



BANQUE
INTERNATIONALE
À LUXEMBOURG

General Health & Safety Rules

**GHSR for providers carrying out work in the buildings
of Banque Internationale à Luxembourg S.A.**

The purpose of the General Security & Safety Rules (GSSR) is to draw providers' attention to a number of measures taken to reduce health and safety risks in the workplace.

They take the form of a reference document containing useful information for all companies required to undertake work at the buildings and installations of the Banque Internationale à Luxembourg S.A. (hereinafter referred to as 'BIL') and all companies sending staff (whether on a regular or occasional basis) to BIL to provide services of any kind.

This document is not exhaustive, nor does it replace the General Health & Safety Plan, which is applicable where appropriate, in accordance with the Grand Ducal Regulation of 27 June 2008 on the minimum safety requirements for temporary and mobile work sites.

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1. Access to BIL buildings

1.1. Procedures

All work must be announced in advance and prepared in close cooperation with the BIL contact person/project manager who is responsible for organising and monitoring the work.

All companies, whether from Luxembourg or abroad, must comply with the applicable national legal requirements (administrative formalities, safety requirements, etc.).

The company shall be responsible for its subcontractors and must inform the BIL of their arrival in advance by the appropriate means. Subcontractors must abide by the same rules as the company responsible for the contract.

1.1.1. How to find the relevant information (non-exhaustive list)

- Luxembourg laws and regulations www.legilux.lu Health and safety requirements of the Inspectorate of Labour and Mines (Inspection du Travail et des Mines - ITM), in particular those to be applied on temporary or mobile work sites (Grand Ducal Regulation of 27 June 2008) www.itm.lu
- Environmental requirements, particularly those relating to operating permits for buildings www.environnement.public.lu
- Requirements laid down by the Accident Insurance Association (Association d'Assurance contre les Accidents) www.aaa.lu
- Good practice, standards, CRTI-B clauses and other technical specifications in force, which must be strictly adhered to. www.crtib.lu

1.1.2. Main formalities to be completed

- Information on the main formalities to be completed: guichet.lu.
- Business permit or number of the prior declaration certificate from the Ministry of Small and Medium-Sized Enterprises www.mdt.etat.lu
- Trade Register www.rcsl.lu
- VAT plus VAT identification number: www.aed.public.lu
- Luxembourg social security card/E101 form (plus site of the social security body in the country of origin): www.cns.lu
- In addition, the following are required for foreign companies:
 - Advance notice to the ITM regarding secondment of employees to another location (Communication préalable de Détachement de Salariés - CDS) <http://www.itm.lu>
 - 'Holding agent' (natural person) - the documents required to verify working conditions must be held in a sealed envelope for the entire duration of the secondment by a 'holding agent' (natural person) at a clearly specified and physically accessible location. This holding agent may be one of the workers on site and he must be able to provide the authorities with the following documents for each worker: work permit, E101 form, employment contract, etc.

1.1.3. Posting of workers

- The obligations relating to the posting of workers to Luxembourg are shown on the ITM portal in the Employment Law FAQ section ([ddt.15.a Posting workers from abroad to the Grand Duchy of Luxembourg](#)).

