start of the Workday: 8:00 a.m.** End of the working day: 6:00 p.m. Break: 2 hours (12:00 m. to 2:00 p.m.).

BOGOTA

- **Business days: Monday to Saturday.**
- **Start of the Working Day: 8:30 a.m.** End of the working day: 5:30 p.m. Break: 1 hour (12:30 p.m. to 1:30 p.m.).

PARAGRAPH 2: The aforementioned schedules may be modified by THE BANK and notified to the workers, in accordance with the rules of the working hours established in the Substantive Labor Code: To see our flexible schedules, check ANX-APY-1140.

MAXIMUM LEGAL WORKING DAY. In accordance with the provisions of Article 11 of Law 2466 of 2025, which modifies Article 161 of the Substantive Labor Code, the maximum duration of the ordinary working day is eight

(8) hours per day; without prejudice to the provisions of Article 3 of Law 2101 of 2021 on the gradual application of the reduction of the working day,

and a maximum working day of forty-two (42) hours per week. The maximum weekly working day may be distributed, by mutual agreement, between employers

and worker, from five (5) to six (6) days a week, always guaranteeing the day of rest and without affecting the salary. The number of hours of daily work may be distributed in a variable manner. If the worker must work at night during the agreed schedule, he or she will be entitled to the payment of a night surcharge.

SPECIAL WORKING DAY OF 36 HOURS. The employer and the worker may agree temporarily or indefinitely to organize successive work shifts, which allow the BANK or sections of it to operate without interruption every day of the week, as long as the respective shift does not exceed six (6) hours a day and thirty-six (36) hours a week.

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

FLEXIBLE WORKING HOURS. Under the terms of Article 161 of the Substantive Labor Code, which was amended by Article 2 of Law 2101 of 2021

and subsequently amended by Article 11 of Law 2466 of 2025, the EMPLOYER and the worker may agree that the forty-two (42) hour weekly working day is carried out through flexible daily working days, distributed over a maximum of six days a week with a mandatory day of rest, which may or may not coincide with Sunday.

Thus, the number of hours of daily work may be distributed in a variable manner during the respective week, having at least four (4) continuous hours and a maximum of up to nine (9) hours per day, without giving rise to any surcharge for additional work, when the number of hours of work does not exceed the average of forty-two (42) hours per week within the ordinary working day. In accordance with article 160 of the Substantive Labour Code.

SHIFT SHIFTS. When the nature of the work does not require continuous activity and is carried out in shifts, the duration 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 of the hours of work,

calculated for a period not exceeding three (3) weeks, does not exceed eight (8) hours per day or forty-eight (48) hours per week (*), in accordance with the provisions of article 165 of the Substantive Labor Code. This extension does not constitute supplemental or overtime work.

(*) The reference to forty-eight (48) hours per week shall 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.

WORKING HOURS OF MINORS. The maximum duration of the working day of minors, authorized to work, will be subject to the following rules:

1. **Minors between 15 and 17 years of age may only work a maximum daytime shift of six (6) hours a day and thirty (30) hours a week.**

2. **Minors over seventeen (17) years of age may only work a maximum of eight (8) hours a day and forty hours.** (40) hours per week.

PARAGRAPH 3: The employer may not, even with the worker's consent, hire it for the execution of two shifts on the same day, except in supervision, direction, trust or management tasks.

PARAGRAPH 4: POSITIONS OF MANAGEMENT, TRUST AND/OR MANAGEMENT
Excluded from the regulation on the maximum legal working day are workers who hold positions of management, trust and/or management, and those who carry out discontinuous or intermittent activities, who must work all the hours that are necessary for the proper fulfillment of their obligations without there being any surcharge for additional work.

PARAGRAPH 5: 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 day, at the employer's expense, dedicated exclusively to recreational, cultural, sports or training activities (Article 21 of Law 50 of 1990). During the time of the gradual implementation of the reduction of the working day, the time dedicated exclusively to recreational, cultural, sports or training activities will be adjusted in proportion to the staggered reduction of the working day. Once the forty-two (42) hour week is implemented, the employer will be exempted from this obligation, by virtue of the provisions of Article 6 of Law 2101 of 2021.

PARAGRAPH 6: The aforementioned schedules may be modified according to the needs of the service, schedules not contemplated in this document may be implemented, which comply with current legal regulations.

PARAGRAPH 7: The working day that is effective work will begin at the time appointed to begin work and will end at the time set by THE BANK for this purpose, in accordance with the modalities and places of work. Therefore, the time that the worker takes to get to the place of work, nor the rest, are not included in the working day.

PARAGRAPH 8: The maximum limit of working hours provided for the maximum weekly working day may be increased by order of the Employer and without permission from the Ministry of Labor, by reason of force majeure, fortuitous event, of threatening or occurring an accident or when emergency work that must be carried out on the machines or on the equipment of the BANK is indispensable; but work is only permitted to the extent necessary to prevent the normal functioning of the establishment suffers a serious disturbance. This extension constitutes supplementary or overtime work. (Article 163 of the C.S.T.)

PARAGRAPH 9: THE BANK may also extend the ordinary working day in those tasks that, by reason of their very nature, need to be attended without interruption by successive shifts of workers, but without in such cases the working hours exceeding fifty-six (56) on working days of the week. Extension in such cases constitutes supplementary or overtime work. (Article 166 C.S.T.).

PARAGRAPH 10: In accordance with the provisions of Article 3 of Law 2101 of 2021, THE BANK accepts 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 was reduced by one (1) hour, remaining at 47 hours per week.**
- **As of July 15, 2024, the maximum weekly working day was reduced by one (1) hour, remaining at 46 hours per week.**
- **As of July 15, 2025, two (2) hours were reduced each year, leaving the maximum weekly working day at 44 hours per week as of July 15, 2025.**

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

PARAGRAPH 11: When the maximum weekly working day of forty-two (42) hours has been implemented, the employer is exempted from applying the paragraph of Article 3 of Law 1857 of 2017 with respect to the family semester working day, as well as the provisions of Article 21 of Law 50 of 1990, on recreational activities. cultural, sports or training.

PARAGRAPH 12: The maximum legal working day established by law may be distributed, extending the ordinary working day by up to two hours, by agreement between the parties, but with the exclusive purpose of allowing workers to rest on Saturdays. This extension does not constitute supplementary work or overtime (Article 164 C.S.T., amended by Article 23 of Law 50 of 1990).

CHAPTER VI
DAY AND NIGHT WORK - OVERTIME

ARTICLE 16. By virtue of the amendments to Law 2466 of 2025 day and night work shall be governed as follows, which shall be applicable in accordance with said Law. (Article 160 of the Substantive Labor Code; amended by Article 10 of Law 2466 of 2025).

In accordance with the above:

- **Daytime work is work that is performed between six hours (6:00 a.m.) and nineteen hours (7:00 p.m.).**

- **Night work is between nineteen hours (7:00 p.m.) and six hours the following day (6:00 a.m.).**

ARTICLE 17. Any supplementary work or overtime work is that which exceeds the ordinary working day and in any case that which exceeds the legal maximum (article 159, C.S.T.).

ARTICLE 18. In accordance with the provisions of Article 12 of Law 2466 of 2025, which modifies Article 162 of the Substantive Labor Code, the employer must keep a record of the supplementary work of each worker specifying the name, activity carried out and number of hours worked with the precision of whether they are day or night. This registration may be carried out according to the Bank's own needs and conditions.

PARAGRAPH 1: THE BANK is obliged to deliver to the worker who requests it, a list of the overtime worked, with the same specifications as above. This record must be delivered together with the support that proves the corresponding payment. Similarly, if required, it shall be obliged to provide the judicial and administrative authorities with the record of overtime; if they fail to do so, the administrative labour authority may impose the appropriate sanctions.

ARTICLE 19. Fees and settlement of surcharges. (Art. 168 C.S.T., mod. Art. 24 Law 50 of 1990):

1. **Night work, by the mere fact of being at night, is remunerated with a surcharge of thirty-five percent (35%) of the value of ordinary daytime work, with the exception of the case of the thirty-six (36) hour week provided for in paragraph c) of article 161 of the C.S.T. substituted by Article 20 of Law 50 of 1.990.**
2. **Extra daytime work is remunerated with a surcharge of twenty-five percent (25%) on the value of ordinary daytime work.**
3. **Extra night work is remunerated with a surcharge of seventy-five percent (75%) of the value of ordinary daytime work.**
4. **Each of the aforementioned surcharges occurs exclusively, that is, without cumulating it with any other (Article 24, Law** 50 of 1.990).

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

PARAGRAPH 2: The payment of supplementary work or overtime and surcharges for night work, as the case may be, shall be made together with the salary of the following period.

ARTICLE 20. THE BANK will not recognize supplementary or overtime work except when it expressly authorizes its workers.

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

PARAGRAPH 2: Workers with positions of management, trust and management are excluded from the regulation on the maximum legal working day

CHAPTER VII
LEGALLY MANDATORY REST DAYS

ARTICLE 21. They will be mandatory paid rest, on Sundays and holidays that are recognized as such in our labor legislation. (Article 77 of the C.T.S., as 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 (Los Santos Reyes), March 19 (San José), May 1 (Labor Day), June 29 (San Pedro and San Pablo), July 20 (National Independence), 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 of Cartagena), December 8 (Immaculate Conception), and December 25 (Christmas). In addition to the days, Thursdays** and Good Friday, the Ascension of the Lord, Corpus Christi, and Sacred Heart of Jesus.

2. **The paid rest of January six (6), March nineteen (19), June twenty-nine (29), August fifteen (15), October twelve (12), November 1, November eleven (11), 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 that day. When the aforementioned holidays fall on a Sunday, the paid rest will also be moved to Monday.

3. **The benefits and rights that the worker derives from work on public holidays shall be recognized in relation to the day of paid rest established in the previous paragraph. (Article 1 of Law 51 of 1983).**

PARAGRAPH 1: When the working 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 be entitled to remuneration for Sunday rest in proportion to the time worked (Article 26, paragraph 5, Law 50 of 1990).

ARTICLE 22. In accordance with the provisions of Article 179 of the Substantive Labor Code, as amended by Article 14 of Law 2466 of 2025, remuneration on mandatory rest days will be recognized as follows:

1. **Work on a mandatory day of rest, or holidays, is remunerated with a surcharge of one hundred percent (100%) of the ordinary salary in proportion to the hours worked, without prejudice to the ordinary salary to which the worker is entitled for having worked the full week.**

2. **If the mandatory day of rest coincides with another day of paid rest, only the worker, if he works, will be entitled to the surcharge established in the previous paragraph.**

PARAGRAPH 1: It is understood that work on a mandatory day of rest is occasional when the worker works up to two (2) days of mandatory rest, during the calendar month. It is understood that work on a day of rest is usual when the worker works three (3) or more of these during the calendar month.

PARAGRAPH 2: For all purposes, when this regulation refers to "Sunday", it shall be understood that it is a "mandatory day of rest".

PARAGRAPH 3: The parties to the employment contract may agree in writing that their day of rest shall be different from Sunday. In the event that the parties do not expressly do so in the contract or otherwise, Sunday will be presumed to be a mandatory day of rest.

TRANSITIONAL PARAGRAPH: GRADUAL IMPLEMENTATION. The surcharge of the 100% of which this article deals, may be implemented gradually by the employer, as follows:

1. **As of July 1, 2025, the surcharge for working on a mandatory day of rest was increased to 80%.**

2. **As of July 1, 2026, the surcharge for working on a mandatory day of rest will be increased to 90%.**

3. **As of July 1, 2027, the surcharge for working a mandatory day of rest under the terms of this article will be fully applied.**

The foregoing, without prejudice to the fact that, upon the entry into force of this Law, the employer will take advantage of the 100% surcharge.

ARTICLE 23. A worker who works exceptionally on the mandatory day of rest is entitled, at his choice, to a compensatory paid rest, or to remuneration in money, in the manner provided for in Article 180 of the C.S.T. (Article 181 of the C.S.T., replaced by Article 13 of Decree Law 2351 of 2005).

ARTICLE 24. Compensatory weekly rest can be given in one of the following ways:

1. **On another working day of the following week, to all the staff of the establishment or in shifts.**

2. **From noon or thirteen hours (1 p.m.) on Sunday or mandatory rest day, until noon or thirteen hours (1 p.m.) on Monday or the day following the rest day. (Article 183 of the C.S.T.).**

ARTICLE 25. In the case of regular or permanent work on Sundays, the employer must post in a public place of the establishment, at least twelve (12) hours in advance, the list of personnel of workers who, for reasons of service, cannot arrange Sunday rest. This list will also include the day and hours of compensatory rest (article 185, C.S.T.).

ARTICLE 26. Rest on Sundays shall have a minimum duration of twenty-four (24) hours, except for the exception established in paragraph c) of Article 161 of the C.S.T., replaced by Article 20 of Law 50 of 1990 amended by Article 51 of Law 789 of 2002. (Art.172 C.S.T. mod. Art. 25 Law 50 of 1990).

