



**CRÉDIT AGRICOLE S.A.**

**CRÉDIT AGRICOLE S.A. GROUP AGREEMENT**

**FOR THE EMPLOYMENT OF PEOPLE**

**WITH DISABILITIES**

**2023 - 2025**

**BETWEEN THE UNDERSIGNED:**

The Crédit Agricole S.A. Group, whose principal office is located at 12, place des Etats-Unis, 92127 Montrouge, registered with the Nanterre Trade and Companies Register under number 784 608 416, represented by Ms Bénédicte Chrétien, in her capacity as Human Resources Director at Crédit Agricole S.A. Group;

on the one hand,

**AND:**

The trade union organisations within the Crédit Agricole S.A. Group, acting through their duly authorised representatives in accordance with Article L. 2232-31 of the French Labour Code:

- The Confédération Française Démocratique du Travail [French Democratic Labour Confederation] (CFDT), represented by Ms Valérie Delacourt
- The Confédération Française de l'Encadrement-Confédération Générale des Cadres [French Confederation of Management – General Confederation of Executives] (CFE-CGC)/Syndicat National des Banques [National Union of Banks] (SNB) represented by Ms Patricia Pinchemel
- Force Ouvrière [Workers' Force] (FO), represented by Ms Karine Sorin

on the other hand,

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## FOREWORD

Since 2005, the Crédit Agricole S.A. Group has pursued a proactive policy in favour of equal rights and opportunities and has made the inclusion of people with disabilities central to the Group's social and societal responsibility.

This commitment, strongly rooted in the principles of ethical behaviour, respect for people and accountability, was already included in the ambitions of the human pillar of the 2020-2022 Group Project.

Crédit Agricole S.A.'s medium-term plan for the 2023/2025 period amplifies this ambition in the implementation of the six projects it supports to attract and retain the Group's employees, particularly in the context of its societal commitment and its objectives of strengthening the Group and developing skills.

The disability policy, implemented through six approved Group disability agreements, has enabled all the Group's companies to make progress, particularly in terms of recruitment and professional integration, retention in employment, purchasing from the protected and adapted work sector, and the fight against discrimination and stereotypes.

More broadly, these measures have contributed to the establishment of a working group enabling employees to declare their disabilities with complete confidence and in an environment of professional goodwill.

In concrete terms, the Group's results and the employment rate have increased regularly, despite a context of reorganisation and transformation of certain entities, and the health crisis linked to Covid-19, which has impacted work organisation and procedures for over two years.

Successive agreements have also changed the professional practices of all stakeholders, such as views on the importance of diversity of profiles and skills as a factor of cohesion, progress, social and managerial innovation.

However, it is deemed that, among other points, France is lagging on issues of inclusion, has too much of a complex reporting system for companies, and a growing number of job seekers with disabilities. Significant changes in legal and regulatory measures have thus been implemented.

Law no. 2018-771 of 5 September 2018 on the freedom to choose one's professional future has encouraged companies to accelerate the development of skills and access to sustainable employment for people with disabilities. This law, applicable on 1<sup>st</sup> January 2020, has a transitional approach towards a more inclusive model, refocused on direct employment.

This 7<sup>th</sup> Group disability agreement for the 2023-2025 period pursues the Group's ambitions in terms of inclusion and adaptation, from our commitments through to new legislative and regulatory directives.

In this respect, pursuant to Article 67 of the aforementioned law of 5 September 2018 as amended by Article 7 of the order of 21 August 2019 aimed at ensuring the consistency of the various legislative provisions with the law of 5 September 2018 as well as Article L.5212-8 of the French Labour Code, this agreement is deemed to be the latest approved agreement.

This new agreement aims to address the following issues:

- support the entities of the Crédit Agricole S.A. Group in their recruitment efforts to establish an inclusive culture with all Crédit Agricole S.A. Group stakeholders;
- develop a climate of trust conducive to encouraging and maintaining the declaration of the status of a worker with a disability;
- continue to improve the conditions for inducting, integrating and maintaining employees in employment, strengthening skills and employability and developing the careers of employees with disabilities;
- step up the fight against discrimination caused by stereotypes and prejudice, which are still too numerous in terms of disability;
- use, at the instigation of the Group Purchasing Department (DAG), the protected and adapted work sector, in connection with the Group's new activities (digital, compliance, IT security, etc.);
- prepare for the scheduled end of approved collective agreements as a means of fulfilling the employment of workers with disabilities obligation.

The Group's disability policy, beyond the legal framework in which it falls, must make it possible to recognise each person's skills, regardless of their uniqueness. It leads to the creation of a working environment that reveals the best of each person's potential and defines diversity and inclusion as essential drivers of the company's performance and growth. This ambition requires the deployment of actions to combat discrimination and stereotypes launched on the occasion of the 6<sup>th</sup> agreement and which concern all levels of responsibility within the Group. It is on this condition that a corporate culture in line with societal challenges can emerge.

## **I. GENERAL PRINCIPLES**

### **1.1. SCOPE OF APPLICATION, SCOPE OF THE AGREEMENT, CONSOLIDATION PRINCIPLE AND BENEFICIARIES**

This agreement falls within the framework of the legal and regulatory provisions arising from Law no. 2018-771 of 5 September 2018 on the freedom to choose one's professional future, mainly aimed at simplifying and adapting professional integration tools and making our digital and communication measures accessible to the most vulnerable audiences, in particular workers with disabilities.

This law also encourages companies to accelerate the development of skills and access to sustainable employment for people with disabilities to enable them to choose their professional life throughout their careers, by developing and facilitating access to training around the initiatives and needs of these people.

It thus supports a transition approach towards a more inclusive model, refocused on employment, leading us to review all our systems (recruitment, HR monitoring and management of employees, training, supplier and partner relations, etc.).

### **1.1.1. Scope of the agreement**

This agreement falls within the framework of Articles L. 5212-1 et seq. of the French Employment Code on the Workers with a Disability Employment Obligation (OETH) and constitutes a Group agreement within the meaning of Articles L. 2232-30 et seq. of the French Employment Code.

It applies to all companies of the Crédit Agricole S.A. Group located on French territory and listed in the Universal Registration Document, i.e.:

- all companies whose capital is more than 50% owned directly or indirectly by Crédit Agricole S.A.;
- and those, owned by no more than 50%, provided that Crédit Agricole S.A. exercises a dominant influence on them within the meaning of Article L. 2331-1 of the French Labour Code.

It does not apply to companies covered by Crédit Agricole's national collective agreement.