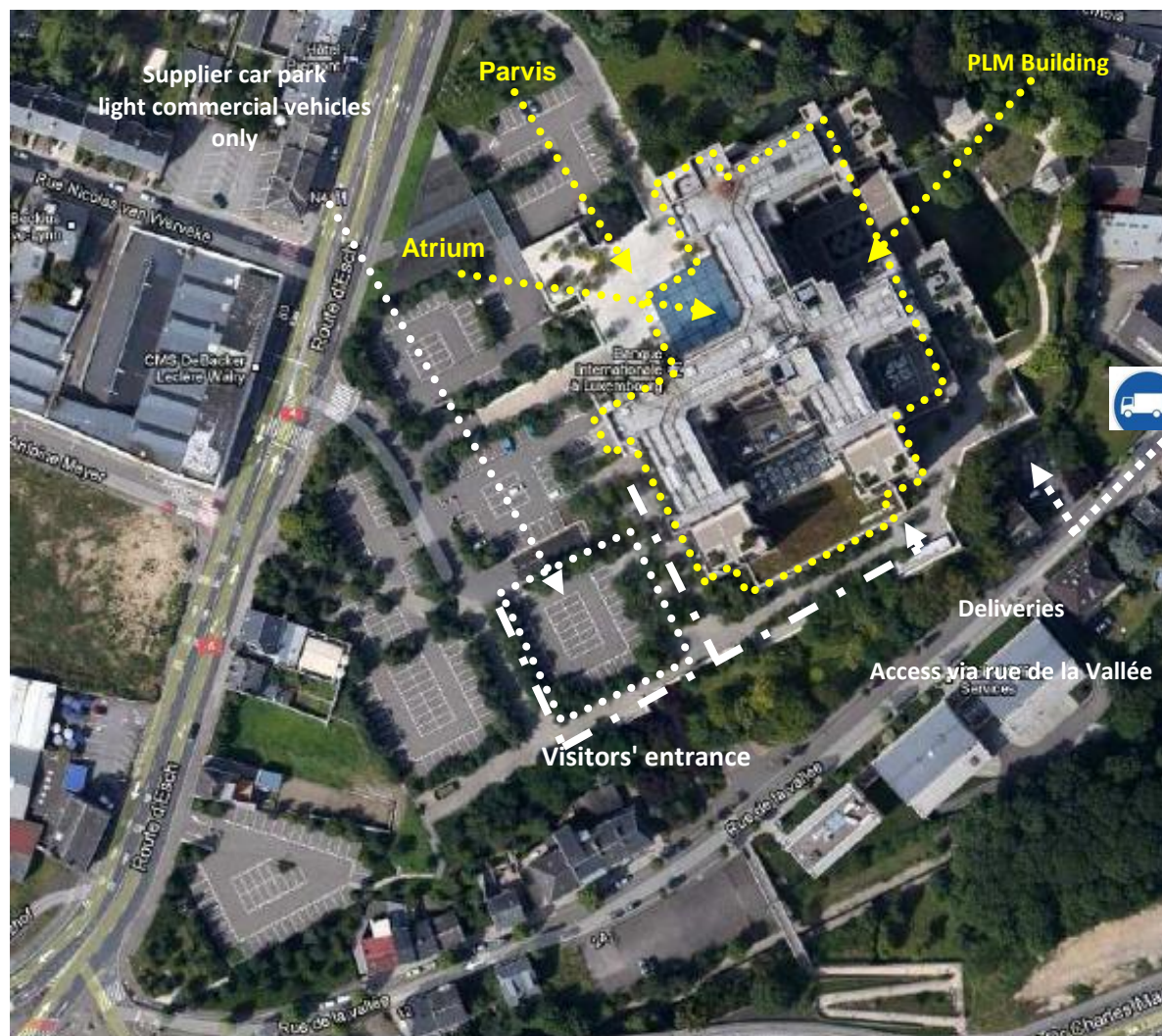
- The social badge¹ is mandatory for “Any worker habitually working abroad and who performs his work in the territory of the Grand Duchy of Luxembourg for a limited period determined by the performance of the specific provision of services for which the contract for the provision of services was concluded.”
 - The posting company must:
 - declare the posting of employees and the following information using the online platform, (guichet.lu - [Posting workers to Luxembourg](#))
 - (ITM - [e-Détachement Badge Social](#)) to the ITM as soon as work commences on Luxembourg territory, i.e. as soon as the provision of services by the posted worker actually starts. Provide all the requested documents on the website.
 - Obtain the prior declaration certificate
 - You can obtain the prior declaration certificate² from: Ministère des Classes moyennes et du Tourisme – Service des autorisations – B.P. 535 – L-2937 Luxembourg // certificat@cmt.etat.lu.
 - All foreign craft or industrial companies must submit notification of the provision of temporary or occasional services in Luxembourg to the *Ministère des Classes Moyennes* before the work commences.
 - This notice must include:
 - an EC certificate issued by the professional body of the country of origin, or any other document proving that the applicant is authorised to perform such work in the country of origin.
 - proof of payment of a consular fee, i.e.:
 - either a EUR 24 tax stamp purchased from the Land Registration and Estates Department (Administration de l'enregistrement et des Domaines – AED);
 - or proof of transfer of a payment of EUR 24 to the AED's account (IBAN: LU09 1111 7026 5281 0000, code BIC: CCPLLULL, with the message: “Droit de Chancellerie”). (guichet.lu: [Notification of occasional and temporary provision of services in Luxembourg \(craft or industrial activities\)](#));
 - Obtain the VAT certificate issued by the *Administration de l'enregistrement et des Domaines* (Land Registration and Estates Department) – B.P. 31 – L-2010 Luxembourg – Tel.: +352 44 90 5-1 – Website: www.aed.public.lu)
 - Companies subject to VAT in Luxembourg must:
 - register for VAT with the Land Registration and Estates Department;
 - declare VAT to the Land Registration and Estates Department;
 - file summary statements of services (if providing intra-EU services) (guichet.lu - [VAT - Provision of services](#)).