ARTICLE 27. When due to a holiday not determined in Law 51 of the 22 22, 1983, THE BANK suspends work, is obliged to to pay it as if it had been made. He is not obliged to pay it when there has been an express agreement for the suspension of work or compensation on another working day or as provided for in the regulations, agreement, collective agreement or arbitration award. This compensatory work will be remunerated without being understood as supplementary or overtime work. (Article 178 C.S.T.).

ARTICLE 28. PAID SUNDAY REST: THE BANK only is obliged to remunerate Sunday rest with the ordinary salary of one day, to workers who, having been obliged to provide their services on all working days of the week, do not miss work, or have missed work for just cause, or due to fault or disposition of the BANK. PARAGRAPH 1:

Just cause is understood to be an accident, illness, domestic calamity, force majeure or fortuitous event. A worker who must receive cash aid or compensation for illness or accident at work on the same day is not entitled to remuneration for Sunday rest. For the purposes of remuneration for Sunday rest, holidays do not interrupt continuity and are counted as if the service had been rendered by the worker on them (Article 173 of the C.S.T).

ARTICLE 29. As remuneration for Sunday rest, the daily worker will receive the simple ordinary salary even when the Sunday rest coincides with a date that the Law also indicates as a mandatory paid rest. All wages are understood to include the payment of rest on the days on which it is legally obligatory and remunerated (Article 174 of the C.S.T.)

ARTICLE 30. When it is not a fixed salary, as in the case of remuneration for piecework, or per unit of work, the computable salary for the purposes of remuneration for Sunday rest is the average of what the worker earned in the immediately preceding week, taking into account only the days worked, except for what is more favorable to the worker in agreements on fixed basic salaries for these purposes. collective agreements and arbitral awards (Articles 141 and 176 of the CST).

ARTICLE 31. The remuneration corresponding to the obligatory legal rest on civil or religious holidays, other than Sunday, will be settled as for Sunday rest, but without any deduction for absences from work. (Article 177, paragraph 2 of the C.S.T.).

CHAPTER VIII
PAID HOLIDAYS

ARTICLE 32. Workers who have provided their continuous services for one (1) year are entitled to fifteen (15) consecutive working days of paid vacation (Article 186, first paragraph, C.S.T.).

PARAGRAPH 1: In fixed-term contracts and contracts for specific work or work, the worker will be entitled to vacation pay in proportion to the time worked, whatever it may be. (Article 6 Law 2466 of 2025).

ARTICLE 33. The time of the vacation must be indicated by the employer no later than within the following year in which it was caused and must be granted informally or at the request of the worker, without prejudice to the service and the effectiveness of the rest. THE BANK must inform the worker, fifteen (15) days in advance, of the date on which the vacation will be granted. (Article 187, C.S.T.).

ARTICLE 34. During the holiday period, the worker will receive the ordinary salary he is earning on the day he begins to enjoy them. Consequently, only the value of work on mandatory rest days and the value of supplementary work or overtime will be excluded for the settlement of vacations. When the salary is variable, the holidays will be settled with the average of what the worker earned in the year immediately prior to the date on which they are granted. (Article 192, C.S.T.).

ARTICLE 35. THE BANK will keep a special vacation register in which it will note the date of entry of each worker, the date on which the annual vacation begins and ends and the remuneration received for them. The Bank must inform the worker fifteen days in advance of the date on which it will grant the vacation. (Article 187 of the C.S.T., adding Article 5 of Decree 13 of 1967.

PARAGRAPH 1: The worker has the obligation and duty to return to work on the working day following the end of the vacation. Otherwise, this will be considered a serious offense under the terms of numeral 6 of paragraph A) of article 62 of the Substantive Labor Code, modified by article 7 of Decree 2351 of 1965.

ARTICLE 36. INTERRUPTION. A justified interruption of vacations is that ordered by THE BANK when due to force majeure it needs the services of the worker, and that caused by the worker's illness. If there is a justified interruption in the enjoyment of vacations, the worker does not lose the right to resume them, for which THE BANK will inform in writing the date of resumption of the vacation (Article 188, C.S.T.).

ARTICLE 37. ACCUMULATION. In any case, the employee will enjoy at least six (6) continuous working days of vacation annually, which are not cumulative. However, the parties may agree to accrue the remaining vacation days for up to two (2) years.

PARAGRAPH 1: The accumulation may be for up to four (4) years, in the case of technical, specialized, trusted, management employees or foreigners who provide their services in different places

a those of the residence of their relatives, subject to agreement between the employee y employer.

PARAGRAPH 2: If the employee enjoys only six (6) days of vacation in a year, it is presumed that he accumulates the remaining days of vacation to the subsequent ones, in accordance with the provisions of this article.

ARTICLE 38. MONETARY COMPENSATION. The employer and worker may agree in writing, at the request of the worker, that up to half of the vacation be paid in money (numeral 1, article 189 C.S.T., modified by article 20 of Law 1429 of 2010).

PARAGRAPH 1: When the contract ends without the worker having enjoyed vacations, the compensation of these in money will proceed for one year of service completed and proportionally for fraction of a year. In any case, for the vacation compensation, the last salary earned by the worker will be taken as a basis (Art. 189, CST., mod. Art. 20, L. 1429/10)

CHAPTER IX
PERMITS

ARTICLE 39. UNPAID LEAVE. For fully justified reasons, THE BANK may grant leave or leave without remuneration
a workers who request them in a duly anticipated manner
and in writing, not to attend work or to be absent from it, but only for the time that in the opinion of the BANK is necessary in each case.

ARTICLE 40. PAID LEAVE. THE BANK shall grant its
workers the necessary permits for the exercise of the right to vote and for the performance of temporary official positions of compulsory acceptance, in the event of a serious domestic calamity duly proven, understood as any personal or family event, up to the third degree of consanguinity, second degree of affinity or first civil degree, fortuitous event or force majeure whose seriousness affects the normal development of the worker's activities to attend the corresponding medical service, emergency medical appointments or scheduled medical appointments with specialists duly informed to the Bank in advance with the corresponding certificate,

or for the treatment of Endometriosis included in Law 2338 of 2023; to carry out union commissions 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 these two cases,

the number of those who are absent is not such that they are detrimental to the operation of the establishment; to attend school obligations as an attendant, in which the attendance of the worker is mandatory at the request of the educational center; to attend court summonses, administrative and legal. The foregoing is in accordance with the provisions of the current Labor Law. The granting of the aforementioned permits will be subject to the following conditions:

1. **In the event of a serious domestic calamity duly proven, this shall be remunerated and understood as any family event whose seriousness 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 the notice may be before or after the event that constitutes it or at the time of its occurrence, as circumstances allow, a situation that must be notified to the Human Talent area of each Zone. In all cases, the worker must prove to the BANK the occurrence of the serious domestic calamity. In the face of this event, once the seriousness of the situation has been assessed

   and the need of the worker, will determine the number of days of leave that will be granted for this purpose. This leave may not exceed three (3) business days.

2. **In the event of funerals of co-workers, notice may be given up to one day in advance and leave will be granted to up to 10% of the workers, as permitted by the Company's operation.**

3. **In cases such as suffrage, performance of temporary positions of compulsory acceptance and attendance at the corresponding medical service, the request for leave shall be made as far in advance as circumstances permit.**

4. **THE BANK will grant the worker in the event of the death of his or her spouse, permanent partner or a family member up to the second degree of consanguinity, first degree of affinity and first degree of civil relationship, a paid bereavement leave of five (5) working days, regardless of the type of contract or employment relationship (Law 1280 of 2009). The serious domestic calamity does not include the Leave for Bereavement that this paragraph deals with.**

5. **They will also enjoy paid leave for bereavement of the child, foster father or mother (Article 11 of Law 2388 of 2024, which modified numeral 10 of article 57 of the C.S.T. This fact must be demonstrated by means of a document issued by the competent authority, within thirty (30) days following its occurrence.**
6. **The worker shall also be granted paid paternity leave; the pregnant worker shall be granted maternity leave in accordance with the provisions of the law in force at the time of its causation. (Article 236 C.S.T., as amended by Law 1822 of 2017, Law 2114 of 2021). As well as, shared parental leave and flexible part-time parental leave are granted in accordance with the provisions of Law 2114 of 2021 and other regulations that regulate it.**

7. **THE BANK will grant leave of 10 working days, continuous or discontinuous, once a year, for the care of minors,**
   to a parent or person who has custody and personal care of a minor who has a terminal illness or condition
   and require permanent care; or requires palliative care to control pain and other symptoms. The foregoing, complying with the requirements set forth in Law 2174 of 2021.

8. **THE BANK will grant permits to attend emergency medical appointments or scheduled medical appointments with specialists when the employer is informed along with a prior certificate, including those cases that are framed by the provisions of the Ministry of Health and Social Protection for the diagnosis and treatment of Endometriosis included in Law 2338 of 2023. (Literal e), Art. 15 of Law 2466 of 2025; modified Art. 57 of the C.S.T.).**
9. **THE BANK will grant leave to attend school obligations as an attendee, in which the attendance of the worker is mandatory at the request of the educational center. (Paragraph f), Art.**
   15of Law 2466 of 2025; modified Art. 57 of the C.S.T.).

10. **THE BANK will grant permits to respond to judicial, administrative, and legal subpoenas. (Literal g), Art. 15 of Law 2466 of 2025; modified Art. 57 of the C.S.T.).**

11. **Workers may agree with THE BANK, one (1) day of paid rest for every six (6) months of work, in which they certify the use of bicycles as a means of transportation for arrival and departure from the workplace. (Literal h), Art. 15 of Law 2466 of 2025; modified Art. 57 of the C.S.T.).**

PARAGRAPH 1: In the case of paternity or maternity leave, the worker must submit the original of the leave, within ten
(10) calendar days following its issuance, if possible within the same month that it was issued.

PARAGRAPH 2: It is understood that the workers may not use the permits granted except for the time strictly necessary and authorized for it, otherwise, the Bank will impose the corresponding disciplinary measures for being considered by THE BANK as a serious offense in the terms of numeral 6 of paragraph a) of article 62 of the Substantive Labor Code. amended by Article 7 of Decree 2351 of 1965.

CHAPTER X
MINIMUM WAGE, PLACE, AND PAY PERIODS THAT REGULATE THEM

ARTICLE 41. Forms and Freedom of Stipulation (ART. 132 C.S.T):

THE BANK and the worker may freely agree on the salary in its various modalities such as per unit of time, per work or piecework and per task, etc., but always respecting the legal minimum wage or that set in the pacts, collective agreements and arbitration rulings.

1. **Notwithstanding the provisions of Articles 13, 14, 16, 21 and 340 of the Substantive Labor Code and the regulations consistent therewith, when the worker earns an ordinary salary greater than ten (10) legal minimum monthly wages (integral salary), the written stipulation of a salary that, in addition to remunerating ordinary work, includes in advance the value of benefits, shall be valid. surcharges and benefits such as that corresponding to night, extraordinary or Sunday and holiday work, legal and extralegal bonuses, severance and their interest, subsidies and supplies in kind, and in general, those included in said stipulation, except vacations.**

   In no case may the integral salary be less than the amount of (10) ten legal minimum monthly wages in force, plus the benefit factor corresponding to the BANK, which may not be less than thirty percent (30%) of said amount. For the purposes of calculating the withholding tax, the provisions of Articles 204 shall be taken into account. 206, 385 and 386 of the Tax Statute, in charge of regulating matters related to the matter. This 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%). (Article 18 of Law 50 of 1990).

2. **A worker who wishes to avail himself of this stipulation shall receive the final settlement of his severance pay and other social benefits accrued up to that date, without his employment contract being understood to have been terminated (Article 18, Law 50 of 1990).**

ARTICLE 42. Wages are the wages stipulated for days and wages are those stipulated for longer periods (Article 133 of the Labour Code).

ARTICLE 43. Unless otherwise agreed in writing, wages shall be paid at the place where the worker renders his services, during work or immediately after he ceases to work. (Article 138, first paragraph, C.S.T.).

ARTICLE 44. PAYMENT PERIOD: Unless otherwise provided, the salary will be paid biweekly.

ARTICLE 45. The salary shall be paid in money to the worker directly or to the person authorized by him in writing as follows:

1. **The salary in money must be paid for equal and overdue periods. The payment period for wages may not exceed one week and for wages not more than one (1) month.**

2. **Payment for supplementary work or overtime and the surcharge for night work 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, C.S.T.).**

CHAPTER XI
MEDICAL SERVICE, SAFETY MEASURES, OCCUPATIONAL RISKS, FIRST AID IN CASE OF ACCIDENTS AT WORK, STANDARDS ON WORK IN ORDER TO ACHIEVE GREATER HYGIENE, REGULARITY AND SAFETY AT WORK

ARTICLE 46. It is the employer's obligation to ensure the health, safety and hygiene of the workers in their charge. Likewise, it is their obligation to guarantee the necessary resources to implement and execute permanent activities in preventive and occupational medicine, and in industrial hygiene and safety in accordance with the Occupational Health and Safety Management System (SG-SST) and in order to ensure the comprehensive protection of the worker.