Exceptionally, companies whose capital is more than 50% owned directly or indirectly by Crédit Agricole S.A. and which are not listed in the Universal Registration Document but which are part of the economic and social unit (UES) made up of companies to which this agreement applies, will be included in the scope of the agreement.

Any company that, during the period of validity of the agreement, falls within the scope of the Crédit Agricole S.A. Group as defined above, will be automatically covered by this agreement.

It will automatically cease to apply to those companies that are no longer part of the Crédit Agricole S.A. Group, or that may decide to apply Crédit Agricole's national collective agreement.

As at 31 October 2022, the workforce of the Crédit Agricole S.A. Group, in France (source Pepith), was 39,545 FTEs (permanent + fixed-term).

### **1.1.2. Consolidation principle**

In accordance with legal and regulatory provisions, each company included in the scope of this agreement declares the information relating to the beneficiaries of the employment obligation in its DSN [Nominative Social Declaration] every month.

The employment situation and the achievement of the objectives of this agreement are assessed at the level of the Crédit Agricole S.A. Group. Companies' quantitative and qualitative OETH data are consolidated at Group level.

All entities of the Crédit Agricole S.A. Group covered by this agreement and that do not reach the legal threshold of 6% of employees with disabilities within their workforce, must pay social security contributions as per their employment obligation. Such contributions are paid into a centralised budget, held by Crédit Agricole S.A. Group DRHG (Group Human Resources Department).

This financial pooling, regardless of the entity's employment rate, makes it possible to meet the needs of all employees with disabilities and to carry out all actions, both internal and external, in order to develop the employment of such people within the Crédit Agricole S.A. Group.

### **1.1.3. Beneficiaries of the agreement**

Under Article L. 114 of the French Social Action and Family Code, “any limitation of activity or restriction of participation in society suffered in their environment by a person due to a substantial, lasting or definitive alteration of one or more physical, sensory, mental, cognitive or psychological functions, a multiple disability or a disabling health problem, constitutes a disability [...]”.

This definition reflects the multiplicity of disability situations and their consequences.

This situation is also understood by Article L. 5213-1 of the French Labour Code, which provides that the status of a worker with a disability may be recognised for “any person whose chances of finding and holding down a job are effectively reduced as a result of the alteration of one or more physical, sensory, mental or psychological functions”.

This agreement also applies to employees with disabilities within the meaning of Article L. 5212-13 of the French Labour Code (Appendix 1) regardless of the duration and nature of their contract.

Employees who have applied to the Maison Départementale des Personnes Handicapées [Departmental Authority for People with Disabilities] (MDPH) in their department of residence for the Reconnaissance de la Qualité de Travailleur Handicapé [Recognition of the Status of a Disabled Worker] (RQTH) and have provided the company with a receipt for the submission of this application are also beneficiaries of the agreement. In the event of refusal by the MDPH, or after a period of 9 months during which the employee has not been able to confirm the admissibility of his or her application for RQTH by the MDPH, the employee will no longer be eligible for the provisions of this agreement, without however losing the benefit of the actions implemented and completed.

The RQTH approach is personal. Employees are free to communicate their situation to the stakeholders concerned. These stakeholders are bound by an obligation of discretion regarding any personal such information they may receive.

### **1.1.4. Encouraging and supporting RQTHs**

On the occasion of this new 2023-2025 agreement, the Group wishes to encourage and support RQTHs.

To this end, employees wishing to declare their status as a disabled worker may benefit from support from a service provider in their administrative procedures, with a view to obtaining their RQTH. This support will be financed from the agreement budget.

In addition, Group entities that so wish may award universal service employment vouchers (CESU) or a bonus, of an amount that each entity will be responsible for determining, to employees who submit a RQTH request and that is accepted, both at the time of the first request and at the time of its renewal.

## **1.2. MANAGING THE AGREEMENT**

### **1.2.1. The Central Disability Team (ECH)**

This team reports to the Social Policies Department (PSO) within the DRHG.

The ECH carries out its role of coordinating, steering, monitoring the agreement budget and implementing the provisions of the agreement within Group entities.

It is responsible for requesting approval of the agreement by the county's ("département") Prefect, for financial reporting and for monitoring agreement commitments with the monitoring commission and the joint working group as well as the county's Prefect.

It ensures the communication and visibility of the results and initiatives of the entities through the Group's various communication media. It deploys digital communication tools presenting the agreement's aids and measures.

It ensures that all employee awareness-raising actions continue, particularly on the occasion of the Semaine Européenne pour l'Emploi des Personnes Handicapées [European Week for the Employment of People with Disabilities] (SEEPH).

The ECH is composed of 5 FTEs during the term of the agreement. Depending on the progress of the actions and the results observed, resources may be strengthened or spread out in the entities.

This team is also specifically in charge of the commitments under the agreement for entities belonging to the Crédit Agricole S.A. UES.

The ECH provides the Disability Integration Manager (RIH) with all necessary assistance and acts as a facilitator to enable him/her to achieve the objectives of the agreement set out at the level of his/her entity.

It also seeks innovations in the disability life improvement sector, likely to be tested and deployed within the Group's entities.

### **1.2.2. The Disability Integration Manager**

In accordance with legal provisions, each Crédit Agricole S.A. Group entity appoints at least one RIH, who is an employee of the Human Resources business line.

Within the scope of his/her entity, the RIH:

- mobilises the operational stakeholders in his/her entity to promote the deployment of the agreement's actions;
- structures, coordinates, monitors and relays the actions of the Crédit Agricole S.A. Group's disability policy;
- coordinates requests from disabled employees in their interest vis-à-vis their line manager and the Human Resources Manager, using the medical and social services and the ECH as well as any other participant, including employee representatives, whose expertise may be necessary in the context of the case concerned;
- monitors, in conjunction with the medical and social services (occupational health doctor, social worker, etc.), changes in the individual situation of employees with disabilities within his/her entity;
- reports to his/her line manager and the ECH, the actions implemented and the results in the various aspects of the agreement;
- monitors data relating to employees with disabilities in his/her entity via the dedicated management tool;
- checks the consistency of the information relating to employees with disabilities with that sent monthly by the payroll stakeholders via the DSN to the social organisations;
- sets out the annual disability assessment of his/her entity before the staff representative bodies concerned.

The tasks entrusted to the RIH form an integral part of his/her job definition. This responsibility is taken into account when defining his/her annual objectives by his/her line manager and gives rise to the recognition of the skills that he/she has acquired and/or the performance that he/she has achieved in this capacity, in particular during his/her annual assessment.

Each RIH devotes the time necessary to support projects and employees with disabilities in their integration and development within the entity or Group. This time, determined with his/her line manager, varies according to the situation in each of the entities, without however being less than three days per month, particularly for entities with the lowest number of persons among those submitting declarations.