¹ Any foreign undertaking wishing to post employees to Luxembourg on a temporary basis must make a declaration to the ITM about itself and its employees, as soon as the provision of services commences, in order to obtain a social badge for the workers to be posted.

² Any construction company wishing to carry out construction work in Luxembourg on a lawful basis is required to give notification in order to provide the services in Luxembourg on a temporary or occasional basis. The company will then be sent the prior declaration certificate allowing them to provide the services in Luxembourg on a temporary or occasional basis.

1.1.4. Access to the BIL headquarters (PLM Building), 69 route d'Esch, Luxembourg

The various PLM entrances have been added to the aerial photo below.



1.1.5. Branches and other BIL buildings

The procedures and formalities for access to the other BIL buildings are the same as those for the head office.

Access to branches by members of an external company should always be announced by e-mail to [BIL Physical Security, physical access](#). Messages should include the following information:

Date and time of the visit, Building(s) or Branch(es) concerned, Name of technician(s), Company, Purpose of visit.

The "Physical Access" unit, after validation, will address an e-mail to the zone manager/to the branch(es) to allow access.

Without a prior formal request, access will be denied.

The identities of the internal and external stakeholders at BIL are raised and a photocopy of the ID card is kept in a register of external staff visits to the branch.

2. How to prepare for the work

The parts on health, safety and working conditions also apply to any person present at the company as the employee of a temp agency, as an intern and, in general, any individual from an outside company performing work at the company in any way whatsoever.

2.1. Basic security rules

Parking areas, access times and other practical arrangements must be determined with the BIL contact person/project manager and specified on the 'Works declaration form'.

By signing the confidentiality agreement, all external persons undertake to respect banking secrecy and data confidentiality, acknowledge receipt of the document 'Rules of good conduct for external parties' and undertake to familiarise themselves with and respect said rules to the letter. Depending on the site, an access badge will be issued to all external persons on presentation of valid identification. All staff and equipment must enter and exit the buildings via the entrances designated for this purpose and agreed upon with the BIL contact person.

All information received, whether directly or otherwise, is strictly confidential. This is also the case for all work-related items and objects, of whatever nature. These are the property of BIL: spaces are available in which they may be secured during the performance of work, they must be returned at the end of the work, and must not leave the bank's premises during performance of the work. All copying of any part of these materials is prohibited. External persons also undertake to destroy all information received during the course of their assignment, once it has come to an end.

2.2. Health, Safety and Working Conditions

Preventing risks of accidents and sickness at work requires each one of us to follow all health and safety instructions and general and specific guidelines applicable at BIL.