ARTICLE 47. The medical services required by the workers will be provided by the EPS or ARL, through the IPS, to which they are attached, for which THE BANK must have made the corresponding affiliation upon the worker's entry. In the event of non-affiliation, the employer will be responsible for the corresponding assistance and economic benefits, without prejudice to the pertinent legal actions. Likewise, workers must comply with the procedures before the area in charge of carrying out EPS transfers, so that the provision of health services is guaranteed.

PARAGRAPH 1: The worker must submit to the preventive actions ordered by THE BANK, and in case of illness or accident, must follow the instructions and treatments ordered by the doctor of the E.P.S. or the A.R.L. or the one hired by THE BANK.

ARTICLE 48. All workers from the same day they feel sick and must notify THE BANK or its leader, immediately or to the Occupational Health and Safety Area or the Human Talent Area, or whoever takes their place. The BANK will make arrangements for the worker to go to the corresponding medical service, in order to certify whether or not he can continue in work and, if applicable, determine the disability and the treatment to which the worker must submit.

PARAGRAPH 1: If the worker does not give notice on the same day that he or she feels ill, or does not submit to the medical examination that has been ordered, his absence from work shall be considered unjustified for the purposes to which it may be applicable, unless he proves that he was absolutely unable to give the notice and submit to the examination at the due time.

PARAGRAPH 2: The illness must be verified by means of a medical certificate; consequently, on the same day that the worker is disabled, he must inform his leader, the Occupational Health and Safety area or the Human Talent area, or whoever takes his place, and must send the BANK the certificate of disability issued no later than three days after its issuance.

ARTICLE 49. Workers must submit to the instructions and treatments ordered by the doctor who examined them, as well as to the examinations or preventive measures ordered for all or some of them by THE BANK in certain cases. A worker who, without just cause, refuses to submit to the examinations, instructions or treatments indicated above, will lose the right to the cash benefit for the disability that occurs as a result of such refusal. Likewise, the worker is fully responsible for the consequences that these behaviors may bring.

ARTICLE 50. Workers must submit to all the industrial hygiene and safety measures prescribed by the authorities of the sector in general and in particular, to those recommended by the A.R.L. and ordered by THE BANK for the prevention of diseases and risks in the handling of equipment and other work elements to avoid work accidents. as well as all the rules, policies and procedures that within the framework of the Occupational Health and Safety Management System has THE BANK.

PARAGRAPH 1: The employee must comply with the prevention programs ordered by THE BANK in development of the Occupational Health and Safety Management System (Decree 1443 of 2014).
PARAGRAPH 2: Failure by the worker to comply with the instructions, regulations and determinations on risk prevention, adopted in general or specific form and found within the Occupational Health and Safety Management System (OHS-MS) of the BANK, which have been communicated to him in writing, will be considered as serious misconduct and will lose the right to the cash benefit for the disability that occurs as a result of such refusal. Likewise, the worker is fully responsible for the consequences that these behaviors may bring.

ARTICLE 51. In the event of an accident at work, the Head of the respective unit, or the Occupational Health and Safety Area or the Human Talent Area, shall immediately order the provision of first aid to the injured worker and his referral to the doctor and shall take all measures deemed necessary and sufficient to reduce to a minimum, the consequences of the accident, considering it before the E.P.S. and the A.R.L., within the following two (2) business days. In addition, it will take all measures deemed necessary and sufficient to minimize the consequences of the accident, according to the recommendations of the Occupational Accident Investigation, in the terms established in Resolution 1401 of 2007.

PARAGRAPH 1: Likewise, the pertinent investigation shall be initiated, informing the Joint Committee on Safety and Health at Work (COPASST) of the occurrence of the accident so that the necessary preventive measures may be taken and, if necessary, the responsibility of the worker in the event of its occurrence may be established. Such report must be made in accordance with the provisions of Decree 1295 of 1994 and Law 776 of 2002, before the Health Promoting Entity (EPS) and the Occupational Risk Administrator (ARL).

ARTICLE 52. It is the worker's obligation in the event of a non-fatal accident, even the slightest or of insignificant appearance, to immediately notify the BANK, his immediate supervisor or the Human Talent area so that medical assistance and timely treatment can be provided and the accident is reported in accordance with the legal provisions in force. THE BANK will not be liable for the aggravation of the injuries or disturbances caused by the accident, due to the worker's failure to give the corresponding notice or to have delayed it without just cause.

PARAGRAPH 1: THE BANK, within the terms established in the Law, shall give written notice to the A.R.L. of the occurrence of the accident, applying the mechanisms defined by the applicable regulations.

PARAGRAPH 2: THE BANK will not be liable for any work accident that has been deliberately caused or due to the serious fault of the victim, since it will only be obliged to provide first aid. Nor will he be liable for the aggravation that occurs in the injuries or disturbances caused by any accident, due to the fact that the worker has not given the corresponding timely notice or has delayed it without just cause. In the event of a serious and/or fatal occupational accident, THE BANK will have the obligation to report such 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 A.R.L. or E.P.S. (article 2.2.4.1.7 of Decree 1072 of 2015 and Resolution 2851 of 2015).

ARTICLE 53. In compliance with the provisions of the Law, the worker must be affiliated to the Social Security Health System through the Health Promoting Entity of his choice, as long as said entity provides its services in his workplace. In any case, the worker will be obliged to join a Health Promoting Entity that has coverage in the place where he or she provides his or her services.

ARTICLE 54. THE BANK and the respective occupational risk management entity shall keep statistics on occupational accidents and occupational diseases, for which purpose the severity and frequency of occupational accidents or occupational diseases shall be determined in each case in accordance with the regulations issued.

PARAGRAPH 1. Any occupational accident or occupational disease that occurs in THE BANK must be reported by THE BANK to the Occupational Risk Management Entity (ARL) and the Health Promoting Entity (EPS), simultaneously, within two (2) business days following the occurrence of the accident or the qualification of the disease.

ARTICLE 55. It is the obligation of THE BANK to immediately inform the ARL to which the worker is affiliated, of the work accidents and occupational diseases suffered by its workers. THE BANK shall keep statistics on occupational accidents and occupational diseases occurring to its workers.

ARTICLE 56. COPASST will participate in the investigation of occupational accidents that occur in THE BANK. Likewise, THE BANK will form an investigation team for occupational accidents, which will investigate within fifteen (15) business days following the occurrence of the event. It shall record in an investigation format, in a truthful and objective manner, all the information that leads to the identification of the real causes of the accident or incident at work and shall implement the measures.

ARTICLE 57. In any case, with regard to the points dealt with in this chapter, both THE BANK and the workers shall be subject to the occupational risk standards of the Substantive Labor Code, Decree Law 1295 of 1994, Law 776 of December 17, 2002, Law 1562 of 2012, Decree 1443 of 2014, and Decrees 1072 of 2015 and 052 of 2017, as well as other regulations issued or concordant on the General System of Occupational Risks and on Occupational Health and Safety.

ARTICLE 58. The worker will be obliged to use the personal protection elements and other safety elements provided by THE BANK for the adequate provision of their services. Any accident caused by negligence or non-use of personal protection elements will be presumed to have occurred due to the fault of the victim. In the event that the worker does not use the safety elements, makes improper use of them or does not report their loss, it will be considered a serious offense in accordance with the provisions of numeral 6 of letter a of article 62 of the C.S.T., a rule superseded by article 7 of Decree 2351 of 1965. which empowers the employer to terminate the employment relationship for just cause.

ARTICLE 59. It is the obligation of all workers to strictly comply with safety regulations, in order to guarantee safe work, comply with the standards and procedures of the Occupational Health and Safety Management System established by THE BANK, inform their superiors or the coordinator of the Occupational Health and Safety Management System about standard conditions in the workplaces and any circumstance that could cause an accident and to present suggestions for their study by participating in the development of safe work standards and procedures, to participate actively in the talks and training courses on Occupational Health to which they have been invited.

ARTICLE 60. In the event of an investigation arising from the occurrence of an accident at work, workers shall have the obligation to provide exact, clear and truthful information regarding the conditions in which the accident under investigation occurred.

CHAPTER XII
PRESCRIPTIONS OF ORDER

ARTICLE 61. Workers have the following duties:

1. **Respect and subordination to superiors.**
2. **Respect for their co-workers and any person with whom they have a relationship in the execution of their duties.**
3. **Seek complete harmony with their superiors and co-workers, in personal relationships and in the execution of their respective tasks.**
4. **Respect for customers, users, suppliers, contractors and other persons who have a commercial or business relationship with EL** BANK.
5. **Be truthful in all cases.**
6. **To be responsible for the care of their health and physical integrity during the exercise of their functions.**
7. **Participate in and contribute to the fulfillment of the objectives of the Occupational Health and Safety Management System SG-SST.**

8. **To maintain good conduct in all respects and to act in a spirit of loyal collaboration in the moral order and general discipline of the BANK.**
9. **To execute the work entrusted to him with absolute honesty, good will, and in the best manner.**

10. **Act honestly and expose the situations inherent to the employment relationship with total transparency and truthfulness.**
11. **To make the observations, claims and requests that may be necessary, through the respective superior and in a reasoned, measured and respectful manner.**

12. **To receive and accept orders, instructions and corrections related to work, order and conduct in general, with the intention of directing and perfecting their efforts for their own benefit and that of the BANK in general.**

13. **Rigorously observe the measures and precautions indicated by the respective boss for the handling of work elements and thus avoid work accidents.**

14. **To remain during the working day in the place or place where he/she must perform his/her work, being prohibited, unless ordered by a superior order, to go to the work station of other colleagues or to be absent from his/her workplace.**
15. **Attend punctually to the workplace according to the established schedule, as well as to the work activities convened by THE BANK**

    and to remain during the working day in the place or place where they must carry out their work, being prohibited, to leave the facilities without the authorization of the leader.

16. **Properly use the e-mail and/or Internet access tools provided by the company.**

17. **To be responsible for the care of their health and physical integrity during the exercise of their functions.**

18. **Participate in 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 that are organized by THE BANK.**

20. **To respect the BANK's customers.**

21. **Abide by and respect in their entirety all the policies established by THE BANK, as well as the other internal rules and procedures of the BANK.**

22. **Be loyal to the superiors and representatives of the BANK.**

23. **Communicate to their superiors their ideas and initiatives that tend to** a improve work efficiency or that can benefit the BANK.

24. **To respond to the indications that THE BANK makes by means of posters, circulars, announcements, e-mails, mailings, instructions and procedures related to the service.**

25. **Maintain good relations and respect the BANK's contractors** and to its workers who provide services such as housekeeping, cleaning, cafeteria, maintenance, etc.

26. **Refrain from smoking, consuming alcoholic beverages and/or psychoactive substances in the workplace and common areas.**

27. **It is the duty of the worker, once he or she meets the legal requirements to access the recognition of the pension in any of its modalities, to immediately file with the corresponding pension administrator (COLPENSIONES, Private Pension Fund, or any other that takes its place), the application for recognition of the corresponding pension.**

28. **Not to disclose to third parties the confidential information received from THE BANK, except when this must be done in the exercise of its functions. Consequently, the worker is obliged to keep the information confidential and private and to protect it to prevent its disclosure, exercising the same degree of control that he would use to protect the confidential information of his property.**

29. **Comply with the Internal Work Regulations and the Procedure Manuals of the BANK.**

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

31. **Comply with the different Internal Policies of the BANK.**

CHAPTER XIII
HIERARCHICAL ORDER

ARTICLE 62. The hierarchical order according to the existing positions in THE BANK is as follows:

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

PARAGRAPH 1: Of the aforementioned positions, the Managers, Directorates, and Coordinators of Human Talent or those they authorize for these purposes have the power to impose disciplinary sanctions on the workers of the BANK. In no case, whoever attends the charge

and discharges may be the same person who imposes the sanctions on the worker.

PARAGRAPH 2: In the event that any of the related positions is vacant, the hierarchy shall correspond to the immediately superior who is filled.

PARAGRAPH 3: Regardless of the powers conferred on the Legal Representative of the company, he/she delegates to the VICE PRESIDENCY OF HUMAN AND ADMINISTRATIVE TALENT so that it is the one who carries out all the actions pertinent to the hiring of personnel, including the procedures corresponding to affiliation, dismissal, reporting of news, and other requirements necessary for this mandate before the different private and public entities of the national order.