The contact details and role of the RIH are displayed on the staff noticeboards and/or on the intranet sites. The accessibility of information for visually impaired and blind people is ensured by adapted and upgradeable software.

The parties to this agreement shall ensure that the RIH of each Group entity has the necessary resources to carry out the aforementioned missions.

### **1.3. OTHER OPERATIONAL STAKEHOLDERS**

#### **1.3.1. Human resources stakeholders**

The human resources director is responsible for the deployment of this agreement within his/her company. The mobilisation of all stakeholders in the human resources function (RRH, GRH, RIH, training manager, HRIS, payroll department, etc.) is essential in reaching the objectives assigned to the entity. The teams in charge of recruitment for each entity, working closely with their RIH, are the key stakeholders in the system.

### **1.3.2. The manager**

Managers are responsible for supervising, developing and supporting employees with disabilities on a daily basis, paying particular attention to the organisation and work processes of their team(s) and their working environment.

### **1.3.3. Occupational health and prevention services and social assistance**

Employees with disabilities benefit from enhanced medical monitoring by the occupational health doctor. They shall be informed in advance by the ECH or the RIH of the arrangements provided for by this agreement. Workstation adjustment and maintenance in employment actions may only be carried out with the agreement of the employee and at the express request of the occupational health doctor.

The entities' social workers are called upon to analyse cases and support disabled employees.

### **1.3.4. Employee representative bodies**

In addition to their legal prerogatives, employee representatives (elected or duly authorised members) are among the preferred contacts for employees. They are meant to be called upon for measures and actions carried out in the context of the disability policy, in particular the Social and Economic Committee (CSE), and more specifically the Health, Safety and Working Conditions Committee (CSSCT), with regard to its prerogatives. It is recommended that the CSEs appoint a disability contact person from among their members.

### **1.3.5. Communication stakeholders**

The entire communication business line is mobilised to highlight the actions to deploy the agreement. They are called upon as part of communication and employee awareness projects. They participate in developing the inclusion of disability in the communication plan of the Group and its entities.

### **1.3.6. Purchasing department and entity buyers**

The entire purchasing business line contributes to the search for, identification and construction of partnerships with, in particular, entities in the protected and adapted work sector. Particular attention is paid to the inclusion of social clauses in calls for tender and consultations guaranteeing the social commitment of the Group and its entities.

### **1.3.7. Other stakeholders (experts, psychologists, accessibility, etc.)**

The assistance of experts such as psychologists, ergonomists, etc. may be requested.

## **II. RECRUITMENT PLAN WITHIN THE CRÉDIT AGRICOLE S.A. GROUP**

The ECH supports the RIHs and all stakeholders in actions and initiatives to recruit candidates with disabilities.

The aim of the ECH is to anchor the recruitment process for workers with disabilities in the recruitment systems of the Crédit Agricole S.A. Group and the HR processes of the entities, and to support each player at all stages of recruitment.

The entities of the Crédit Agricole S.A. Group undertake to pursue the proactive policy of recruiting people with disabilities begun in previous years, and in particular to seek new external assistance and expertise to meet its objectives.

### **2.1. RECRUITMENT COMMITMENTS**

Pursuant to the principle of non-discrimination, considered as a major focus of the Group's disability policy, applications from people with disabilities are studied according to the same skills analysis principles, regardless of academic background and according to the same process as those of other candidates, for all open positions and business lines within the Crédit Agricole S.A. Group.

In addition, the recruitment teams of Crédit Agricole S.A. Group entities, in coordination with the RIH and, where applicable, the ECH, encourage the use of various partnerships and initiatives (Cap Emploi, specialised firms, temporary employment agencies, hospital or para-hospital sector, specialised education, specialised job forums, etc.). They enhance internal procedures to develop recruitment actions and promote applications from people with disabilities.

To encourage the recruitment of people with disabilities, all types of contract (permanent contract, fixed-term contract, temporary work, work-study contracts, internships, professional simulation periods (PMSMP), etc.) are taken into consideration.

In addition, Self-Employed Workers with Disabilities, established by law no. 2015-990 of 6 August 2015 for growth, activity and equal economic opportunities, are used as much as possible.

Similarly, applications for summer jobs (holiday assistants) for young students with disabilities are carefully examined by the entities' recruitment stakeholders.

In the review of the previous agreement, and considering the current economic context, the parties agree to set a target of 200 hires at the level of the Crédit Agricole S.A. Group, including at least 60 permanent contracts and 50 work-study trainees (apprenticeship and professionalisation contracts), during the 2023-2025 period. The target annual employment rate is of one-third of these disabled workers per year, all contracts combined.

This target of 200 hires may be annually adjusted downwards, in proportion to the fall observed in the Group's permanent contract hires, as compared with the annual average of the Group's permanent contract hires carried out during the last two Group disability agreements (period from 2017 to 2022). This annual average will be presented to the monitoring commission that will be held in the first half of 2023.

In any event, this downward revision cannot result in a target of less than 150 hires. Furthermore, the parties' objective is that none of the business lines of the Crédit Agricole S.A. Group should have an employment rate below 3% at the end of 2025.

To date, all the contracts below are accounted for and declared under the Crédit Agricole S.A. Group companies' OETH. However, to achieve the aforementioned objectives, only the following are taken into account:

- permanent contracts;
- fixed-term contracts of more than 3 months;
- training contracts leading to a diploma or qualification on a work-study basis, of more than 3 months;
- temporary employment contracts of more than 3 months;
- internships of more than 3 months and professional simulation periods.

To boost the involvement of each entity on the recruitment of workers with disabilities, the recruitment objective of each entity is included in the roadmap of the Human Resources Departments and will be monitored by the HRD committee.

Hires are spread over the various business divisions of the Crédit Agricole S.A. Group. They are implemented by the dedicated recruitment stakeholders of each entity.

A detailed report showing the number, nature and duration of contracts as well as the number of people concerned is presented to the joint working group. The RIHs contact the GRH [HRMs] in order to set up annual monitoring of this commitment. The ECH consolidates the result at Group level.

In addition, in the event of the departure of an employee with a disability within the first three months of his/her employment contract, at the employer's initiative, the hire is not included in the achievement of the entity/Group's objectives.

Furthermore, and in order to strengthen this commitment, the Crédit Agricole S.A. Group has set itself the objective of achieving, at Group level and over the term of the agreement, the overall rate of 25% for transforming all the contracts listed above into permanent contracts.

