

HIV/AIDS Policy

Main Principles

1. Education and Awareness

1.1. Education Programme and Dissemination of Information

The Group will collect and disseminate information on the magnitude of the disease and developments in scientific research, especially those relating to prevention.

To implement this effectively, the Group will distribute an HIV/AIDS staff handbook, posters, fliers and other media based information to all employees and will encourage staff attendance at the educational and informative presentations and sessions given locally by the in-house Champions. This is to ensure all employees understand the risks of HIV transmission and to discourage fearful or prejudicial reactions.

The Group will strive to make all relevant information accessible to all managers and employees.

For employees travelling, and on international postings, information will be provided on the destination country including any specific precautions to take and the possible supply of medical packs where the circumstances require them.

1.2. Support for Preventative Programmes

The Group will identify reputable local and international non-government organisations (NGO's) and other relevant service providers, to complement and contribute to our in-house HIV/AIDS prevention and education programmes.

1.3. HIV/AIDS and First Aid

The Group is committed to maintaining a healthy and safe work environment for all its employees, customers and visitors.

The Group will therefore take all reasonable and practical steps to ensure that:

A representative number of employees in all functional units are trained to provide first aid in cases of emergencies including, taking appropriate precautions to reduce the risk of transmitting blood borne infections, including HIV and Hepatitis B.

For further information refer to the Group Health and Safety [SCB internet] page.

2. Organisational and Human Resource

2.1. Job Applicants

The Group is an equal opportunity employer and will not use HIV testing when recruiting job candidates. The Group will ensure that job candidates who are known to have HIV/AIDS are treated no differently from those who have any other life-threatening and non-contagious disease. Fitness to perform the job will be the only criterion that shall apply.

2.2. HIV Testing and Screening

The Group does not consider HIV testing and screening of employees to be necessary or desirable, except in unusual circumstances where this is required due to the nature of the job (e.g. company doctor). Some countries however require an HIV free status for work permit applications and for business travel. Suppliers of medical insurance and pension schemes, and other local agencies, may also demand testing.

Where testing is required under the above circumstances, the Group will comply with the requirement but will ensure that the testing is consented to and freely authorised by the employee and accompanied by pre and post test counselling. Should a test prove positive, then the outcome must be regarded as a matter between the patient and the doctor concerned.

2.3. Confidentiality of HIV/AIDS Information

Group employees are under no obligation to notify the bank of HIV/AIDS infections. The Group considers medical information including HIV/AIDS status confidential, unless disclosure is required and only under the following circumstances:

- The information is legally required.
- The employee's health is affecting their own, and hence the Group's performance.
- Long employee absence necessitates management to obtain the employee's medical status, with the employee's written permission.

Sickness and medical certificates will be kept confidential to HR. In all of the above circumstances, disclosure on HIV/AIDS status should only be made with the written approval of the Country Head of HR and only after obtaining a written authority from the individual concerned.

Should it become known to the Group that an employee is HIV positive, then management will ensure the absolute confidentiality of this information and make every effort to protect that person from stigmatization and discrimination.

To ensure maintenance of confidentiality this document and procedure statements should be implemented and communicated to the Group's doctors and to all those who handle personnel information.

If an employee learns of an individual's HIV/AIDS status through any other means than disclosure, they must not disclose this to a third party without the individual's explicit consent.

Any advice or information about HIV/AIDS sought by an employee should remain confidential.

Deliberate, negligent or persistent breaches of confidentiality will lead to disciplinary action up to and including dismissal.

2.4. Harassment and Discrimination

As per the Group's harassment policy, any form of discrimination or harassment, directly or indirectly, towards an HIV/AIDS infected employee, or an employee living with or affected by HIV/AIDS, is considered to be misconduct warranting disciplinary action.

Harassment is any form of verbal or non-verbal behaviour that is directed at the infected individual resulting in the individual feeling threatened, insecure or distressed. Harassment includes spreading rumours relating to an employee's supposed HIV status. Discrimination of HIV/AIDS infected employees will not be condoned. This includes treating those affected differently or not applying a professional judgment in making personnel decisions.

2.5. Segregation/Isolation of HIV/AIDS Infected Employees

No employee will be isolated, or segregated, within the Bank's premises on the grounds of being infected with HIV. Where an employee has a contagious disease as a result of HIV infection, they will be treated in exactly the same manner as if they have contracted the contagious disease.

2.6. Sick Leave and Absence through HIV/AIDS Illness

Employees who are prevented from performing their duties due to HIV/AIDS illness will be granted sick leave to regain their health. Sick leave is allowed under the terms and conditions described under the local sick leave policy.

2.7. Redeployment or Termination of HIV/AIDS Infected Employees

The Group will make every reasonable effort to enable HIV/AIDS infected employees to remain in employment as long as they remain able to work safely and to acceptable standards.

Where the Group is advised by a medical authority that an employee is unfit to carry out normal duties and there are no grounds to indicate that improvement is likely in the foreseeable future, then an interview must be held with the employee to explore alternative future employment positions including:

- Redeployment to lighter duties.
- Redeployment to a different working environment.
- Alternative employment terms and conditions including shorter daily or weekly working hours.
- Continuing in the same role using additional equipment provided by the Group.
- Termination on capability and medical grounds.

In exploring the above alternatives the following guidelines must be observed:

- A qualified medical opinion is obtained before any final decision is taken.
- Alternatives are discussed and explored gradually, with the employee first being advised that their absence from work places their employment at risk.
- A date to terminate is set if there is no return to work.
- All interviews and actions agreed are confirmed in writing to the employee.

- Group management must ensure compliance with local legislation and Collective Union Agreements, policies and procedures on termination, deployment, sick leave, absenteeism, and grievance policies and procedures.

