

HIV/AIDS Policy

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1. Introduction

1.1. Preamble

Standard Chartered's HIV/AIDS policy comes from a desire to protect basic human rights, preserve the integrity of its labour force, reduce costs associated with HIV/AIDS, and respond to what the company recognises as a global challenge.

We have adopted a holistic approach to the HIV/AIDS pandemic, from the dual perspective of an employer and that of a good corporate citizen, thereby providing valuable, needed and sustainable contributions.

Our policy reflects this comprehensive approach, including education, de-stigmatisation, non-discrimination, reducing infections, employee health and wellness, and improving the quality of lives for infected and affected employees and their families.

1.2. Policy Objectives

The key aims of the policy are to:

- Provide information and education to all employees, on HIV/AIDS; the magnitude, impact and preventative and control measures
- Implement non-discriminatory policies, procedures and practices for managing individuals who have HIV/AIDS through local HR departments
- The comprehensive management of HIV positive employees and employees living with AIDS in the same manner as those with other progressive and debilitating illnesses
- Ensure that all of the global operations have clearly defined HIV/AIDS policies and procedures, taking into account local practices, procedures, cultures and any legislation
- Join forces with other organisations to counter HIV/AIDS and alleviate the impact by sharing the results of the work and supporting their efforts

1.3. Policy Application

The policy applies to all business operations in all countries in which Standard Chartered operates and to all employees of Standard Chartered Bank globally.

A temporary different position in relation to any part of this policy, in any of the countries in which Standard Chartered operates, is only permitted if there are significant differences in local circumstances that make the implementation of aspects/details of this policy unattainable.

In the event this position has to be taken in a particular country, all efforts will be taken by Senior Management to align the local circumstances to this global policy.

1.4. Policy Rationale

The Bank has developed the HIV/AIDS Programme for the following reasons:

1.4.1. Social Responsibility

The Bank's businesses are based in the developing markets of, for example, Africa and Asia. In these markets HIV/AIDS is one of the single most important and daunting health problems facing stakeholders including: staff and their families, customers, suppliers and governments.

Standard Chartered Bank considers that it has a corporate social responsibility to support local and global HIV/AIDS preventative and control efforts.

1.4.2. Employee Health and Well Being

Employees are critical to the success of the business. The loss of an employee is not only a personal and family tragedy, but also results in direct and indirect loss to the Bank in terms of medical costs, retraining, recruitment and productivity.

Standard Chartered is committed to the protection and maintenance of the employee's health and well being within affordable limits.

1.4.3. Human and Legal rights of HIV/AIDS Infected Staff

Protection of the human rights and dignity of HIV infected persons, including people with AIDS, is essential to the prevention and control of HIV/AIDS. Employees with HIV infection will be treated in the same way as other staff and subject to their health, may want to continue working for as long as possible.

2. Policy Structure and Principles

2.1. Education and Awareness

2.1.1. Education Programme and Dissemination of Information

The Bank 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 Bank 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.

The Bank 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.

2.1.2. Support for Preventative Programmes

The Bank 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.

2.1.3. HIV/AIDS and First Aid

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

The Bank 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 SCyBernet page

2.2. Organisational and Human Resource

2.2.1. Job Applicants

The Bank is an equal opportunity employer and will not use HIV testing when recruiting job candidates. The Bank 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.

2.2.2. HIV Testing and Screening

The Bank does not consider HIV testing and screening of employees to be necessary or desirable. Some countries however require an HIV free status for work permit applications and for business travel. Suppliers of medical insurance and pension schemes may also demand testing.

Where testing is required under the above circumstances, the Bank will comply with the requirement but will ensure that the testing is 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.

2.2.3. Confidentiality of HIV/AIDS Information

Bank employees are under no obligation to notify the bank of HIV/AIDS infections. The Bank 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 Bank's performance

- Long employee absence necessitates management to obtain the employee's medical status, with the employee's written permission

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 Bank 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 Bank's doctors and to all those who handle personnel information.

2.2.4. Harassment and Discrimination

As per the Bank's harassment policy, any form of discrimination or harassment, directly or indirectly, towards an HIV/AIDS infected employee 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. Discrimination of HIV/AIDS infected employees will not be condoned. This includes treating those affected differently or not applying a professional judgement in making personnel decisions.

2.2.5. 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.

2.2.6. 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 Bank's sick leave policy.

2.2.7. Redeployment or Termination of HIV/AIDS Infected Employees

Where the Bank 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
- Alternative employment terms and conditions including shorter daily or weekly working hours

- 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
- Bank 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

2.2.8. Databases

The Bank will collect and maintain data and information, which can be used to assess the spread and magnitude of HIV/AIDS within the Bank. 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
 Details for each to include:
 - Contacts
 - Location
 - Telephone and fax number
 - E-mail addresses
- Personnel health records including:
 - Sick leave
 - Absenteeism due to illness, including type of illness (if known)
 - Incidence of compassionate leave
 - Death by cause (if known)
 - Early retirement by reason
 - Employee turnover by reason for leaving
- Benefits and associated costs paid out including:
 - Medical costs
 - Sick pay
 - Subsidised medical/health care
 - Compassionate leave
 - Medical related severance pay
 - Retirement and death benefits
 - Funeral support (coffin, transport)
 - Other illness related benefits

The HR function, responsible for the collection and maintenance of these databases, must ensure that all data on HIV/AIDS is collected and maintained confidentially and used for monitoring purposes only.

2.3. Comprehensive Health Support Programme

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

2.3.1. Condoms

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

2.3.2. Sexually Transmitted Diseases

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.

2.3.3. 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 themselves 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.

2.3.4. 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.

2.3.5. 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.

2.3.6. Opportunistic Infections

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

2.3.7. 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 Bank's view, does not fully support comprehensive coverage, then the Bank 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 Bank 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 Bank, 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 Bank 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 Bank 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 Standard Chartered 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.

3. Implementation and coordination Roles and Responsibilities

3.3. 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 Bank.

3.4. Country Human Resources Function

Country Heads of HR are responsible for the implementation of the SCB Group HIV/AIDS policy statement and supporting procedures, as well as the maintenance of databases.

3.5. 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 policy 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 in their department or function.

3.6. Employees

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