The ECH pays particular attention to the entities that made the least progress in the last agreement on the recruitment of people with disabilities. Thus, to help entities improve their employment rate, a study is offered by ECH to entities in the following situations:

- companies newly integrated into the Group, within 6 months of their integration;
- companies whose rate of employment of people with disabilities is less than 3% during the first 6 months of this agreement;
- companies whose employment rate has fallen or not changed during the 3 years of the previous agreement.

This study is conducted by the entity's RIH and a specialised firm, in conjunction with the ECH. It will result in an action plan proposing solutions especially for the specificities of the entity concerned.

In addition to these actions, the ECH ensures that the Group's recruitment website complies with the accessibility standards defined by the regulations.

## **2.2. RECRUITMENT MECHANISMS AND TOOLS**

The RIHs and the ECH offer recruitment stakeholders all mechanisms, partnerships or solutions that enable the achievement of the agreement's recruitment objective.

Within his/her entity, the RIH proposes a set of actions, including:

- the use of specialised external stakeholders (generalists or specialists in the recruitment of people with disabilities);
- the development of a network and relations with schools (creation or strengthening partnerships with target schools and universities, participation in specialised and general forums, payment by Crédit Agricole S.A. Group entities of part of their apprenticeship tax to organisations working in favour of people with disabilities, in particular the target schools);
- engagement with stakeholders in the employment market ("customised" recruitment operations including, for example, support, training and integration actions, relations with the regional management of Pôle Emploi and CAP Emploi, etc.).

The ECH works with the entities' stakeholders on, in particular:

- making disability visible in internal recruitment or mobility processes (such as Mobilijobs), as well as by publishing job offers on the Group's social networks;
- the deployment of best practices around the use, feeding and updating of the inclusive CV library: Myhandijobs;
- the search for candidates through initial and professional training projects. The Crédit Agricole S.A. Group develops and finances projects enabling people with disabilities to access various training courses (initial and professional training). It is proposed that target training programmes be developed as work-study programmes in emerging business lines (e.g. IT);
- developing partnerships with specialised schools financed with the agreement's budget to offer inclusive training on emerging digital business lines.

The ECH seeks to develop other initiatives in connection with the development of the entities' business lines. It plans, in particular, to initiate discussions during the agreement on emerging business lines in order to recruit and transform short-term contracts into permanent contracts. It will maintain communication with and send reminders to HR stakeholders on the use of Myhandijobs for their recruitment needs.

In addition to these specific actions, the ECH also proposes:

- awareness-raising and training for recruiters and managers;
- inserts in disability-related publications and media;
- a presentation of the integration policy within the companies of the Crédit Agricole S.A. Group, and the design of a specific "disability policy" brochure included in the induction booklet for new recruits;
- specific training for supervisors (or sponsors), voluntary employees, during their working hours, to welcome and support apprentices or trainees with disabilities as well as mentors, in their support mission. The assignment thus entrusted to supervisors and mentors must be valued when defining their objectives and give rise to recognition of the skills that they can acquire, particularly during their annual assessment;
- to highlight disability in the Group's youth plan.

### **2.3. THE PROCEDURES FOR WELCOMING AND INTEGRATING NEW ENTRANTS WITH DISABILITIES**

A high-quality induction and integration of new entrants with disabilities contributes to successful integration into the company.

Under the 6<sup>th</sup> agreement, an information document intended for these new entrants was created as part of a FReD action by Crédit Agricole S.A.. This document will be presented to the joint working group, and will also be presented to the other entities of the Crédit Agricole S.A. Group that may deploy it, or use it as inspiration to enhance the documentation already existing in their company.

#### **2.3.1. The induction and integration process for permanent and fixed-term contracts**

Specific actions and formalised processes enable the teams to prepare the interviews and the induction of the person with a disability in the entity in advance.

Before the arrival of the new employee and with their written agreement, the RIH and the GRH, if applicable, support the manager in finding the most appropriate organisation and thus ensure the smooth running of the employee's integration. As soon as it is informed of the recruitment, and subject to the employee's agreement, the ECH will offer training to teams and managers welcoming an employee with a disability in order to promote the employee's entry into the position and their proper integration into the team.

### **2.3.2. The induction and integration process for work-study contracts**

The development of work-study programmes (professionalisation and apprenticeship contracts) is a key factor in promoting the access or return to employment of people with disabilities: it enables both skills development and integration into the company. In this context, in line with the existing agreements in the entities, the Crédit Agricole S.A. Group gives itself the primary objective of supporting the success of the work-study period and above all of establishing, at the end of this period, a permanent contract, taking into account the skills assessment conducted by the mentor or the apprenticeship supervisor.

Under the 6<sup>th</sup> agreement, a CV library was set up to facilitate the permanent recruitment of work-study students with disabilities and the sourcing of external applications from people with disabilities.

### **2.3.3. The induction of employees with disabilities**

Like apprenticeships, the presence of trainees with disabilities in the company meets several objectives:

- To offer internship opportunities to students in order to acquire know-how, an essential complement in their training courses;
- To raise awareness among employees about disability, after written agreement from the trainee;
- To raise management's awareness of the skills developed by the trainee, and thus promote future recruitment.

Given these objectives, welcoming trainees with disabilities will continue to be widely encouraged and will demonstrate our commitment.

## **III. EMPLOYMENT DEVELOPMENT AND RETENTION PLAN WITHIN THE CRÉDIT AGRICOLE S.A. GROUP**

It has been statistically demonstrated that 80% of disabilities occur during a person's life. Given the average age of the Group's population, the parties note that there may be a large number of workers who do not benefit from the provisions of this agreement, whereas they could be eligible for it if they were granted status as a worker with a disability (RQTH).

This situation must be given even more attention as, although it may not currently bother the workers concerned, a disability may ultimately have consequences on their possibilities for professional development or their state of health.

Remaining in employment is the extra measure of the recruitment plan. The support it provides (technical, human and organisational solutions) contributes to achieving the legal employment rate of the Group's companies.

Consequently, the Crédit Agricole S.A. Group undertakes to implement all measures to encourage job retention in order to ensure that at least 75% of employees with disabilities present in the Group's entities on the 1<sup>st</sup> day of the agreement are present in the workforce at the end of the agreement, i.e. on 31 December 2025, subject to a change in their situation with regard to their disability.

The age pyramid shows, under current legislation, that 25% of employees with disabilities are likely to claim their pension rights during the period of application of the agreement.

It is specified that this commitment is only a minimum and that all measures will be studied to enable employees of retirement age, but who wish to remain in employment, do so in the best conditions.

The Crédit Agricole S.A. Group undertakes to implement the appropriate means to provide reasonable compensation for each employee's disability, to enable them to carry out their duties under the best conditions and to benefit from equipment or facilities in the professional or even private sphere.