CHAPTER XIV
PROHIBITED WORK FOR MINORS UNDER 18 YEARS OF AGE

ARTICLE 63. The following are prohibited work for minors (art. 242 C.S.T):

1. **It is prohibited to employ minors under eighteen (18) years of age and women in industrial painting work, which involves the use of wax, lead sulfate or any other product containing such pigments. (Article 242 of the C.S.T.).**

2. **Minors under eighteen (18) years of age may not be workers in underground work in mines and in general work in dangerous or unhealthy work that generates great efforts (Article 242, C.S.T.).**

Article 64 No person under eighteen (18) years of age may be employed or perform work that involves danger or that is harmful to his or her health and physical or psychological integrity, or that is considered to be the worst forms of child labor. The Ministry of Labour, in collaboration with the Colombian Institute for Family Welfare (ICBF), shall establish the classification of such activities in accordance with the level of danger and harm they entail for adolescents authorized to work and shall publish it periodically every two (2) years in various media. In drawing up or amending these lists, the Ministry shall 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 XV
SPECIAL OBLIGATIONS FOR THE EMPLOYER AND WORKERS

ARTICLE 65. The following are special obligations of the employer:

1. **To provide workers with appropriate premises and adequate elements of protection against occupational accidents and diseases, in such a way as to reasonably guarantee safety and health.**

2. **Make available to the workers, unless otherwise stipulated, the appropriate instruments and the elements necessary for the performance of the work.**

3. **Provide first aid immediately in the event of an accident** or illness. For this purpose, THE BANK will maintain what is necessary, according to regulations in accordance with compliance with the technical definitions of the Emergency Response and Attention Plans.

4. **To pay the agreed remuneration under the agreed conditions, periods and places.**

5. **To maintain absolute respect for the personal dignity of the worker, his beliefs and feelings.**

6. **To grant the worker the necessary leave for the purposes and in the terms indicated in the corresponding chapter of these regulations.**

7. **Comply with the scheduling of the occupational medical examination of entry and periodic occupational examinations, according to the definitions of the Occupational Health and Safety Management System.**

8. **To give the worker who requests it, upon the expiration of the employment contract, a certificate stating the length of service, nature of the work and the salary earned, and also, if the worker so requests, to have him undergo a medical examination upon discharge**

and to certify the matter in this regard, if at the time of admission or during the stay at work he has been subjected to a medical examination. It will be considered that the worker by his fault evades, hinders or delays the examination, when, five days after his retirement, he does not appear at the respective doctor for the practice of the examination,

a having received the corresponding order.

9. **To pay the worker reasonable expenses to and from the workers under the conditions provided by law, if in order to provide their services they have made them change their residence, unless the termination of the contract is caused by the fault or will of the worker.**

10. **If the worker prefers to settle elsewhere, THE BANK must pay for his or her transfer until the expenses incurred by his or her return to the place where he or she previously resided are met. The worker's travel expenses are understood to include those of the family members who live with him.**

11. To open and keep up to date the records of overtime and minor workers as ordered by law.

12. To grant workers who are breastfeeding the breaks ordered by article 238 of the C.S.T.; without any deduction in the salary for this concept.

13. To comply with these regulations and maintain order, morality and respect for the laws.

14. To retain the position of workers who are enjoying paid breaks, or sick leave due to pregnancy or childbirth. The dismissal that the employer notifies the worker during such periods or, if she goes to a notice, it expires during the aforementioned breaks or leaves will not have any effect.

15. Keep a registration record of all minors they employ, indicating their date of birth.

16. In addition to the special obligations of the employer, the employer shall guarantee the access of the underage worker to job training and shall grant unpaid leave when school activity so requires.

17. It shall also be their obligation to affiliate them to the comprehensive Social Security System, to provide them with the allowance every four months free of charge, taking into account that the monthly income is up to twice the current legal minimum wage. (Article 230 of the C.S.T.).

18. To grant the worker in the event of the death of his or her spouse, permanent partner or a family member up to the second degree of consanguinity, first degree of affinity and first degree of civil relationship, a paid bereavement leave of five (5) working days, regardless of the type of contract or employment relationship. The serious domestic calamity does not include the bereavement leave dealt with in this paragraph. (added by Article 1 of Law 1280 of 2009). This fact must be demonstrated by means of a document issued by the competent authority, within thirty (30) days following its occurrence. The child, foster father or mother will also enjoy paid leave for bereavement in accordance with the provisions of Article 11 of Law 2388 of 2024, which modified numeral 10 of Article 57 of the C.S.T.

19. **To make the workers aware of the internal control standards designed by THE BANK.**

20. **To grant workers maternity and paternity leave in accordance with current regulations.**

21. **Open and keep up to date the records of overtime.**

22. **Implement reasonable accommodations to guarantee the enjoyment and exercise of the rights of persons with disabilities, on equal terms with others, for the removal of attitudinal, communicative, and physical barriers in accordance with current legislation (numeral 5 of article 2 of Law 1618 of 2013 and numeral** 13of Article 15 of Law 2466 of 2025.).

23. **Implement actions guided by the Public Employment Service Unit, to eliminate any type of access barrier** or permanence, and promote placement without any type of discrimination, especially of women, young people, migrants, victims of the conflict, and from municipalities with Development Programs with a Territorial Approach (PDET) and Areas Most Affected by the Armed Conflict (ZOMAC), or those that modify or complement them, people in vulnerable conditions (Numeral 14of Article 15 of Law 2466 of 2025).

24. **Respond with due diligence and to the extent of their possibilities to the orders issued by competent authorities in favor of victims of gender-based violence and against the alleged perpetrator (Numeral 15 of Article 15 of Law 2466 of 2025).**

25. **Grant, to the extent possible, the preferential right of relocation to the Bank to women workers who are victims of intimate partner violence, domestic violence, and proven attempted femicide, without deteriorating their conditions, and to guarantee the protection of their life and integrity, as well as to other persons who are victims of intimate partner violence and domestic violence. (Numeral 16 of Article 16 of Law 2466 of 2025).**

26. **Hire or keep hired, as appropriate, at least two workers with disabilities for every 100 workers. From 501 workers onwards, they must hire or keep hired, as appropriate, at least one worker with an additional disability for each group of 100 workers, reporting the employment contracts entered into with people with** disabilities, within fifteen days

following their conclusion
through the website of the Ministry of Labor, under the terms of current legislation. (Numeral 17 of article 16 of Law 2466 of 2025).

27. **In addition to the special obligations of the employer, the employer shall guarantee the access of the underage worker to job training and shall grant unpaid leave when school activity so requires. (Art. 244 Decree Law 2737 of 1989).**

ARTICLE 66. The general obligations of workers are:

1. **Scrupulously guard professional, commercial, technical or administrative secrets, the disclosure of which may cause damage to the BANK.**

2. **Refrain from ordering the payment of any sum of money by an employee to a customer, supplier or co-worker due to apparent errors that generated economic losses. These decisions should be made exclusively by a Disciplinary Committee.**

3. **Report any unfair behavior that occurs in their work environment and which affects the interests of the BANK and its customers.**

4. **Comply with the legal provisions on the management of databases, which may not be manipulated for purposes other than those indicated in the law.**

5. **To prevent the waste of materials, and to try to give the best performance in the performance of their work.**

6. **Ensure that the work elements perform well and notify their superiors about the damage they notice in them, whether caused by lack of expertise or carelessness of the operator or by fortuitous event.**

7. **Any others that result from the nature of the contract or that are imposed by the laws or general regulations, manuals, circulars, directives and other rules of the BANK.**

ARTICLE 67. They are special obligations of the worker.

1. **To personally perform the work in the stipulated terms and to render their services in a punctual, careful and diligent manner in the agreed place and conditions; to observe the precepts of these regulations and to obey and comply with the orders and instructions given in particular by THE BANK or its representatives, according to the established hierarchical order.**
2. **Communicate in a timely manner to the entity the observations that they deem conducive to avoiding damages.**
3. **Carry out the Performance Assessment, taking into account that they must be assessed with respect to the objectives previously agreed between the evaluator and the evaluated, based on measurable, quantifiable and verifiable factors.**
4. **Maintain excellent personal presentation and comply with the dress code (My BdeO Style) established by the Bank and correctly use the protection and security elements provided by THE BANK.**
5. **Communicate to the BANK, through its immediate superiors, Human Talent, Banking Security and Information Directorate** o r the Ethics Line, the irregular actions or processes that it observes y know by employees of the BANK.
6. **File a complaint with external control entities such as the Prosecutor's Office of the improper acts that they are aware of and that refer to work in their charge and responsibility.**
7. **Comply with all the policies established within the BANK.**
8. **Comply with the Banking and Information Security measures and policies established by THE BANK.**
9. **Comply with the Banking Security measures and policies established by THE BANK, for the custody of tools or work implements so that third parties do not have access to them**
10. **Report to work at the work schedules and shifts assigned by the employer, including Sundays and holidays when the operation so requires.**

11. **Not to disclose any type of confidential information of the same, including but not limited to: customer and process databases, technical specifications of the works and projects in which he/she participates, directs, or is a partner of the Bank; as well as schedules, plans, procedures, financial information, internal databases or any other type of documents owned by the Bank, or its partners, parent, affiliates, subsidiaries or subordinates**

and customers, and whose improper use may generate commercial, technical, patrimonial consequences, or of any other nature.

12. **Rigorously keep morals, absolute respect, adequate** and correct treatment in relationships with superiors, co-workers, clients and visitors and, in general, in all personal relationships and in the execution of tasks.

13. **Inform the immediate supervisor in a timely manner of any fault or irregularity that he observes, in relation to his work or that of the other workers.**

14. **Comply with and comply with the complementary programs of the Occupational Health and Safety Management System (OHS-MS), established by the Bank or the ARL to which the workers are affiliated.**

15. **To provide any possible cooperation in the event of an accident or imminent risk that affects or threatens the Bank's persons or property.**

16. **Allow the performance of searches, breathalyzer or polygraph tests, when the employer so requires.**

17. **In the event that the worker is unable to provide his services due to his or her state of health, he or she must inform his or her leader of this situation before starting his or her working day and submit the disability that justifies his or her absence, within a maximum period of three (3) working days from the issuance of the disability.**

18. **To respect and strictly observe the precepts of the Internal Work Regulations and the Occupational Health and Safety Management System.**

19. **When the worker is incapacitated, he or she is prohibited from traveling to the BANK's facilities to perform any type of function related to his or her position.**

20. To obey, accept and comply with the orders and instructions given to them in a particular way by their superiors, which must comply with the moral, ethical and legal parameters.
21. Not to communicate to third parties, unless expressly authorized, information that is of a confidential nature and whose disclosure may cause damage to THE BANK, which does not prevent the reporting of common crimes or violations of the contract or legal labor regulations to the competent authorities.
22. To preserve and return in good condition, except for natural deterioration, the instruments, equipment and tools that have been provided to them and the surplus raw materials.
23. To maintain the discipline required by the service and the proper functioning of the BANK.

24. Comply with the Employment Contract and its Other Yeses in a careful and diligent manner in the place, time and other conditions agreed upon and attend work punctually and according to the schedule indicated by THE BANK.

25. Work efficiently giving the highest and best possible performance.

26. Comply with the variables, budgets, indicators, items, goals and/or any other commercial result assigned by EL BANK.

27. To maintain absolute loyalty to THE BANK and to keep in scrupulous confidentiality commercial, technical or administrative secrets, the disclosure of which may cause damage to the BANK.
28. Comply with the duty to report the possible commission of common crimes and violations of the contract, laws, policies, procedures or the Internal Work Regulations of the BANK.
29. To observe good and healthy habits during the service and outside it with their superiors, companions and the community in general. Rigorously observe morality in relations with superiors y colleagues.

30. Communicate to the BANK, through their immediate superiors or control areas, the observations they deem appropriate to avoid damages to the BANK and/or their co-workers.

31. **To comply with and comply with the instructions and procedures determined by THE BANK in general or particular.**
32. **To provide assistance and possible collaboration at any time when they are necessary, when the persons or interests of the BANK's co-workers are endangered due to an accident or imminent risk; in such a way as to avoid damage to the BANK due to these events.**
33. **Observe the preventive hygienic measures, prescribed by EL** BANK.

34. **Observe diligence and care in complying with instructions** and preventive orders for accidents or occupational diseases prescribed by THE BANK and those issued by it in order to guarantee the safety and protection of the workers and equipment themselves

y assets owned by the BANK.

35. **Strictly comply with the Occupational Health and Safety Management System prepared by THE BANK, and in general observe the hygienic preventive measures prescribed by the BANK's doctor or by the authorities of the branch and observe with great diligence and care the instructions and orders to prevent accidents or occupational diseases.**
36. **Dealing with superiors, co-workers, customers of the BANK** y the general public, with respect and courtesy.