In all work-related matters, anyone subject to this procedure must not undermine their own health and safety or that of other individuals with whom they come into contact during the course of their work. In all work-related matters, anyone subject to this procedure must not undermine their own health and safety or that of other individuals with whom they come into contact during the course of their work.

2.2.1. Use of protective measures

All existing collective and individual safety and protection measures must be taken, and all instructions followed, to the letter.

In particular, staff must not remove or neutralise existing safety/protection measures without the prior authorisation of BIL health and safety managers.

They must also refrain from obstructing access to safety equipment (fire hoses, extinguishers, stretchers, first aid kits, etc.), from moving them unnecessarily, and from using them for another purpose.

2.2.2. Accident at work – Accident on the way to or from work

Any accident at work, however minor, and any other damage to a third party or their property must be reported immediately to the [BIL Designated Employee](#) or BIL Physical Security by the person involved or any witnesses or designated family members.

2.2.3. Alcohol and drugs

For staff health and safety reasons, it is forbidden to enter company premises or stay there while drunk or under the influence of drugs.

Exceptionally, the introduction of alcoholic drinks will be tolerated if they are to be consumed in moderation on festive occasions and with the line manager's authorisation.

If there is a suspicion that a person is in no condition to drive or take public transport, the employer may, under its obligation to ensure the health and safety of its staff, ask the person suspected of being over the legal alcohol limit to take a breath test (by the Designated Employee and/or a member of the Social Relations HR unit).

2.2.4. Photographs and video recordings

Photographs and video recordings are subject to authorisation by BIL's Corporate Communications unit and, even with authorisation, may under no circumstances include physical security staff and facilities.



2.2.5. Unattended bags or luggage

Bags and luggage must never be left unattended, even briefly. They may be considered suspicious and could be destroyed.

Report any unattended bags or luggage to the security officers.



2.3. Basic safety rules

Entrepreneurs must apply general health and safety principles. They must carry out a risk analysis and take precautionary measures, favouring collective protection over individual protection. At the site of the incident, the security officer will decide on the most appropriate procedure and arrangements

They must ensure that all staff are qualified to carry out the tasks in question, that they possess the relevant and valid authorisations, that their training is up to date and that they are aware of BIL's confidentiality issues.

Entrepreneurs must ensure that employees assigned high-risk tasks are medically fit to perform said tasks and that they are in possession of their machinery operating permit issued by the training body and written authorisation from the employer (electrician, forklift truck driver, cherry picker operator, etc.).

Any lending of equipment must be the subject of a written procedure between the various parties involved

2.3.1. Preventing false alarms

Building workers working on a BIL site shall guarantee that all possible precautions will be taken (e.g. obtaining a hot-work permit before disabling the fire detection system, putting protective covers over smoke detectors) to prevent a false alarm being triggered.

2.3.2. To be made available on site:

- Mandatory documents (as set out in this document).
- Suitable tools and equipment that are EC-compliant and in good condition (including extinguishers and marking devices).

- Decent, clean work clothing, suitable for the task to be performed and bearing the name or logo of the company.
- EC-compliant personal protection equipment (PPE), suitable for the tasks to be performed and the work area (footwear, goggles, harnesses, etc.).

2.3.3. Order, cleaning and waste management

Signs and markings must be put in place around the work area, in agreement with the BIL contact person. These must be removed after the work has been completed.

At least once a day and, in any event, at the end of their shift, workers must:

- clean their work areas and dispose of all waste,
- put away tools and equipment to ensure that no obstructions are caused. Waste must be collected and sorted in compliance with legislation in force and BIL procedures. This must be coordinated with the BIL contact person.

2.3.4. Delivery and storage

Requirements must be made known as early on as possible, and storage areas must be determined in advance with the BIL contact person.

All chemicals (products, mixtures or preparations) must be stored in labelled containers that are in good condition, in accordance with legislation.

Liquids are to be placed in holding tanks.

Safety data sheets must be submitted to the BIL contact person, so that these can be passed on to the Designated Workers for health and safety.