Multidisciplinary stakeholders cooperate to find solutions for workstation adjustment, job retention or, if necessary, redeployment, appropriate to the situation of each employee with a disability.

The same procedure applies to employees whose occupational health doctor considers that their situation should lead to recognition of the status of a worker with a disability under Article L. 5212-13 of the French Labour Code.

All specific situations, reported by the employee concerned, his/her management, the occupational health and safety service (SPST), staff representatives, etc., enable, after the opinion of the occupational health doctor and with the agreement of the person concerned, the implementation of specific actions, such as the adaptation of his/her working environment, working hours, tasks, support, professional training, etc.

#### **IV. COMMITMENTS TO MAINTAINING IN EMPLOYMENT**

The principle adopted is to respond appropriately to all requests from workers with a disability for interventions intended to keep them in employment, in compliance with the legal provisions.

These must first be the subject of recommendations from the SPSTs and/or referring doctors of workers with disabilities, depending on whether they are recommendations for maintaining in employment or recommendations in a private capacity.

The costs of adapting the working environment to reduce the consequences of disability on professional activity are charged to the budget of the agreement, in addition to the common law measures that must be called upon as a priority (Agefiph, CPAM, supplementary health insurance, personal protection, etc.). The annually updated Agefiph cover thresholds are used as a reference for the calculation of the cover provided by the company.

Beyond Group measures, there may be specific and complementary contractual arrangements provided for by the employee's entity.

#### **4.1. MEASURES AND TOOLS FOR MAINTAINING IN EMPLOYMENT**

They mainly concern the adjustment of the workstation and measures to support the employee.

Some are financed by the budget of the Group disability agreement, others are granted within the framework of the entities' HR management policies on the basis of medical evidence.

##### **4.1.1. Employee support**

Employees can benefit from dedicated support as soon as they are integrated and as often as necessary during their career.

Depending on the situation, support may be internal (mentoring or with the support of social workers) and/or external, provided by a specialised firm.

The agreement's budget also covers all measures aimed at keeping employees with disabilities in employment and developing their professional careers and their career development.

These measures are implemented, after a study of the situation with the employee, by the RIH or the ECH and on the written recommendation of the occupational health doctor.

These measures are handled on a case-by-case basis and include:

- all adjustments concerning the workstation (hardware, software, ergonomic environment);
- improving accessibility and adapting the conditions for evacuating work premises (adapted car park, passenger lift, adaptation of lifts, ramp, evacuation chair, scooters, visual alarms, mobile phone alarms, etc.) and workplace safety devices to take into account the specific needs of employees with a disability present on a site;
- additional financing beyond the social benefits of personal equipment, such as appliances and prostheses (hearing aids, prosthetic limbs, teleloops and any technological innovation such as GPS for the blind, etc.);
- aids for communication (French sign language interpreter, translation into Braille, etc.) or living conditions (carers, etc.) as well as access to the TADEO platform for deaf and hearing-impaired people;
- personalised support by external specialists in relation to the specific needs identified;
- housing assistance for employees with disabilities so that they can live closer to their place of work (search costs, relocation costs, special disability compensation arrangements, etc.) are submitted to the ECH for approval based on a quotation. The assistance of an ergonomist and/or a project manager may be recommended by the ECH;

- in the absence of specific measures put in place in the entity, in the event of a change of place of residence resulting from a geographical transfer imposed by the employer (reorganisation or relocation of the employee's unit, etc.), any additional rental costs may be offset by financial aid, on presentation of receipts and according to a ceiling to be established by the ECH, in connection with the social assistance service and after consultation with the joint working group. Searches for accommodation may be carried out with the help of a listed external service provider, who will be made aware of accessibility issues. In the absence of a housing search mechanism provided for by the employee's entity, the RIH will, with the support of the ECH, search for a service provider to support the employee;
- the Crédit Agricole S.A. Group will participate in all initiatives and searches, in partnership with other companies, institutions or associations, aimed at improving the working conditions of employees with disabilities and developing new measures that may be proposed, particularly in the context of maintaining employment and developing employability;
- the Crédit Agricole S.A. Group will continue partnerships with associations or bodies working for the social and professional integration of people with disabilities and will study new opportunities that may benefit the employees of the Crédit Agricole S.A. Group. The partnerships cover an exchange of resources and services outside the scope of sponsorship activities, such as prioritising the allocation of a guide dog or participating in training and awareness-raising actions.
- workshops deployed by the ECH and in which the solutions selected at the end of the "return to work" project will be developed and tested before validation by the ECH and application in the different entities.
- for employees whose disability would lead them to be unfit for any work in the company and if, despite all the redeployment efforts within the Crédit Agricole S.A. Group, no employment solution can be found, personalised assistance will be put in place. The employee will be offered a professional assessment and, in particular, support from a firm specialising in disability to be defined with his/her entity for a period of up to six months, renewable once. This measure is financed by this agreement's budget. To this end, during the dismissal procedure for unfitness, employees will be informed of the existence of specific provisions that exist for BOETH [OETH beneficiary] employees.
- provisions concerning the career management of workers with disabilities:
  - o funding by the agreement's budget of specific support for employees wishing looking for internal or external job mobility;
  - o the development of exchanges with HR managers in order to finance, through the agreement's budget, support adapted to changes in the situation of workers with disabilities (return to employment, maintenance of employability within or outside the Group, etc.);
  - o the taking into account of the risk of increasing mental disabilities and the need to improve their care, through specific training or support tailored to the employee's disability financed from the agreement's budget, for the attention of the teams and employees concerned.
- provisions concerning support for the retirement of workers with disabilities:
  - o review with HR departments of end-of-career planning;

- the financing, through the agreement's budget:
  - of training for Individual Development Managers (RDIs)/GRHs/Social Relations Managers (RRS) in retirement situations;
  - of dedicated contracts with specific partners:
    - to inform about retirement conditions for workers with disabilities aged 50 and over
    - to assist and advise on the end-of-career procedures for workers with disabilities/invalidity from the age of 55;
- the implementation of innovations to maintain workers with disabilities in employment;
- the study of an organisation making it possible to appoint a disability IT contact person at Crédit Agricole S.A. Group level.
- the creation of a network of disability IT contacts within each entity in order to coordinate and manage changes to software versions and IT tools, with the support of the ECH;
- the setting up of pilots to test appropriate technological innovations according to the types of disability;
- the organisation of exchanges with the HECA and the Villages by C&A to know and test the innovations of the disability Start-ups hosted by the Villages or promoted by the Handitech Trophy.