37. **Submit to the regime of discipline and order established or established by THE BANK in all its activities.**

38. **Submit to control and supervision for the operation of the BANK's schedules, entry and exit from the facilities and movement in general and of personnel within it.**

39. **To exercise by himself those tasks or related, accessory tasks** or complementary to the main one of the advisory position or, such as the simple and routine maintenance of the machinery and tools in their charge, cleaning and correct presentation of their equipment and the place of their work.

40. **Not to transport other people's people and objects in BANK vehicles** y strangers to it without prior authorization, or to lend such vehicles a unauthorized employees or personnel.

41. Immediately inform the boss of any accident, damage, etc., suffered by the machines or vehicles of the BANK, no matter how minor they may be.

42. Strictly observe the provisions of THE BANK in the procedures and administration of personnel.

43. To work overtime and when indicated by THE BANK for work reasons and according to the law.

44. To avoid and prevent the loss or waste of energy and other material elements.

45. Permanently carry the identification card provided by THE BANK, to enter any of the premises, or leave them; which must be carried at all times by the workers in a visible place and in good condition, in attention to a the rules that regulate banking activity.

46. Submit to the searches or searches indicated by THE BANK.

47. Attend punctually the training or improvement courses organized by THE BANK, and in which he/she has been selected as a participant. Likewise, workers must take the virtual courses that THE BANK determines and comply with their approval.

48. To attend general or group meetings organized or convened by THE BANK.

49. Comply with their economic commitments acquired inside or outside THE BANK and avoid the garnishment of their salary.

50. Register with THE BANK, through the Vice Presidency of Human Talent, the exact address of his/her domicile and notify within the following two days of any change of residence during the course of his/her employment relationship with THE BANK. For all purposes, it will be understood as the worker's residence address, the last one that he or she has reported to THE BANK.

51. Know, respect, comply with, and enforce the recommendations that Banking Security makes in its training and visits.

52. Observe the precepts contained in manuals, circulars, e-mails and/or instructions issued by THE BANK or that come from the competent

a charge.

53. **Keep inventories, product and money accounts up to date** a t his expense.

54. **Comply with the provisions of the employment contracts and the policies issued by THE BANK.**

55. **Register with THE BANK, through the Vice Presidency of Human Talent, the changes that occur in your marital status, name of spouse, permanent partner, children, age, etc., and all the personal information that THE BANK needs to keep updated.**

56. **In relations with his/her superiors, the worker must strictly observe the regular conduct established, in any case, taking into account the ethical and conduct parameters established by THE BANK.**

57. **To maintain special fidelity and loyalty to THE BANK.**

58. **To make transfer requests to the Social Security System in Health and Pensions through the Human Talent areas, as well as the acceptances of the requested transfer.**

59. **Be truthful about the information they send in the EPS transfer requests.**

60. **Know, respect, comply with and enforce the security protocols of the Building Administration.**

61. **Immediately provide THE BANK with truthful information or data of which they become aware in the course of their work and which by their nature should be known by THE BANK and which are related to the work they perform.**

62. **Attend the ordinary and extraordinary meetings convened by THE BANK, as well as training courses.**

63. **To attend and participate in the committees and brigades for which they have been elected.**

64. **Use the personal protection elements required by THE BANK to carry out the assigned work and comply with the policies of the Occupational Health and Safety Management System.**

65. **To immediately furnish the data and reports requested and to comply with the orders given to him by his superiors.**

66. **Strictly comply with the working hours and working hours, in accordance with the schedules and shifts indicated by THE BANK, in accordance with the nature of their functions.**

67. **Not showing up to work in a state of drunkenness, liquor** o r under the influence of narcotics or enervating drugs.

68. **Not to miss work without just cause or permission from the employer.**

69. **Comply with and comply with instructions in evacuation drills.**

70. **Escalate inquiries and concerns about the functions and/or responsibilities in a timely manner in order to avoid damage and ensure compliance with the processes in charge.**

71. **Attend to medical, hygiene, and industrial safety indications** and in general occupational health, which are indicated through any means, such as letters, notices, circulars, billboards, memoranda, etc.

72. **Follow the procedures and indications given by THE BANK, in the execution of the tasks, according to the work to be performed.**

73. **Rigorously observe the procedures established by THE BANK, to request permits, give notice in case of illness** or any other novelty that directly affects the provision of the service.

74. **Workers who occupy a so-called critical position must guarantee that, on an annual basis, they will enjoy their vacation period uninterruptedly respecting the minimums established by law. A critical position is understood to be one whose decisions impact and can affect the strategy and/or continuity of the business and due to its responsibilities may be susceptible to generating economic losses, legal breaches and/or fraud.**

75. **Workers who occupy a critical position, without exception, must fill out the FTO-APY-210 Otheryes Asset Description Format and it must include information that is truthful and in accordance with reality.**

76. It is the duty of the worker, once he or she meets the legal requirements to access the recognition of the pension in any of its modalities, to immediately file with the corresponding pension administrator (COLPENSIONES, Private Pension Fund, or any other that takes its place), the application for recognition of the corresponding pension.

77. 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 Terrorist Financing.

78. Deliver to the Occupational Health and Safety Area the originals of the disabilities granted by the EPS to the worker, within three days of their issuance, together with the necessary documents for their transcription or recovery.

79. To give notice of medical incapacities, leaves of absence, and similar news.

80. To use the machines, tools, weapons, vehicles, implements and elements only for the benefit of the BANK.

81. To participate in and attend punctually and profitably the courses or programs of training, training, or improvement organized and indicated by the Bank, on or off its premises.

82. Avoid any action or omission that may lead any person or entity to raise objections to THE BANK about the conduct and compliance of the worker.

83. Inform Human Talent about the family and/or sentimental ties existing within the BANK and in general any event that is considered a conflict of interest.

84. Not to attend during working hours to matters or occupations other than those entrusted by the Bank without prior authorization from the Bank, through their immediate supervisor or those who hierarchically represent the Bank, under the terms of the Internal Work Regulations.

85. Prepare and deliver all the reports of connection and/or delivery of their position, which are required by THE BANK, at the time, both of any temporary absence from their position, and at the time of their withdrawal from the position and/or the BANK.

86. Any other obligation arising from the principal, annexed, related and complementary tasks that according to the above and according to his position are incumbent on the worker.
87. It is the duty of the worker, once he or she meets the legal requirements to access the recognition of the pension in any of its modalities, to immediately file with the corresponding pension administrator (COLPENSIONES, Private Pension Fund, or any other that takes its place), the application for recognition of the corresponding pension.

88. Other obligations resulting from the nature of the exercise of their functions, their employment contract, legal provisions, regulations, instructions, procedures and rules of the BANK.

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

ARTICLE 68. In addition to the obligations that apply to other workers, the following are the obligations of workers with dependent personnel:

1. Plan, organize, direct, coordinate and supervise the work carried out by each of the subordinates in order to obtain the proposed production of goods or services, within the quality required by the BANK's standards.

2. Promote and manage the Performance Assessment, taking into account that the worker must be evaluated with respect to the previously agreed objectives, based on measurable, quantifiable and verifiable factors.

3. To file a criminal complaint about any criminal act or conduct committed by one of its employees, and that this has been filed against the interests of the BANK.

4. Apply the policies, instructions, procedures, rules and regulations of the BANK and the labor legal provisions in force, looking together at the good of the work and the rights and duties of its subordinates inherent to its labor relationship.

5. **Maintain discipline within their group, by the good use of their command authority.**

6. **To stimulate teamwork and collaboration of the staff in all the tasks entrusted to them.**

7. **To cooperate fully with THE BANK and other superiors at the same level, as well as with their hierarchical superiors and managers.**
8. **Inform and consult their immediate superiors about the problems that arise throughout their field of action and report to the control areas, any irregularity that is known to the worker or by his subordinates.**

9. **Maintain the necessary communications at all levels, respecting** y enforcing the regular established channels.

10. **To exercise all the capacity, knowledge and experience they possess in their work.**

11. **To set an example of their 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 (OHS-MS).**

13. **To promote the active participation of the workers in their charge in the programs that make up the Safety Management System** y Occupational Health (SG-SST).

14. **To manage with the corresponding areas the improvement of physical working conditions that may generate accidents, occupational diseases or emergencies.**

15. **Inform the Occupational Health and Safety (OSH) Area about workers in their charge who return from prolonged disabilities** or present health conditions, which may be aggravated with the performance of their functions, to direct their management.

16. **Promote safe work behaviors in workers** a t his expense.

17. **Submit within the following two (2) business days to the Human Talent areas of each zone the disabilities delivered by their dependent workers, taking into account that they must be reported within a maximum period of (3) business days, counted from the date of their issuance.**

18. **Know the procedures for emergency response, included in the emergency plan document of their area and/or office.**

19. **Leaders who have workers in critical positions must share the Critical Positions Matrix at the beginning of each year, completing the fields in a conscious, orderly and exhaustive manner; in turn, they must guarantee the succession plan taking into account the profile and skills required to occupy this type of position.**

20. **It is the responsibility of the leader to ensure that no member of his team who occupies a so-called critical position is responsible for a process from start to finish, since, by virtue of the segregation of duties, he must have double interventions in the process. Likewise, it has the duty to guarantee that the people who enter**

to your work team to perform a critical position fill out the Asset Description form FTO-APY-210.

21. **Submit the FTO-APY-210 Asset Description form**
or failing that, the Income Tax Return together with the FTO-APY-256 form called Consent for the Income Tax Return, of the worker who occupies a critical position within the organization, to the Banking Security area, especially to the Prevention and Fraud Directorate, in order to carry out the respective reviews and analyses.

22. **Leaders who have workers in critical positions must guarantee that, on an annual basis, the members of their team enjoy the full vacation period or that the parameters established in the law are complied with.**

23. **Design actions aimed at maintaining and strengthening the work environment within their work teams.**

24. **All other obligations consequent on his position as a leader of special trust within the BANK.**

PARAGRAPH 1: The worker with personnel in charge represents the BANK before the workers he manages, according to the established hierarchical order. These personnel have as their main responsibility the correct management of the workers in their charge, applying and enforcing the policies, instructions and procedures established by THE BANK.

CHAPTER XVI
SPECIAL PROHIBITIONS FOR THE BANK AND ITS WORKERS

ARTICLE 69. THE BANK is prohibited from:

1. **Deducting, withholding, or offsetting any sum from the amount of wages** and cash benefits that correspond to the workers without their prior authorization for each case, or without a court order, with the exception of the following:

   a. **With respect to wages, 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 can order withholdings, up to 50%** of salaries and benefits, to cover their claims in the form and in the cases authorized by law. The BANK, in accordance with the provisions of Law 24 of 1952, may also order withholdings of up to fifty percent (50%) of salary and benefits, to cover its credits in the manner and in the cases in which the law authorizes it.

   c. **With regard to severance and retirement pensions, the entity may withhold the respective value in the cases of article 250 of the Substantive Labor Code.**

2. **Forcing workers to buy goods in any way** o r food in warehouses or suppliers established by THE BANK.

3. **Demanding or accepting money or any pre-sale from the worker as a gratuity to be admitted to work or for any other reason that refers to the conditions of the same.**

4. **To limit or pressure workers in any way in the exercise of their right of association.**

5. **Imposing obligations of a religious or political nature on workers, or hindering or preventing them from exercising the right to vote.**

6. **To make, authorize or tolerate political propaganda in the workplace.**

7. **To make or allow any type of raffles, collections or subscriptions in** THE BANK.

8. **Promote investments in workers in a different company** to the BANK.

9. **Use in the certifications referred to in paragraph 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 so that workers who are separated or separated from the service are not employed in other companies.

10. **To close the entity untimely. If it does so, in addition to incurring legal sanctions, it must pay the workers the salaries, benefits, or indemnities for the period that the entity is closed.**

11. **To dismiss, without just cause, the workers who have presented them with a list of demands from the date of presentation of the list and during the legal terms of the stages established for the settlement of the dispute.**

12. **To carry out or authorize any act that violates or restricts the rights of workers or that offends their dignity.**

13. **Discriminating against women and people with diverse gender identities with direct actions or omissions, which prevent the guarantee of their rights in the workplace, on the occasion of their identity names, sexual orientation or any other aspect of their personal life that is not related to or influences their work exercise. Racism and xenophobia are also prohibited, as well as any form of discrimination based on political ideology, ethnicity, religious belief, in the workplace. It is also prohibited to generate, induce or promote discriminatory practices towards workers who identify with other non-binary genders and diverse sexualities, or any other aspect of their personal life that is not related to or influences their work practice.**

14. Requiring the pregnant person to perform tasks that require physical effort that may cause abortion or impede the normal development of the fetus, in accordance with medical recommendations and/or restrictions. The refusal of the worker to carry out these tasks cannot be a reason to reduce her salary, nor to deteriorate her working conditions, therefore, it is the obligation of employers to guarantee the permanence and relocation in a job in accordance with her condition.
15. Discriminating against workers who are victims of gender-based violence for reasons associated with these circumstances.
16. Dismissing or pressuring the resignation of workers for religious, political, racial and/or ethnic reasons.
17. Limiting or pressuring workers in any way to leave the exercise of their religious or political freedom, when it does not interfere with the activities of the position.
18. Dismissing or pressuring the resignation of workers for reasons of illness or mental health effects.