Companies must be aware of and comply with legislation in force in Luxembourg regarding prohibited products. Waste is to be stored in suitable containers. Storage must not obstruct passageways or emergency exits.

2.3.5. Handling and lifting

Mechanical handling of loads shall be preferred to manual handling, in order to prevent musculoskeletal disorders. Should mechanical handling be impossible, it should be ensured that recommendations relating to maximum loads are complied with (respect of ergonomic thresholds).

Lifting equipment (cherry pickers, forklift trucks, etc.) must have up-to-date operating permits and have undergone the relevant periodic inspections. A copy of the machinery's safety register must be available on site.

All users must carry with them written authorisation from their employer and their machinery operating permit.

Before cranes can be used, a crane erection plan must be drawn up and submitted to the project manager. If a public road needs to be used, a permit must be obtained from the relevant authorities. Before installing a crane at a BIL building, a prior load analysis must be carried out with the BIL contact person.

2.3.6. Work at a height

Collective protection (work platforms, scaffolding, etc.) shall be favoured over individual protection. When this is not possible, a safety harness must be worn. Workers must receive the appropriate training and the anchorage points are to be defined in advance by the company manager. If workers are required to use ropes, requirement [ITM-SST 1407.3](#) must be applied.

- Scaffolding

EC-compliant scaffolding that is properly designed, constructed and maintained must be suitable for the work to be carried out. It must be erected and dismantled by qualified workers in accordance with the safety rules and must be inspected before use by a competent person from the company. The manufacturer's technical data sheet must be made available.

- Cherry pickers

The aforementioned remarks on lifting equipment also apply to cherry pickers.

- Ladders

Use only suitable EC-compliant ladders that are in good condition, have non-slip feet and are suited to requirements.

Chapter [4. Ladders and steps](#) of the AAA's [Safety Recommendations](#) must be complied with.

2.3.7. Use of fuel engine machines

When working within a building or closed area, it is necessary to ensure the right choice for machines used.

If there is need to implement a machine with fuel engine the Designated Worker of BIL must be informed and has to validate prior to the work.

The Designated Worker will ensure the implementation of safety and health control with a focus on carbon monoxide (CO) concentration in the ambient air.

2.3.8. Fire

All oxygen cutting, welding or other work involving a naked flame requires the company concerned to first obtain a Fire Permit and provide the necessary extinguishers.

2.4. Specific BIL regulations

BIL's building stock includes office buildings, branches open to the public, standalone ATMs and a storage warehouse.

BIL's premises are, therefore, sensitive areas which require specific precautions to be taken to ensure smooth running of the installations and limitation of disturbances for people present.

Furthermore, our sites are subject to health and safety in the workplace requirements and must also comply with environmental management criteria. The same goes for any companies carrying out work on these sites.

- Respect for others is top priority.

Disturbances (noise, dust, vibrations, etc.) between 8 a.m. and 6 p.m. from Monday to Friday must be avoided as far as possible.

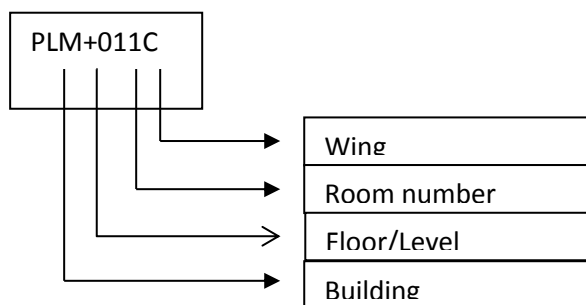
All preventative measures must be taken to avoid these disturbances and to limit the effects and consequences thereof.

Work areas that generate dust must be sealed off to prevent this dust from spreading to adjacent areas.

Requests for the fire detection system to be disabled must be made using the access request form. The detectors must also be systematically protected in coordination with the Physical Security Department.

- How to find your way around the PLM Building

How to locate rooms



- No-smoking areas!

The buildings and other enclosed areas (including car parks) are no-smoking areas.