To facilitate adjustments involving Crédit Agricole S.A. Group's IT departments, specific service agreements have been drawn up, setting out the intervention processes and deadlines. They may be adapted and improved according to new needs.

Requests that cannot give rise to disability compensation measures will be presented to the joint working group.

#### **4.1.2. Other measures**

##### *4.1.2.1. Aids for adapted transport*

After studying the situation of the employee with a disability, the implementation of measures to facilitate commuting may be proposed depending on the employee's mobility and health situation.

Other situations that may be covered are:

- participation in meetings or business trips outside the entity in which the employee habitually operates;
- medical examination upon returning to work or periodic examination;
- occasional access to another geographic location within the Group.

This transport aid, which will in principle be capped at an annual amount of €10,000 per employee, is strictly reserved for professional use and is conditional on compensation for the consequences of the employee's disability.

The occupational health doctor must certify in advance that the allocation of this aid is necessary and in accordance with the two aforementioned conditions. As a minimum, medical recommendations must be confirmed once during the period of application of the agreement.

To this end, each employee must undertake to comply with these rules by signing a standard letter issued by the RIH of the entity to which he/she belongs when this compensation is paid.

#### *4.1.2.2. Aid for adapting a personal vehicle*

The costs of adapting the employee's personal vehicle, insofar as it is necessary to compensate for his/her disability, and facilitates travel to the workplace, may be covered by the agreement's budget.

Capped fixed aid will be determined annually after consultation with the joint working group.

The implementation of the Law of 5 September 2018 on the freedom to choose one's professional future will no longer allow, under the conditions currently in force, the financing of these expenses at the end of the approved agreements (end date of no later than 31 December 2025 for the Crédit Agricole S.A. Group).

To anticipate this abolition, the ECH studied alternative solutions to adapted transport during the previous agreement.

The results of this work will be presented to the joint working group in order to discuss, in particular, possible avenues for other working locations within the Group.

These measures, alone or in combination, must be such as to compensate for the end of the possibilities opened up by the approved agreements, while limiting transport-related fatigue and allowing social ties within the Group to be maintained.

## **4.2. MEASURES IN FAVOUR OF RETAINING IN EMPLOYMENT RELATING TO THE ORGANISATION OF WORKING TIME GRANTED BY THE ENTITIES**

### **4.2.1. Adjustment of working arrangements**

In compliance with the legal provisions, after studying the situation with the employee concerned and on written recommendation from the occupational health doctor, the entities undertake to make their best efforts to adjust the employee's working arrangements.

Actions, such as teleworking, may therefore be implemented as soon as possible. In the event of specific medically justified limitations, the teleworking regime applicable to employees with disabilities may be more favourable than that applicable in the entity to which they belong.

#### 4.2.2. Adjustment of working conditions

In compliance with the legal provisions, after studying the situation with the employee and on the written recommendation of the occupational health doctor, the entities undertake to implement the actions such as those listed below, without this list being exhaustive:

- the benefit of additional two days' leave to carry out the necessary procedures, including medical ones, for the recognition of the disability and upon renewal of the recognition; this leave may be divided into half-days. The leave will be granted upon receipt of appropriate supporting documents;
- the adjustment of working hours: in compliance with the regulations in force on working time, the occupational health doctor must define, in conjunction with the person concerned and then the line manager, the desired adjustment of working hours to take into account the fatigability or medical limitations of the person. These provisions will be extended under the same conditions to family carers employed by the Group and close relatives of a person with disabilities (in accordance with Article L. 3122-26 of the French Employment Code);
- adaptation of therapeutic part-time work to the consequences of the employee's disability: the occupational health doctor defines, alongside the disabled employee and his/her line manager, the desired weekly and daily work schedules to take into account the medical limitations or fatigability related to the person's disability, in compliance with the regulations in force on working time. The Human Resources Department formalises an amendment to the employment contract which specifies the organisation of the agreed working time as well as the arrangements for carrying out the role;
- occasional adjustment of working hours: working hours may be adjusted occasionally, without impact on salary, on the medical recommendation of the occupational health doctor;
- facilitating the maintenance in employment of employees with one or more children, regardless of their age, and/or a spouse (within the meaning of tax regulations), with a disability. The measures set out below will be granted after review of the file processed by the entity's social assistance department or, failing that, that of Crédit Agricole S.A., and after consultation by the ECH with the RIH and the occupational health doctor;
- as soon as the age of the child with a disability exceeds the age limit provided for the allocation of leave for sick children, the existing measure of leave regardless of age limit is maintained;
- requests for the transition to part-time work and requests for the adjustment of working hours (staggered working hours) motivated by the support of a child and/or a spouse with a disability will be implemented, in coordination with the line manager, without the latter being able to object;
- changes to working organisation and in particular teleworking are also likely to facilitate the continued employment of employees who are parents of children with disabilities. They will therefore be studied in accordance with the employee's particular situation and the entity's organisational constraints;
- particular attention will be paid to employees with disabilities when renegotiating or negotiating a collective agreement concerning the day off donation scheme;

- ensure, on the premises of the entities concerned by flex office, the creation of spaces reserved for employees whose state of health requires specific arrangements of their workstation and their maintenance. The entities will ensure that employees are made aware of these arrangements and that these workstations will not stigmatise their users.

Under the previous agreement, the ECH studied, in conjunction with the GRHs and the relevant teams of the Group, the support that can be offered to workers with disabilities returning to their entity, following a long illness. The results of this work will be presented to the joint working group before being implemented as part of this agreement.

#### **4.3. OTHER MEASURES FINANCED BY A DEDICATED BUDGET, EXCLUDING OETH**

The measures mentioned below, which will not exceed, subject to exceptions, an amount of €5,000 per year and per employee, will be granted by the ECH on the basis of a file processed by the entity's RIH, the social work service and possibly the occupational health doctor, in order to ensure the validity of the request:

- housing support: in the case of a property purchase that reduces the employee's commute time, the additional cost of the mortgage insurance premium linked to the employee's disability will be covered in part. A fixed amount, determined on a case-by-case basis by the ECH and the entity's social department or, failing that, by the social department of the Crédit Agricole S.A. head office, will then be allocated to the employee with a disability;
- financing of certain specific care or support;
- financing of materials and equipment;
- making improvements to improve the accessibility and autonomy of people with disabilities.

These various forms of aid may be requested by any employee, on his/her own behalf, if he/she has a disability or, if this is not the case, for the benefit of his/her descendants with disabilities. All of these aids contribute to improving the work-life balance of the employee.

The joint working group will be informed of the number of files examined relating to these measures and the amounts granted in order to monitor the volume of files processed and to suggest any improvement measures in the processing of such files.