ARTICLE 70. Workers are prohibited from:

1. Stealing work tools, raw materials, vehicles, products in process or finished products or money from the BANK without authorization.
2. Transporting in BANK vehicles persons and objects foreign to it without prior authorization, nor lending such vehicles to unauthorized workers or personnel.
3. To remove from the BANK by any digital or computer means, the data that is provided for the development of the financial activity, such as databases, emails, etc.
4. Demanding or accepting money or any type of pre-sales from other workers or customers as a reward for the required work to be performed.
5. Showing up to work in a state of drunkenness or under the influence of narcotics or enervating/psychoactive drugs. Consuming, distributing and/or selling and/or appearing under the influence of alcoholic beverages and/or psychoactive substances in the workplace.

6. **Keeping or carrying weapons of any kind in the workplace,** with the exception of those that may be carried by the guards or guards 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 suspensions of work, inciting their declaration or maintenance, whether or not they participate directly in them.**

9. **To make collections, raffles, subscriptions or any other kind 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** a a union or to remain in it or to retire.

11. **Use the tools or tools provided by THE BANK for purposes other than the contracted work.**

12. **Perform any act that endangers his/her safety, that of his/her co-workers, that of the BANK or third parties,** or that threatens or damages the machines, the elements or the establishment, or place where he works.

13. **Arriving late or not attending work.**

14. **Leaving work without prior notice to the respective superior and without express authorization from the latter.**

15. **Starting or ending work at times other than those regulated, without order or authorization from the respective superior.**
16. **To hold meetings in the premises or dependencies of the BANK, whatever their purpose, without special permission from their superiors.**
17. **Keeping within the entity, and in any quantity, intoxicating or toxic liquors, explosives, barbiturates, narcotics, enervating drugs and any similar substance or product.**

18. **Engage in any kind of scandalous behavior within the facilities, and that, in the opinion of the Bank, calls into question** the

image, reputation, good name and morality of the Company, or that does not correspond to the delicacy and neatness that should characterize the Bank's activity and the conduct of its agents.

19. **Carrying manuals, software and documents of any nature owned by the Bank outside the Bank's offices without prior authorization, or lending or photocopying them without authorization.**

20. **Giving to unauthorized third parties information of which you know** o r has been aware of the employment contract in force.

21. **To receive personal visits at work or within the Bank,** or allowing strangers to enter it for matters not strictly related to work.

22. **Carrying out or ordering personal errands to other Bank personnel during working hours.**

23. **Using the Bank's card, uniforms, and other insignia for purposes other than those for which they were supplied.**

24. **Absenting themselves from their place of work or leaving their work without express written authorization from their immediate supervisor or the person designated by them for that purpose.**

25. **Remaining inside the workplaces at times other than those of the working day, without authorization from the Bank.**

26. **Using any kind of permit granted by the Bank for a purpose other than that for which it was granted or that by law must be used.**

27. **To carry out actions that harm the Bank's interests and good name.**

28. **Neglecting the development of their responsibilities and failing to comply with orders and instructions from superiors.**

29. **To have submitted for admission to the Bank, or subsequently to present for any purpose, any document or information that is false, untrue, fraudulent, incomplete, amended or not in accordance with the strict truth.**

30. Presenting or proposing, for partial settlements of severance pay, promises of sale or other similar fictitious, adulterated, altered or with untruthful information.

31. Asking for or lending money to co-workers of any level.

32. Originating or promoting quarrels, discords or arguments with other workers or taking part in such acts.

33. Failure to comply with the complementary programs of the Occupational Health and Safety Management System - SG-SST, established by the Bank or the ARL to which the workers are affiliated.

34. Entrusting another worker without the corresponding express authorization, with the keys to the safes or security accesses provided for the execution of the employment contract.

35. Introducing into the Bank's computers unauthorized magnetic media, software, licenses or programs that may affect the equipment in any way.

36. Modify certifications or information pertaining to the Bank.

37. Playing money in any form within the Bank.

38. To request loans in money from other employees of the Bank.

39. Making loans in money to other Bank employees directly and/or facilitating the collection of these from third parties.

40. Smoking in prohibited places. Likewise, it is forbidden to be absent from the workplace to carry out this activity.

41. Receiving and/or assigning gifts, prizes or souvenirs in violation of the Policies and Procedures established by THE BANK.

42. To handle and operate vehicles, equipment or machines that have not been assigned to them, or for which they do not have due authorization.

43. Sleeping during working hours or in the facilities during the working day.

44. To carry out any personal activity that is not directly related to the exercise of their functions.

45. Promoting companies other than the BANK, which represent personal interests during the working day.

46. It is forbidden for the employees of the BANK to promote or participate actively or passively within the BANK, in activities that may be considered as massive and habitual collection of money under the modalities of "chains, pyramids, planes" or similar activities that generate promises of high economic returns, nor may the BANK's facilities be provided for such activities. nor to provide payroll accounts for this purpose.

47. Removing documents, information or elements from the archives or offices, or making any document or information known without express authorization to do so, by any means.
48. To take care of work other than those of his position within the BANK, without authorization from his superior.

49. Taking advantage for one's own benefit or that of others of the studies, information, improvements, discoveries or inventions made by the worker or with his intervention during the term of the employment contract and related to the work he performs.
50. Rejecting, without justified cause, the performance of extraordinary or supplementary work requested by THE BANK.
51. Threatening or assaulting in any way their superiors or co-workers, calling them by nicknames, or offensive words, etc.

52. To leave the shift before the worker who must succeed him in the work appears.

53. Developing or helping to develop products or providing services that are similar or related to those of the BANK, either as employees in another entity, as a partner, or independently, without written authorization from the BANK.
54. Providing to strangers, without express authorization, designs, specifications or data related to the organization, or any of the systems or procedures of the BANK.

55. **To interpose or cause to be interposed means of any nature to reduce one's own work or that of another or other workers or that of the machines or equipment, so that it does not occur in the quantity and time determined by THE BANK.**

56. **Causing damage to the entrusted work, or to the tools or equipment** e BANK facilities.

57. **Carrying means of distraction during the working day, such as radios, headphones, magazines, books, games, newspapers, mobile devices (tablets), etc.**

58. **To exchange, sell or negotiate in any way objects during work.**

59. **Attend to vendors or other persons for personal matters, in the workplace or during work hours.**

60. **Moving the job to another position or place for different reasons** a those of their work and without authorization from their immediate superior.

61. **Taking longer than normal or necessary time in any act** or diligence that THE BANK has ordered, or for which permission has been granted, inside or outside the BANK.

62. **Abusing the BANK's telephone service to make repeated calls of a personal nature.**

63. **Delaying more than the indicated time to drink soft drinks or lunches, etc., without justified cause.**

64. **Not using the protection and safety elements correctly or refusing to use them.**

65. **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.**

66. **Presenting false receipts or documents, amended or adulterated, or not adhering to the written truth for any purpose during their employment relationship.**

67. **Altering any document issued by THE BANK.**

68. **Giving false data or reports on operations of their position.**

69. **Giving untrue information regarding family allowance, transportation or other benefits.**

70. **Distributing newspapers, leaflets, flyers, circulars, etc., or carrying posters** or posters not ordered or authorized by THE BANK within its facilities.

71. **Posting papers, circulars or pamphlets on any of the billboards, when it attacks the dignity of persons, entities or THE BANK, or when it does not have a responsible signature.**

72. **Posting papers, circulars, posters, notices of any kind, anywhere in the facilities outside the billboards assigned for this purpose without the corresponding authorization from the BANK.**

73. **Removing from the BANK or from the places indicated by it, vehicles belonging to it, without the corresponding authorization.**

74. **Entering or removing packages, bags or similar objects from the BANK's facilities or places where it is prohibited, without showing the contents to the BANK's representative, or to the guards** o r guards.

75. **Not to obey orders and instructions on the security and surveillance of the facilities given by the guards or guards of the BANK.**

76. **Disrespecting or mistreating the staff of BANK guards or guards, porters, toilets, etc., or other services, whether or not they are BANK employees.**

77. **Entering or leaving the BANK facilities during hours other than working hours without justified cause or without authorization.**

78. **Delay after the working day without justified cause** o r without the express authorization of his immediate superior.

79. **Incurring a shortage of inventories, products and/or money in their charge.**

80. **Losing, destroying or deteriorating any document that is in their custody.**

81. **To serve as a co-signer or guarantor to another employee of the BANK.**

82. **Use the BANK's corporate email address to send messages unrelated to the functions of their position,** y in any case for activities outside their functions.

83. **The creation or modification of overdraft quotas not authorized by the competent body or in excess of the assigned powers.**

84. **Ordering, without having the authority to do so or in excess of the powers conferred, the creation or modification of overdraft quotas.**

85. **To grant loans (overdrafts or portfolio), even within its powers, to customers who do not have the updated financial information required by the Financial Superintendence or credit policies of the BANK registered with the BANK.**

86. **Disbursing or ordering the disbursement of a credit, modifying** or not requiring compliance with the conditions or guarantees established by the credit approving body, without having the competence to do so.

87. **Failure to inform the Human Talent areas of the conducts described in paragraphs 63 to 66 of this article, having knowledge of the occurrence of those described therein.**

88. **Use CD drives, USB ports, or any electronic instrument at office ATM stations.**

89. **Run any file and/or application with extensions *.exe and *.bat not authorized by THE BANK (such as antivirus, network traffic analyzers, screen savers, wallpaper, photographs, etc.).** y games).

90. **Accepting unknown digital certificates or unexpected downloads on music, hacker or pornographic sites.**

91. **Installing unauthorized programs and/or those not acquired by THE BANK or by the Division of Administrative Resources, the Division of Technology and Information Security.**

92. **Making unauthorized updates downloaded from the internet** by THE BANK.

93. Use any element that serves to store information that is not for functions of the work and that are not of the BANK.

94. To reproduce multimedia files (audio and video) that are not authorized by THE BANK.

95. Opening email attachments whose origin is unknown.

96. Using the BANK's computers to download multimedia files from the Internet or unauthorized free software.

97. Sending messages to external emails with information subject to legal protection by bank reserve.

98. Anything else that results from the nature of the contract or its clauses, the laws or the general regulations of the BANK.

99. Entering the Internet to search for pornographic pages, magazines, social networks, instant messaging, or any other topic or activity that has nothing to do with the functions of the position

o r commercial activity of the BANK or use this means for personal or unrelated to their work functions.

100. Any kind of scandalous behavior within the facilities, and that, in the opinion of the BANK, calls into question the morality of the institution, its good name, or that does not correspond

to the delicacy and neatness that should characterize the activity of the BANK and the conduct of its agents.

101. Carrying manuals, software and documents of any nature owned by the BANK outside the BANK's offices without prior authorization, or lending or photocopying them without authorization.

102. Not complying with the guidelines of the clothing protocol (My BdeO Style) and/or incorrectly using the protective elements

y security, or refuse to use them.

103. Failing 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 authorized by THE BANK.

104. Sharing with another worker, access codes to BANK applications or vaults, safes and Alarm Systems.

105. Giving statements to public media about situations related to or presented in THE BANK

106. Subtracting, stealing resources from the BANK, customers and other workers, which are deposited and in charge of the BANK. These resources include, but are not limited to, money, information, documents, equipment, etc.

107. Failing to comply with the conditions and restrictions established by THE BANK regarding the conditions of personal presentation for the management of the client and the maintenance of the BANK's corporate image.

108. Expressing oneself in an offensive manner to the BANK, a superior, co-worker or client, through social networks.

109. Using vapes and/or electronic cigarettes in the BANK's facilities.

110. Record, record audio, video or image, in whole or in part, any meeting, conversation, training, committee or work meeting, using mobile, personal or corporate electronic devices, without the prior, express and written authorization of all participants. This prohibition applies both to own resources and to equipment supplied by the Bank.

111. Any other obligation related or inherent to the functions of their position and the employment contract.

CHAPTER XVII
SCALE OF MISDEMEANOURS AND DISCIPLINARY SANCTIONS

ARTICLE 71. THE BANK may not impose sanctions on its employees not provided for in these regulations, in pacts, collective agreements, arbitration rulings, in the employment contract, labor policies (Article 114, C.S.T).