Logistics resources (changing rooms, rest areas, etc.) and other equipment (handling machinery, extinguishers, etc.) must be provided by the company. Depending on availability, and with the prior approval of the BIL contact person, some of this equipment or other installations (goods lifts, lifts, etc.) may be made available by BIL.

2.5. Specific rules for technical work to be carried out

2.5.1. Staff access request

The company shall be responsible for the dangers its work involves and for putting in place all protective measures necessary for its own staff, other users of the site and the buildings and installations in their entirety.

Before any work can be carried out on site, a staff access request form must be filled in by the external company, in conjunction with the BIL contact person. Depending on the nature and location of the work, additional documents may be required.

All documents must be sent as soon as possible to the BIL contact person, who will inform the respective internal bodies.

It is essential to prepare the risk analysis and draw up these documents **during the preparation phase of the work**, for the safety of all concerned.

The operating procedure, the risk analysis and other mandatory administrative supporting documents (authorisations, certificates, etc.) must be available on site (cf. § 1 and 2).

2.5.2. Coordination of work

The BIL contact person is responsible for coordinating the various contractors.

The company shall appoint a qualified contact person for this purpose who is fluent in at least one of the following working languages: French and/or English and/or German.

Each company shall be responsible for coordination with and between its own subcontractors.

Depending on the nature and scale of the project, it may be decided to appoint a Health and Safety Coordinator. He/she will draw up the General Health & Safety Plan (GHSP) for the project. The companies involved must familiarise themselves with this plan and draw up their own Individual Health & Safety Plan (IHSP) tailored to the risks and work concerning them.

3. What to do when on site

At the start of the work period, a visitor's badge will be issued at the visitors' entrance to staff who have been declared in advance, on presentation of valid identification. This badge must be returned at the end of the work period or at the end of the day at the latest. For long-term work or work requiring specific access rights, specific badges may be issued.

3.1. Before starting work

3.1.1. Managing information

The relevant documents made available in the context of the work should be consulted where necessary.

All documents for which the company is responsible must be available on site and be presented immediately to any competent BIL staff member upon request.

3.1.2. Staff training

To ensure that all staff are aware of health and safety issues, every worker assigned to the site must receive safety training prior to starting work. This training must cover, in particular, the specific site rules and specific risks identified.

All companies must be able to provide, upon request, written proof that this training was given by the site manager or the company's Designated Worker for health and safety. This must include the names of the people involved and their signatures to prove that they attended the training.

3.1.3. Useful numbers

For all BIL sites, please call Physical Security in case of a problem: +352 **4590-4444**

3.2. While the work is being carried out

Comply with the aforementioned points and, in particular:

- identify evacuation routes in the area where people are working or are required to work.
- raise the alarm in the event of an incident/accident, complication or newly identified risk (unscheduled work alongside other contractors, discovery of asbestos, etc.);
- respect signs and traffic rules, including in car parks; do not exceed the maximum speed of 10 km/h,
- in underground car parks, turn headlights on
- look-outs must be used when manoeuvring works machinery/handling equipment, etc.;
- fluorescent vests must be worn in car parks and in other areas used by vehicles;
- access to all technical or sensitive areas must be arranged with the Security Department. Such requests must be made using the 'Works declaration form'.



Sporadic checks will be carried out.

Any person who fails to comply with the instructions given by the Physical Security Department and/or the BIL contact person will be removed from the site at their company's expense and on payment of compensation.

3.3. When the work is finished

- Always inform the BIL contact person or, failing this, the Physical Security Department.
- The BIL contact person may organise formal acceptance of the work where necessary.
- Return all badges, documents and other BIL property to BIL.
- Submit 'as built' plans, certificates and other work documents.

3.4. PLM - Access forecourt

3.4.1. Vehicles > to 7.50

It is strictly prohibited to all vehicles over 7.5 tons (total weight) ride on the square in order to avoid degradation of the sealing complex beneath the granite flooring.