HIV/AIDS infected employees should approach their line manager or HR (as they wish) for advice if they feel they would benefit from, for example, adjustments to their role or their terms and conditions of employment or redeployment.

2.8. Databases

The Group will collect and maintain data and information, which can be used to assess the spread and magnitude of HIV/AIDS within the Group. The type of data will include:

- National statistics
- Health and support available including:
 - Testing centres
 - Counselling and care centres
 - Support groups and facilities
 - Major hospital and clinics

3. Comprehensive Health Support Programme.

This programme focuses on all staff, both HIV negative and HIV positive, in the following ways:

3.1. Condoms

Increased distribution and availability of condoms to all staff, provided free of charge or at a nominal cost.

3.2. Sexually Transmitted Diseases (STD's)

STD's increase the likelihood of transmission of the HI virus, but can be easily and effectively treated. Access to education to prevent STD's as well as effective treatments to manage STD's are to be provided.

3.3. Voluntary Counselling and Testing

Access to free, safe and confidential voluntary individual HIV testing, supported by pre-test and post-test counselling, will encourage staff to know their status and take appropriate measures. For example, if they are HIV- to prevent them from becoming infected in the future and if they are HIV+ to take steps to not only care for themselves but also to ensure they do not infect anyone.

3.4. Post Exposure Prophylaxis

Access to education as well as free PEP in cases of rape or involuntary exposure to blood or body fluids, in order to reduce the risk of catching HIV after exposure in emergency situations.

3.5. Mother to Child Transmission

Access to education as well as free anti-retroviral drugs directly relating to the prevention of vertical transmission from mother to child.

3.6. Opportunistic Infections

Access to education to prevent opportunistic infections as well as effective treatments to manage them are to be provided.

3.7. Anti-retroviral Therapy

Standard Chartered includes, under conditions set out below, access to anti-retroviral therapy as part of its internal comprehensive health support programme.

The term 'anti-retroviral therapy' should, in this context, be understood to include the necessary tests, actual medication, as well as any related necessary medical care.

Conditions relating to the provision of anti-retroviral therapy:

- Access to anti-retroviral therapy will be offered within the context of existing local medical policy and coverage.
- Where such local policy excludes, or in the Group's view, does not fully support comprehensive coverage, then the Group will offer access to anti-retroviral therapy through a comparable third party programme.
- Comprehensive coverage includes affordability, testing facilities, support structures as well as guaranteed delivery of medication.
- Access, to the third party programme, will be granted unless one is eligible to a comparable external programme and so far as and as long as such therapy is not otherwise available (e.g. National Health Programme).
- Access, to the third party programme, will only be granted if there is a guaranteed uninterrupted stable supply of quality medication over an extended time frame to the third party programme.
- Eligibility, for the third party programme, will only be for permanent staff, their life partner and their dependent children as defined under the existing medical coverage schemes in each country.
- Eligibility, for the third party programme, will only be considered if recommended by a recognised medical practitioner.
- The Group does not accept responsibility in cases of voluntary termination of the therapy, or a failure to observe the conditions and guidelines prescribed with the therapy or the possible failure and/or side effects of the therapy.
- In the event that circumstances, internally or externally to the Group, change or alter such that the previous eligibility of an individual, already started on therapy, no longer exists, then the following guidelines will apply:
 - Resignation, dismissal, the business unit within which the individual is employed is sold or taken over by an external party – the Group accepts no responsibility whatsoever, including financial, for future access to therapy, but will endeavour to advise the individual as to how they might gain access to alternative external programmes.
 - Redundancy, normal or early retirement, leave of absence or suspension - the Group will continue to support eligibility, either via the local medical policy, a comparable external programme or the third party programme for a period not exceeding 12 months.

- Where an employee is entitled to take up an external programme (i.e. gains employment where the employer offers the same or comparable programme), then the Group will only continue to provide support until such time the employee has converted on to the new scheme and not for the full 12 months after leaving Standard Chartered.
- In the event of the death of a staff member, the eligibility of the associated life partner or dependants will remain unchanged, should they have already commenced therapy.
- Eligibility, for the third party programme, may require a reasonable personal financial contribution, albeit a token value, as well as commitment from the individual to take all necessary actions to allow the therapy to be effective. The object of this contribution and commitment is to promote compliance to the therapy as prescribed as well as to overcome/relieve any employee benefit taxation which may be payable in a particular country. The value of the contribution, if any, will be at the sole discretion of the Country Management Team.

All of the above support programmes are to be provided subject to reasonable infrastructure/provisioning arrangements in country.

4. Implementation and coordination Roles and Responsibilities

4.1 Group Human Resources

The Group Human Resources will approve broad written policy guidelines and strategies to assist the Bank in minimising, monitoring and managing the impact and spread of HIV/AIDS, in as far as it affects the employees and operations of the Group.

4.2 Country Human Resources Function

Country Heads of HR are responsible for the implementation of the SCB Group HIV/AIDS policy statement in the Global Equal Opportunities, Diversity and Dignity At Work Policy and supporting procedures, as well as the maintenance of databases.

4.3. Local Management Committee and Line Managers

Local Management, consisting of the CEO and the MANCOM, will review and approve the implementation of the HIV/AIDS procedures as specific to the country.

They will also take decisions as to procedures to be implemented in order for the comprehensive health support programme to be effectively established in their respective country, taking due consideration of the entire policy and the key elements of confidentiality.

Line managers are responsible for the implementation of the policy statements and procedures in their department or function.

4.4 Employees

All employees, or their representatives, and particularly those infected by HIV should be involved in the formulation and implementation of local policy.