ARTICLE 72. SCALE OF MISDEMEANOURS AND DISCIPLINARY SANCTIONS. MINOR OFFENSES: The failure of the worker to comply with the obligations contained in the Law, the Employment Contract, the Internal Regulations, Functions Manual, Job Description or any other procedure, policy

or regulation defined by THE BANK, which does not cause damage in accordance with the assessment of the specific case, will be considered as a minor offense.
The following are disciplinary sanctions:

a. **Written warning with annotation on the resume.**

b. **Fine not exceeding one fifth of one (1) day's salary.**

c. **Suspension from work.**

By way of example, the following types of minor offenses and their disciplinary sanctions are described as follows:

a. **The delay in the time of entry to the BANK.**

b. **Absence from work in the morning, afternoon or in the corresponding shift.**

PARAGRAPH 1: 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, or two (2) months in the case of recidivism of any degree.

PARAGRAPH 2: The provisions of this article do not prevent THE BANK from evaluating each particular case and proceeding in accordance with the prior evaluation to impose the pertinent sanction or to determine whether the conduct constitutes a just cause for terminating the employment contract.
PARAGRAPH 3: In relation to the offenses and disciplinary sanctions referred to in this article, it is clearly established by THE BANK that the salary corresponding to the time lost from work due to any of such offenses and its corresponding sanction will not be caused.
PARAGRAPH 4: The fines that are provided for may only be caused by delays or absences from work without sufficient excuse; it may not exceed one fifth of a day's salary and its amount is entered in a special account to be used exclusively for prizes or gifts for the workers of the establishment.

PARAGRAPH 5: The worker who has been suspended must report exactly on the date on which the sanction ends. If they do not do so, the corresponding process will be carried out with the consequence of the application of disciplinary sanctions enshrined in this document or measure with respect to their employment contract.

ARTICLE 73: SCALE OF MISDEMEANOURS AND DISCIPLINARY SANCTIONS - SERIOUS MISDEMEANOURS. Serious misconduct under the terms of paragraph 6 of paragraph a) of Article 62 of the Substantive Labor Code, as amended by Article 7 of Decree 2351 of 1965, is the failure of the worker to comply with the obligations of the worker contained in the Law, the Employment Contract, the Internal Regulations, the Code of Ethics and Good Governance, Functions Manual, Job Description or any other procedure, policy or regulation defined by the Bank, as well as incurring the worker in any of the prohibitions provided for in the law, these Work Regulations, in the policies, guidelines, procedures
or instructions from the Employer and/or in the employment contract, when there is damage or when the BANK, its customers, users, contractors or other workers are put at risk or when the normal course of activities of THE BANK is affected. By way of example, the following are listed:

1. **Delay in the time of entry to work for more than fifteen (15) minutes without sufficient excuses, for the second time.**

2. **The total absence of the worker in the morning or in the corresponding shift, without sufficient excuse, for the second time.**
3. **The total absence of the worker from his work during the day, without sufficient excuse.**

4. **Any violation of contractual or regulatory obligations, even for the first time.**

5. **Serious violation by the worker of legal, contractual or regulatory obligations and duties, as well as incurring any of the prohibitions provided for in the law, these Labor Regulations and/or in the employment contract. Still for the first time.**

6. **To deceive the Bank with respect to the objective of the withdrawal of severance pay, paid leave, monetary aid, loans and any other aspect of the employment relationship, even for the first time.**
7. **Not following orders given by management, directors, supervisors or immediate bosses, even for the first time.**

8. **Disagreements with co-workers or any act of physical or verbal violence that he incurs towards them in development** or not of their contractual activities, whether they occur inside or outside the Bank's facilities, even for the first time.

9. **Reporting to work having ingested liquor, narcotic or psychotropic substances, or doing so in the course of their work, taking into account that in all Bank positions the negative impact of their consumption on their functions or in the workplace has been demonstrated, even for the first time.**
10. **Interfering with the work of others affecting work performance, even for the first time.**

11. **Exerting negative influences within the staff by generating a dissociative environment that impedes good interpersonal relationships within the Bank, even for the first time.**
12. **To slow down the pace of execution of work, to suspend work, to promote untimely suspensions of work or to promote its declaration or maintenance, whether or not participation in them, even for the first time.**

13. **Using the tools provided by the employer on objects other than the contracted work or operating machines other than those assigned, even for the first time**

14. **Intentionally causing damage to the facilities, works, machinery, merchandise, instruments and other objects related to work, and any serious negligence that endangers the safety of people and machinery and/or physical facilities, even for the first time.**

15. **Not making use of the Personal Protection Elements provided by the Bank, even for the first time or the use of elements not assigned by the Bank.**

16. **Not registering entry and exit daily in the biometric capturer and/or equipment provided for this purpose, even for the first time.**
17. **Removing money from the Bank from the place of sale or administrative: from its offices, any element, tool, materials, product, raw material, scrap or input owned by it or its customers or co-workers, without the consent of its owners or holders, even for the first time.**

18. **Showing up to work in a careless, dirty or disorderly manner, even for the first time.**

19. **Hindering the work of their co-workers in any way, even for the first time.**

20. **Inciting the declaration or maintenance of illegal strikes and stoppages, even for the first time.**

21. **Leaving without just cause or without permission from the immediate superior of the workplaces and before the end of the working day, even for the first time.**

22. **Waste or misuse of any input of the Bank**
o r failing to give timely notice of circumstances that may lead to a its loss, even for the first time.

23. **The loss or deterioration due to misuse of the tools and/or work elements given to the worker for the performance of his functions, even for the first time.**

24. **The performance by the worker of remunerated work for the services of third parties without the employer's authorization, even for the first time.**

25. **The disclosure of confidential information and data of the Bank, even for the first time.**

26. **Not accepting the change of shift or place of work inside and outside the Bank without valid reasons stated by the employer, even for the first time.**

27. **Not going to the doctor when he needs to be treated for any illness and/or health situation that interferes with the normal development of his functions, even for the first time.**

28. **Not using work items correctly, even for the first time.**

29. **Failure to comply with work procedures, even for the first time.**

30. **Threatening co-workers, superiors and/or customers of the Bank, even for the first time.**

31. **Use the name of the Bank to obtain any type of benefit for himself, for his relatives or close friends, even for the first time.**
32. **Speaking ill of the Bank, its partners, its representatives, its suppliers, its customers, even for the first time.**

33. **Fighting in word or deed in or out of the workplace with co-workers or superiors, even for the first time.**

34. **The modification, alteration or any change made in the configuration of software, network connections, remote access,** or any device on the company's computers, even for the first time.

35. **The modification, alteration or any change made to the hardware of the company's equipment, even for the first time.**
36. **The unauthorized use of the assets owned by the company that it does not need for the exercise of its functions, even for the first time.**

37. **Providing information that does not correspond to the reality of the Bank, even for the first time.**

38. **Causing any damage to the machinery by improper operation or handling, even for the first time.**

39. **Giving poor customer service, even for the first time.**

40. **Perform work independently within normal working hours, even for the first time.**

41. **Improper use of the endowment given to him by the Bank, even for the first time.**

42. **Failure to attend meetings, talks, events and training related to the functions in charge of workers, even for the first time.**

43. **Failure to comply with the established corrective actions and protocols to prevent any type of non-conformity at each stage of the production process, even for the first time.**
44. **Neglecting work implements, equipment and utensils in the Bank, even for the first time.**

45. **Failure to fill out the documents that are in their charge with respect to** to supervision of the process and formats that support the programmed activities, even for the first time.

46. **Using, selling, distributing and/or carrying hallucinogenic drugs or narcotics in the workplace, even for the first time.**

47. **Slandering or insulting their co-workers, superiors or their relatives or the Bank's customers, inside or outside the Bank, even for the first time.**

48. **Negligent, careless or intentional conduct, even for the first time.**

49. **The use of equipment in work other than those authorized or assigned by the Bank without prior authorization from management, even for the first time.**

50. **Extract information from the Bank (customers, products, jobs, etc.) to be used for personal benefit or that of competitors, even for the first time.**

51. **Asking for favors, gifts or privileges from some of the customers and/or suppliers, having commercial relationships or any type of approach other than work, even for the first time.**

52. **Engaging in improper conduct that affects the image of customers and/or suppliers, even for the first time.**

53. **Any violation of the obligations, orders, instructions or prohibitions established in the internal work regulations and/or in the employment contract and/or in other communications, circulars, memos, etc., issued by the Bank, even for the first time.**

54. **Giving inappropriate treatment to the confidential information that arrives** a know during the exercise of their functions or to incur in actions or omissions that could affect their safety, even for the first time.

55. **Obtaining, compiling, subtracting, offering, selling, exchanging, sending, buying, intercepting personal data without being authorized by the Bank or by the owner thereof for his or her own benefit or that of a third party.**

56. **Extract, duplicate, reproduce, or disclose proprietary information from the Bank, as well as formats, models, protocols, methodologies, and procedures that are authored and owned by the Bank.**
57. **Failing to comply with the variables, budgets, indicators, items, goals and/or any other commercial result assigned by EL** BANK.

58. **Not complying with the guidelines of the clothing protocol (My BdeO Style) and/or incorrectly using the protective elements** y security, or refuse to use them.

59. **Record, record audio, video or image, in whole or in part, any meeting, conversation, training, committee or work meeting, using mobile, personal or corporate electronic devices, without the prior, express and written authorization of all participants. This prohibition applies both to own resources and to equipment supplied by the Bank.**

PARAGRAPH 1: The provisions of this Chapter do not prevent the Bank from evaluating each particular case and proceeding in accordance with the prior evaluation

to impose the relevant sanction or to determine whether the conduct constitutes a just cause to terminate the employment contract.

CHAPTER XVIII
PROCEDURE FOR VERIFYING MISDEMEANOURS AND FORMS OF APPLICATION OF DISCIPLINARY SANCTIONS

ARTICLE 74. In accordance with the provisions of Article 115 of the Substantive Labor Code, as amended by Article 7 of Law 2466 of 2025, in all actions to apply disciplinary sanctions, the guarantees of due process must be applied, that is, at least the following principles: dignity, presumption of innocence, in dubio pro disciplinado, proportionality, right to defense, contradiction and controversy of evidence, privacy, loyalty and good faith, impartiality, respect for good name and honor, and ne bis in idem. The following procedure must also be applied at least:

1. **Formal communication of the opening of the process to the worker. The indication of facts, conducts or omissions that motivate the process, which must be in writing.**

2. The transfer to the worker of each and every one of the evidence that substantiates the facts, conducts or omissions of the process.
3. The indication of a period during which the worker can express himself in front of the reasons for the process, dispute the evidence and submit the evidence he considers necessary to support his defense, which in any case may not be less than 5 days. In the event that the defense of the worker against the facts, conducts or omissions that motivated the process is verbal, a record will be made in which the version or defenses rendered by the worker will be transcribed.
4. The final pronouncement duly reasoned, specifically identifying the causes or reasons for the decision.
5. If applicable, the imposition of a sanction proportional to the acts or omissions that motivated it.
6. The possibility of the worker to challenge the decision.

PARAGRAPH 1: This procedure must be carried out within a reasonable period of time in accordance with the principle of immediacy, without prejudice to the fact that a different term is stipulated in the Collective Agreement, Arbitration Award or Internal Work Regulations.

PARAGRAPH 2: If the worker is a member of a trade union organization, he or she may be assisted or accompanied by one (1) or two (2) representatives of the trade union who are employees of the Bank and are present at the time of the proceedings, and they shall have the right to ensure compliance with the principles of the right to defence and due process of the unionised worker. attesting to them at the end of the procedure.

PARAGRAPH 3: Workers with disabilities must have reasonable measures and accommodations that guarantee communication and mutual understanding within the framework of due process.

PARAGRAPH 4: This procedure may be carried out using information and communication technologies, as long as the worker has these tools at his disposal.

ARTICLE 75. Trainees may be disciplined by the Bank, for failing to comply with the obligations and/or prohibitions of the apprentice contained in the Law, the special apprenticeship contract, the Internal Regulations, the Code of Ethics, the Business Ethics Program for the Risk of Corruption, National and Transnational Bribery, Functions Manual, Job Description or any other

procedure. policy or regulation defined by the Bank. The actions that are carried out against the apprentices to apply disciplinary sanctions must guarantee respect for due process in the terms established in article 56 of these Internal Work Regulations, as well as those contained in article 115 of the C.S.T., modified by article 6 of Law 2466 of 2025.

PARAGRAPH 1: The disciplinary faculty shall be intended to facilitate the training of the apprentice in the activities proper to the learning of the respective occupations or professions, seeking to maintain order and discipline in the Bank.

PARAGRAPH 2: THE BANK may initiate proceedings against the apprentices to apply disciplinary sanctions during the teaching phase or the practical phase, in the case of traditional training or throughout dual training. The foregoing is without prejudice to the disciplinary power of the educational institution, which may initiate the proceedings that may be necessary against the apprentice for non-compliance with its internal regulations.

PARAGRAPH 3: The decision adopted that leads to the suspension or termination of the apprenticeship contract must be notified to SENA through the Virtual Apprentice Management System – SGVA for the purposes of compliance with the apprenticeship quota; It must also be notified to the Educational Institution of the apprentice, by email addressed to the monitor designated by it, in order for it to adopt the corresponding training measures.