3.4.2. Vehicles <7.50 to

Traffic on the forecourt vehicles <7.5 tons (total weight) is permitted. Nevertheless, it is strictly forbidden to vehicles driving on the metal grills placed around the edge at the foot of the atrium.

3.4.3. Protection of the flooring

To maintain good visual appearance of the granite floor of the court, it is prohibited for any vehicle having an oil leak problem to drive on the forecourt.

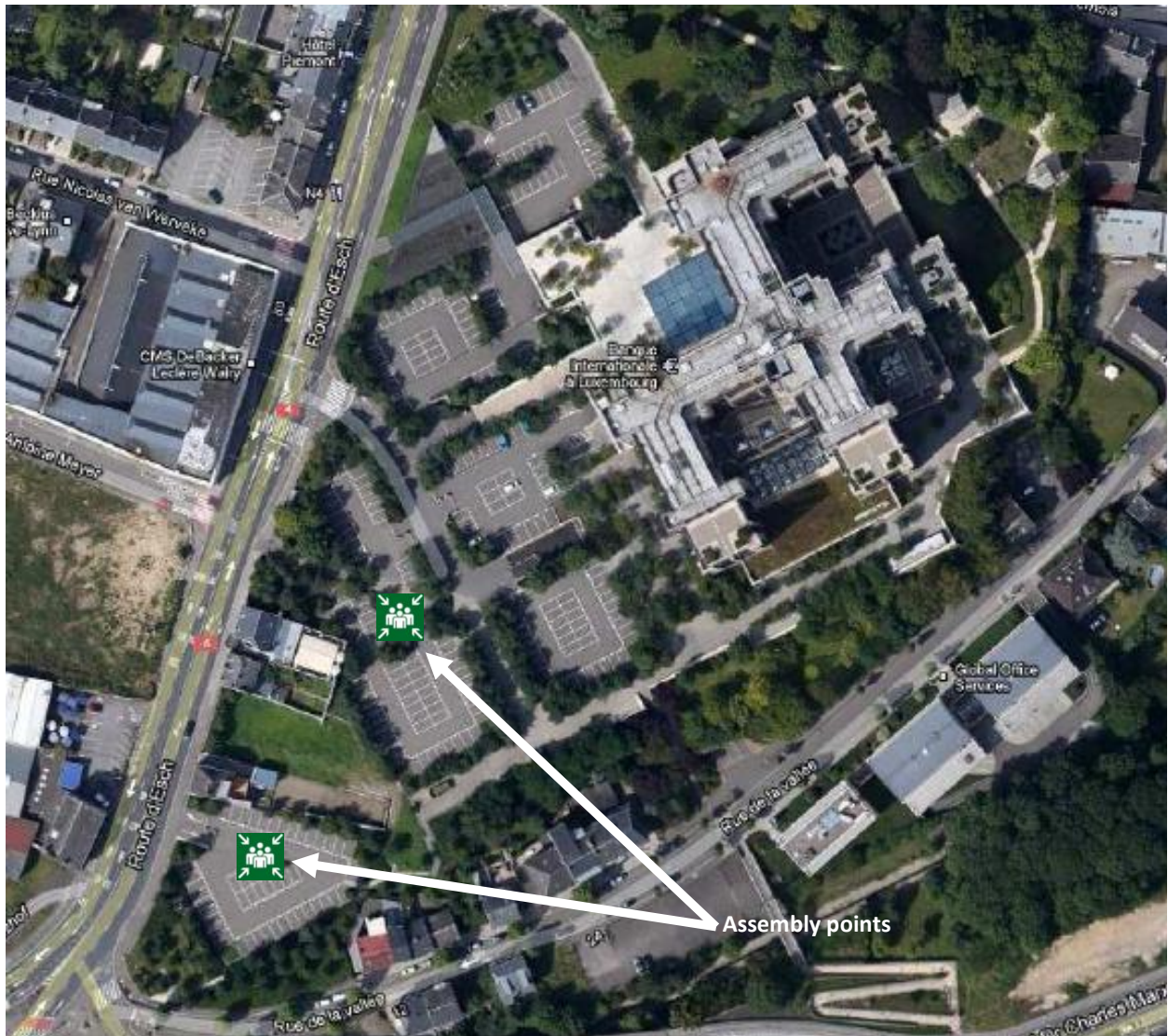
4. In the event of an emergency

If you have caused or witnessed an accident/incident, you must immediately alert the Physical Security Department via the emergency number below.