#### **4.4. SUPPORT FOR THE CAREER DEVELOPMENT OF PEOPLE WITH DISABILITIES**

The Group pays particular importance to monitoring and supporting employees with disabilities in their careers within the Crédit Agricole S.A. Group.

In keeping with the confidentiality of individual situations, in order to prevent career development gaps, particularly in the areas of mobility, remuneration, training and with a view to taking, where appropriate, adapted corrective measures, a study will be conducted by the ECH in conjunction with the entities, at the request of the monitoring commission.

Like any employee, persons recognised as having a disability may refer the matter to their GRH, RIH or manager for an examination of their career path and the positions towards which their orientation or development could be considered. They may be accompanied by a staff representative from their company.

At the request of the employee with a disability, formal and personalised monitoring may be carried out by the RIH in order to study and improve, in addition to the interviews conducted with the GRH and/or the manager, his/her career development and mobility prospects. It should be noted that mobility workshops accessible to all employees are regularly organised by the Group.

The ECH participates in the monthly Group Mobility Management Committee in order to answer any questions from participants about the disability agreement, present achievements related to recruitment, and learn about opportunities for positions likely to correspond to the profile of employees with disabilities. This approach is carried out in compliance with confidentiality and the principles of non-discrimination and equal rights and opportunities.

In the context of functional mobility, the necessary measures when taking up a position (accessibility, translation aids, etc.) are implemented.

Under this agreement, any employee with a disability undergoing mobility or professional retraining may request a skills assessment from their RIH.

#### **4.5. REVIEW OF SPECIFIC GROUP OFFERS**

During the period of application of this agreement, the ECH may study specific offers for people with disabilities with Group entities.

In this respect, a review will be carried out of mortgage insurance schemes for employees with disabilities.

This work and the follow-up to it will be presented to the joint working group.

## **V. TRAINING**

Various training initiatives for all employees and employee representative bodies of Crédit Agricole S.A. Group entities will be undertaken regularly to facilitate the induction, professional integration, career development and retention in employment of people with disabilities.

### **5.1. TRAINING FOR PEOPLE WITH DISABILITIES**

The Group ensures equal access to training for all employees with disabilities:

- Individual training courses requested by employees with disabilities, and provided for under their entity's skills development plan, will be given special attention as part of the smooth running of their career. Support for validation of prior experience will be encouraged;
- Training is provided under material conditions compatible with the employee's disability. Otherwise, the RIH agrees corrective measures with the training manager in connection with the ECH (compliance of accessibility, French sign language interpreter, Braille documentation, individualised training, etc.);
- Employees with disabilities are given priority access to all training (technical, personal development, skills acquisition or other) enabling them to adapt to new work organisations and technological changes. The adaptation of workstations may require people with disabilities to undergo specific training. They are set up at the initiative of the ECH and provided to the employees concerned by specialised organisations.

All these actions, excluding the skills development plan, as well as the related logistics, teaching and coordination costs are covered by this agreement's budget.

### **5.2. TRAINING INITIATIVES FOR EMPLOYEES**

The disability training and awareness programmes previously offered to managers/recruiters have not proved their effectiveness.

Given the need to mobilise all the Group's business lines and the entities that make up the ECH, the ECH, working with IFCAM, has developed training pathways to integrate disability issues by forming a working group comprising the various stakeholders (HRD employees/managers/employees/employee representatives) concerned by this subject.

During the first year of this agreement, the ECH will present the conclusions of this work to the joint working Group with a view to deploying the solutions selected for all employees. Among these, it will include the training/diversity/anti-discrimination module in the entities' training catalogue with a focus on disability.

Furthermore, the ECH ensures that the stakeholders identified are informed of and trained in any legislative changes and good practices regarding disability.

The priority targets are:

- the RIHs who will be trained on their role;
- managers;
- HR business lines and, more specifically, recruitment officers and GRHs;
- employee representatives;
- medical and social teams;
- buyers;
- safety representatives and professional risk prevention workers (IPRP).

In addition, it appears necessary to increase awareness among managers of employees with disabilities whose situation they are aware of. In this respect, training will be presented to the parties before the end of the first half of 2023. This training must have been completed by the relevant managers no later than by the end of this agreement.

Lastly, more specific training on other topics may be provided, in particular to managers, recruiters and staff representatives.

## **VI. AWARENESS AND COMMUNICATION PLAN**

Various awareness and communication actions, involving all employees and employee representative bodies of Crédit Agricole S.A. Group entities, will be regularly undertaken in order to facilitate the induction, professional integration, career development and maintenance in employment of people with disabilities.

### **6.1. AWARENESS-RAISING ACTIONS**

The ECH offers awareness-raising actions throughout the year (conferences, workshops, digital events, etc.) to the entities and in particular during the European Week for the Employment of People with Disabilities, ensuring that all the entities are involved.

The RIHs relay these initiatives and are themselves proactive in mobilising the social body as widely as possible.

### **6.2. COMMUNICATION ACTIONS**

The conclusion of this 7<sup>th</sup> agreement will be the subject of enhanced communication. Thus, the signature of the agreement will be announced to all employees by a member of the Crédit Agricole S.A. Group Executive Committee. Subsequently, the agreement and its practical application procedures will be the subject of an ambitious communication plan at the initiative of the ECH and in conjunction with the stakeholders concerned, so as to bring the various aids and measures provided for under this 7<sup>th</sup> agreement to the employees' attention as widely as possible.

The ECH will be in charge of deploying specific and digital educational tools to present the essential points of the agreement.

These dissemination methods will be reviewed in conjunction with the Group's communication departments.

The aim is to put these media online via the new HR Portal, but also via posters incorporating QR codes, responsive applications and paper media for the SPSTs [occupational health and safety services], the social assistance service and the staff representatives who are members of the joint working group.

The dissemination of the agreement will be extended to external SPSTs, with which the Crédit Agricole S.A. Group interacts. The ECH will ensure that the RIHs provide the relevant SPSTs with all the media and tools needed to fully understand this new Group disability agreement.

An effort will also be made to regularly post on social networks to highlight the initiatives of the entities in terms of disability policy, the Group's annual results, work-study campaigns or any testimonials from employees with disabilities in the context of the Human Project. The communications will demonstrate that the Group's entities are open to applications from workers with disabilities.

The HR Portal will provide access to all media and information. To facilitate communication, a generic mailbox has been created by the ECH ([handicap.groupe@credit-agricole-sa.fr](mailto:handicap.groupe@credit-agricole-sa.fr)) to answer any questions.