CHAPTER XIX
COMPLAINTS: PERSONS TO WHOM THEY MUST BE FILED AND THEIR PROCEDURE

ARTICLE 76. The claims of the workers will be made to the person who occupies the position of immediate leader or hierarchical superior in THE BANK, who will receive them and will carry out the corresponding procedure with the other areas of the BANK.

ARTICLE 77. It is clearly established that for the purposes of the claims referred to in the preceding articles, the worker or workers may seek advice from the respective trade union, if one exists and so wishes.

CHAPTER XX
MECHANISMS FOR THE PREVENTION OF WORKPLACE HARASSMENT, SEXUAL HARASSMENT IN THE WORKPLACE AND VIOLENCE ~~AND~~ DISCRIMINATION IN THE WORLD OF WORK

ARTICLE 78. MEASURES FOR THE PREVENTION AND ELIMINATION OF VIOLENCE, HARASSMENT AND DISCRIMINATION IN THE WORLD OF WORK. Work free from violence and harassment shall be guaranteed, regardless of their contractual status, informal or from the popular economy, persons in training, including interns and apprentices, volunteers, job seekers, job applicants, dismissed persons, persons exercising the authority, functions or responsibilities of an employer.

PARAGRAPH 1: It is understood that harassment or violence in the world of work shall be the set of unacceptable behaviors and practices, or threats of such behaviors and practices, whether manifested once or repeatedly, that have as their object, that cause or are likely to cause, physical, psychological, sexual or economic including harassment and gender-based violence.

PARAGRAPH 2: The space in which violent and harassing behaviors can occur are the public or private space, in the facilities of the workplace, in transportation, in the domestic space, in the framework of communications that are related to work, including those carried out through information and communication technologies,

or any other place where it is shared as an extension or under employment obligations. Violence, harassment and discrimination in the workplace may be considered to be the exercise of violence, harassment and discrimination in the workplace by any person regardless of their position at work, including third parties, customers, suppliers, who are directly or indirectly related to the work.

PARAGRAPH 3: Prevention and care actions will be guaranteed, with protocols, committees, tools and necessary mechanisms, which recognize

and address gender-based violence against women and sexual harassment in the world of work in accordance with Law 1010 of 2006, Law 1257 of 2008 and Law 2365 of 2024, or the regulations that add to them, replace them

or complement. In the same way, what is necessary for the reparation and non-repetition of these behaviors will be guaranteed.

ARTICLE 79. The mechanisms for the prevention of workplace harassment behaviors provided by the entity are activities aimed at generating an appropriate collective conscience, which promotes work in dignified and fair conditions, harmony between those who share work and business life and a good atmosphere in the entity, behaviors that must be aimed at protecting privacy, the honor, mental health and freedom of workers, in accordance with the provisions of Law 1010 of 2006, Law 1257 of 2008, Law 2365 of 2024 and Law 2466 of 2025.

ARTICLE 80. In furtherance of the purpose referred to in the preceding article, THE BANK has provided for the following mechanisms:

a. **Information to workers on Law 1010 of 2006 and Law 2191 of 2022, including preventive dissemination campaigns, discussions and training on the content of said law, particularly in relation to the behaviors that constitute workplace harassment, those that do not, aggravating circumstances, mitigating behaviors and sanctioning treatment.**

b. **Spaces for dialogue, participation circles or groups of a similar nature for the periodic evaluation of working life, in order to promote operational coherence and functional harmony that facilitate and encourage good treatment within the entity.**

c. **Design and application of activities with the participation of workers, in order to establish, through joint construction, values and habits that promote cohabiting work life.**

d. **Formulate the constructive recommendations that may be necessary in relation to situations that could affect the fulfillment of such values and habits.**

e. **Examine specific behaviors that could constitute workplace harassment or other harassment in the entity, which affect the dignity of people, indicating the corresponding recommendations.**

f. **The other activities that the entity may establish at any time to carry out the purpose set forth in the previous article.**

ARTICLE 81. PROCEDURE FOR OVERCOMING WORKPLACE HARASSMENT BEHAVIOUR. For the purposes related to the search for a solution to workplace harassment conduct, the following internal procedure is established with which it is intended to develop the characteristics of confidentiality, effectiveness and conciliatory nature indicated by the Law for this Internal Procedure:

1. **The entity shall have a committee, composed in a bipartite manner, of two** (02) workers' representatives and two (02) employer's representatives, and their respective alternates. This committee will be called the "Labour Coexistence Committee".

2. **The Labour Coexistence Committee shall have the following functions:**

   a. **Receive and process complaints filed for possible situations of workplace harassment, for which it has five (05) calendar days.**

   b. **To examine confidentially the specific cases in which a complaint is made that may typify conduct or circumstances of workplace harassment, for which it has five** (05) calendar days. The Committee may extend the term by ten (10) more calendar days, with prior written justification.

   c. **Listen to the parties involved individually on the facts that gave rise to the complaint, for which it has five (05) calendar days.**

   d. **Hold meetings in order to create a space for dialogue between the parties involved, promoting mutual commitments to reach a solution to disputes and formulate agreed improvement plans. For which it has five (05) calendar days after hearing the parties. The Committee may extend the term for ten (10) calendar days, with prior written justification.**

   e. **Submit to the Bank's senior management, the recommendations for the effective development of preventive and corrective measures against workplace harassment with a copy to the worker, for which it has five (05) to ten (10) calendar days.**

   f. **In those cases in which an agreement is not reached between the parties, the recommendations made are not complied with or the conduct persists, in the private sector, the Committee will inform the Bank's senior management, close the case and the worker may file the complaint with the labor inspector or ordinary judge. The submission must be made within a maximum of fifteen (15) calendar days, once the Non-Compliance is verified.**

3. This Committee will follow up on a monthly basis on the commitments made by the parties involved in the complaint, verifying their compliance, and will also monitor compliance with the recommendations given by the Committee to the human talent management and Occupational Health and Safety units.
4. On the other hand, the Committee will prepare quarterly reports and an annual report on the management of the Committee that includes statistics on complaints, follow-up of cases and recommendations, as well as an annual report on the results of the Committee's management and the reports required by the control bodies.

PARAGRAPH 1: The procedure contained in these Regulations must be carried out in a confidential and conciliatory manner and will have as its main objective to prevent or overcome conduct that could be considered as acts of workplace harassment. In accordance with the foregoing, each and every one of the participants in this procedure will have the obligation to maintain absolute reserve and confidentiality in the face of the facts and in relation to the participants in it.

PARAGRAPH 2: The worker who considers himself to be the passive subject of conduct that constitutes workplace harassment must immediately inform the Labor Coexistence Committee, which will analyze the case and, if applicable, will seek appropriate preventive mechanisms to overcome possible situations of harassment. The information submitted by the worker will be handled confidentially and reserved.

PARAGRAPH 3: When the person involved in a situation of harassment as a passive or active subject belongs to the Labor Coexistence Committee, he or she will be excluded and may not be a member of the sessions in which this case is discussed.

PARAGRAPH 4: In the course of the foregoing procedure, the Labor Coexistence Committee or whoever is designated for such purposes if it deems it necessary, may summon in writing and confidentially the subjects involved in the events and the corresponding witnesses to testify about what happened. The statements made shall be formalized in a record, in which the alleged acts of workplace harassment reported, the proposed alternative solutions and the agreements reached, if any, shall be recorded.

PARAGRAPH 5: In the development of the above procedure, the Labor Coexistence Committee may order the execution or development of the corresponding preventive measures, which will aim to improve the work environment, as well as the prevention or overcoming of behaviors that may eventually be considered as workplace harassment.

ARTICLE 82. PREVENTION, PROTECTION AND ATTENTION TO 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 measures for the prevention, protection and attention against all conduct of discrimination, 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 requirements, may the disclosure of the information be proceeded with, under the terms established by Law.

PARAGRAPH 1: By virtue of the above, the EMPLOYER has implemented a sexual harassment prevention policy, under the terms of Law 2365 of 2024.

CHAPTER XXI
INEFFECTIVE CLAUSES

ARTICLE 83. Clauses of the regulations that deteriorate the conditions of the worker, in relation to the provisions of the laws, individual contracts, pacts, collective agreements or arbitration rulings, which replace the provisions of the regulations as soon as they are more favorable to the worker, in accordance with the provisions of Article 109 of the C.S.T., shall be part of these regulations: not only the rules cited therein, but also those that modify, add or regulate matters related to the labor legal system

CHAPTER XXII
PUBLICATIONS AND VALIDITY

ARTICLE 84. Once the obligation of Article 119 of the Substantive Labor Code has been fulfilled, THE BANK must publish the work regulations, by posting two (2) legible copies, in two (2) different

places and through virtual means, which workers must be able to access at any time. If there are several separate workplaces, the posting must be made in each of them, unless the publication of the regulations is made through virtual means, in which case it will not be necessary to make several physical publications.

PARAGRAPH 1: In addition, THE BANK may upload the work regulations on the Bank's website, if it has one, or send it to the workers through any digital channel of its property, such as email, leaving a record of said action. (Art. 8 of Law 2466 of 2025; which modified Article 120 of the C.S.T.).

ARTICLE 85. These Regulations shall enter into force as of their publication.

ARTICLE 86. From the date on which these regulations enter into force, the provisions of the regulations that the Bank may have had prior to this date shall be null and void.

ANNEX
ANX-APY-1140 FLEXIBLE SCHEDULE GUIDELINES AND POLICIES

1. DEFINITIONS

┌ FLEXIBLE SCHEDULE: It is an extralegal benefit granted by THE BANK freely and voluntarily, which allows the employee to choose his/her working hours within ranges established by THE BANK. The schedule is not established as a fixed day during specific times, since each day may be different, according to prior agreement with your immediate boss.

┌ IMMEDIATE BOSS: It is the leader with personnel in charge who has first-hand contact with the collaborator.

2. OBJECTIVE

┌ Flexible working hours are an extra-legal benefit whose purpose is to generate an alternative that allows employees to establish working hours according to their needs, with the commitment to maintain and guarantee the quality, timeliness in the processes and results expected by THE BANK.

3. SCOPE

┌ Applies to employees who are part of the General Management and Administrative Areas, as long as they have the approval of their immediate boss and the functions they perform are not restricted by specific needs of the process in charge or the service provided to both internal and external customers.

4. POLICIES

If the employee prefers (1) lunch hour, they can choose one of the following options of established times:

┌ 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, they can choose one of the following options of established times:

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

┌ Employees may take a different schedule each day, taking into account the flexible schedule options defined in this policy.

┌ On peak and plate days, each boss can evaluate and manage a different schedule than those established above, depending on the peak and plate schedules that apply in each city.

┌ The areas that manage special schedules for the process they administer, continue with the established schedule.

┌ This extralegal benefit only applies when the prior agreement is made between the immediate boss and the collaborator.

┌ In a situation of calamity of the employee, the immediate boss will handle leave due to calamity, and will not apply flexible working hours or compensation in working time.

┌ The above-mentioned agreements are based on responsibility and trust between the parties.

┌ This policy is in addition to what is contemplated in the Internal Work Regulations.

5. PROCEDURE

IMMEDIATE BOSSES

┌ Verify if your area applies to the implementation of flexible schedules, 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 customers.

┌ Guarantee the productivity and results of the work team.

┌ Ensure service in the area during normal working hours from 8:00 a.m. to 6:00 p.m.
┌ Manage and manage proper follow-up to ensure compliance with agreed schedules.

┌ Respect compliance with the schedules agreed with the collaborator.

- In the event that the chosen schedules interfere with the needs of the service, productivity or the development of the area's activities, the immediate supervisor may make the decision to adjust or return to a fixed schedule.

COLLABORATORS

- Choose and organize your schedule.
- Agree on the schedule in advance with your immediate boss.
- Comply with the chosen working hours, maintaining and guaranteeing the quality, timeliness in the processes in charge and the results expected by THE BANK.
- Attend meetings outside the agreed hours, when THE BANK or the immediate supervisor so requires.

MANAGEMENT AND DIRECTION OF LABOR RELATIONS, MANAGEMENT OF HUMAN TALENT BOGOTÁ, DIRECTORATES OF HUMAN TALENT IN EACH ZONE

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

Declaration of Compliance with the Internal Work Regulations

I, _____
identified with citizenship card number _____, declare 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 into account the foregoing, I undertake to comply with all the provisions contained in this document, taking into account that this regulation constitutes 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 lead 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 labor contract that exists between Banco de Occidente and the undersigned worker.

On record

Signature:

_____

Name:

_____

Code:

_____

Date:

_____

Note: The copy of this document will go to the folder of your resume. Failure to comply with any of the rules will make them liable to the established sanctions.

Last Updated: April 2026.

Banco de Occidente

Del lado de los que hacen.

Grupo AVAL

BancodeOccidente.com.co

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