The internal number of the Physical Security Department may be called using a mobile or from outside the company: **4590 4444**

While waiting for the emergency services to arrive, use your own resources or those in the area, to the best of your ability, to minimise the danger as far as possible.

The 'Safety Instincts' information sheet below is available from the Physical Security Department.





REFLEXES SÉCURITÉ

CONSIGNES D'URGENCE QUE FAIRE EN CAS D'URGENCE ?

Risque Feu

Incendie

Garder votre calme !

1. Donner l'alarme

- Déclencher l'alarme incendie via le bouton poussoir d'alarme le plus proche
- Contacter le numéro d'urgence de la Sécurité Physique pour donner l'alerte en indiquant
 - la localisation de l'incendie
 - ce qui brûle
 - s'il y a des personnes en danger, le nombre
 - votre nom
 - attendre s'il y a d'autres questions



2. Se mettre en sécurité

- Aider les personnes en danger
- En cas de fumée, rester baissé
- Fermer les portes
- Ne pas utiliser les ascenseurs
- Suivre le chemin d'évacuation
- Quitter le bâtiment, marcher jusqu'au point de rassemblement et attendre les consignes



3. Utiliser les extincteurs et les robinets d'incendie armés (RIA)

- Ne prendre aucun risque
- A ne faire que si vous avez les compétences



4. Suivre les instructions de l'équipe d'évacuation

Numéros d'Urgence BIL



4444

Numéros précédés du 4590 si appel externe

Accident Malaise

Urgence médicale

Garder votre calme !

1. Sécuriser : vous, la (les) victimes et l'environnement

- Identifier rapidement le problème et sécuriser



2. Appeler le numéro d'urgence de la Sécurité Physique

- la localisation de l'urgence
- la nature de l'urgence
- le nombre de personnes concernées
- votre nom
- attendre s'il y a d'autres questions



3. Assister la (les) victime(s)

- Porter assistance dans la limite de vos aptitudes

Risque Intégrité

Vol – Perte – Agression

- Appeler le numéro d'urgence de la Sécurité Physique 4444



Tout objet trouvé, non suspect, est à déposer à l'Entrée Visiteurs au PLM-1

Risque Explosion

Objet suspect

Garder votre calme ! **Ne pas y toucher !**

- Appeler le numéro d'urgence de la Sécurité Physique pour signaler l'objet suspect
- Ouvrir les portes et les fenêtres du lieu où vous êtes, pour limiter l'effet de souffle
- Se mettre en sécurité
 - Aider les personnes en danger
 - Suivre le chemin d'évacuation
 - Quitter le bâtiment, marcher jusqu'au point de rassemblement et attendre les consignes
- Suivre les instructions de l'équipe d'évacuation



Risque CO

Gaz en sous-sol (garage)

Garder votre calme !

Dès l'atteinte du seuil d'alerte, les panneaux de signalisation du danger « CO » s'illuminent et un signal sonore spécifique retentit.

- **Ne pas prendre son véhicule**
Si vous êtes déjà au volant de votre véhicule, sur un parking, gardez-vous, coupez le moteur et quittez le véhicule
- **Se diriger calmement vers l'issue de secours la plus proche**
- **Évacuer immédiatement le garage**
- Appeler le numéro d'urgence de la Sécurité Physique
- Suivre les instructions de l'équipe d'évacuation



Assistance SST

Pour toute question Hygiène, Sécurité et Santé au Travail

2424 ou 3432 ou 4068 ou SalarieDesigne@bil.com