New information media were created during the 5<sup>th</sup> agreement and in particular, a Disability newsletter, accessible via the HR intranet.

The aim is to ensure its broadest possible dissemination. Each employee may request it via the generic mailbox.

An overhaul of the RIH and IRP (MOCCA) sharing tool was carried out during the 5<sup>th</sup> agreement to improve its design and content, and increase accessibility criteria.

The ECH plans to create a Disability Community between Crédit Agricole S.A. and its subsidiaries in order to facilitate the exchange of best practices and the sharing of experience between employees with disabilities.

Like the FReD awards, the ECH will seek to promote disability initiatives by creating Handi awards that will reward all disability-related initiatives.

### **6.3. COMMUNICATION AND INFORMATION TECHNOLOGIES**

The ECH ensures that regulatory changes are disseminated to the RIHs to enable the entities to bring the tools proposed to employees with disabilities into compliance, particularly with regard to digital accessibility, in accordance with Article L.5213-6 of the French Labour Code.

The studies carried out at Crédit Agricole S.A. Group level and their developments within the entities will include standards enabling accessibility and maintenance of the hardware and IT applications used by employees with disabilities in the business concerned (teleloop for people with hearing difficulties, voice synthesis, eye navigation for people who can no longer use their hands, etc.).

The Crédit Agricole S.A. Information Systems Department monitors technology, particularly in terms of accessibility standards. Changes will be taken into account and implemented, as soon as possible, to improve the working conditions of the employees concerned.

In order to enable as many people as possible to benefit from the changes, the participation of employees with disabilities in technological innovation communities that exist in certain Group entities is encouraged.

## **VII. PLAN TO USE PURCHASES FROM THE PROTECTED AND ADAPTED WORK SECTOR (STPA)**

The Law of 5 September 2018 no longer includes the use of STPA as a component of the employment rate. However, the turnover generated with EA/ESATs is partly deductible from the amount of the final social contributions to be paid. Moreover, the use of STPA provides a professional activity to a large number of people who are far from traditional forms of employment. Therefore, purchases from EA/ESATs are considered responsible and as such fall within the scope of the Group's Social and Environmental Responsibility actions.

This paradigm shift must further be explained to buyers and decision-makers so as not to slow the momentum initiated in 2005 with the Group Purchasing Department (DAG), and which has enabled the Group to progress regularly since the first approved agreement.

This attention point is taken into account by the DAG, which undertakes to organise, with the ECH, targeted communication actions towards the stakeholders concerned.

The shared objective is to keep everyone engaged and to enable the development of new practices, particularly in terms of subcontracting, towards business sectors linked to changes in the Group's activities.

The ECH will ensure that the use of STPA is mentioned in each new call for tenders organised by the DAG.

It must be possible for the Group entities to deploy each framework agreement.

The aim of the DAG is to make the entities aware of the use of STPA by establishing annual quotas to be jointly defined.

The RIHs and the ECH will relay this objective and its potential financial consequences for the entities.

The results of each entity will be monitored by the ECH and presented to the RIHs and the joint working group.

## **VIII. FUNDING OF THE AGREEMENT**

The ECH draws up a provisional costing of all the achievements and commitments over the term of this agreement. This costing is sent to the Prefect of the *département* in addition to the agreement for approval. Each year, a financial report of the achievements is presented to the monitoring bodies of the agreement, namely the monitoring commission and the joint working group. This report is used to measure the difference between the actual and forecast figures established at the time of the request for approval of this agreement.

## **IX. MONITORING OF THE AGREEMENT**

Two bodies are responsible for monitoring the implementation of this agreement: the monitoring commission and the joint working group.

The members of these bodies are appointed by the members of the representative trade unions through their Group trade union correspondent.

The members of the monitoring commission and the joint working group have access to a single computer database (currently, MOCCA), on which the documents presented at meetings are posted. Each representative trade union at Crédit Agricole S.A. Group level has a time credit corresponding to six days per year for the preparation of meetings monitoring the agreement (monitoring commission and joint working group).

The spread of these resources is the responsibility of the Group trade union correspondent. The beneficiary of these time credits informs their entity's HRD prior to their use.

### **9.1. MONITORING COMMISSION**

The monitoring commission for this agreement meets, in principle, once a year.

It is led by the ECH. It comprises four representatives per representative trade union at Crédit Agricole S.A. Group level.

The task of this commission is to ensure compliance with the provisions and commitments of this agreement. It is informed in the event of changes in its scope of application.

During its annual session, the commission, in view of the work of the ECH, will analyse the achievement of the objectives from a quantitative, qualitative and financial point of view. Particular attention will be paid to the progress expected and observed in all entities to achieve the 6% employment rate. The annual review must be sent out at least fifteen days before the meeting of the monitoring commission to enable it to carry out sufficient analytical work.

These meetings may also be used for discussions or awareness-raising on specific themes led by experts.

An annual review of the agreement will be presented to the staff representative bodies of the entities, then submitted to each representative trade union at Crédit Agricole S.A. Group level.

This report is also sent to the competent administrative authority for information.

A statement of conclusions/decisions will be drawn up by the ECH and sent to the participants of the monitoring commission.

An annual monitoring report at Group level is presented by the ECH to the monitoring commission and to the entity RIHs.

A review of this 7<sup>th</sup> agreement will be carried out and sent to the Prefect of the *département*.

In accordance with Article R.5212-17 of the French Labour Code, a final assessment of the agreement shall be sent to the administrative authority that approved the agreement, within two months of the end of this agreement, including:

- the annual reviews;
- the summary of actions carried out under the agreement, specifying their financing;
- the balance of expenses incurred in implementing the programme with regard to the amount of contributions referred to in Article L. 5212-10 of the French Employment Code.

## **9.2. JOINT WORKING GROUP**

The joint working Group, led by the ECH, consists of:

- three representatives appointed for the term of the agreement by each representative trade union at Crédit Agricole S.A. Group level. (may be represented in the event of unavailability);
- an occupational health doctor;
- a nurse;
- a member of the social worker service;
- representatives of the ECH.

It meets twice a year.

To provide an operational vision of the subjects discussed with the joint working group, each RIH of a Crédit Agricole S.A. Group entity will be invited, during the term of the agreement, to participate in at least one meeting of the joint working group.

The working group is regularly informed of developments and makes proposals for the efficiency of the main policies enabling the objectives of the agreement to be achieved (various studies, innovative actions, etc.).

At each half-yearly session, the working group will also examine the most complex situations of maintaining a disabled employee in employment for which no solution has been found or whose cost has been deemed, by the ECH, to be disproportionate with regard to the reasonable compensation of the consequences of the disability of the employee concerned. In the event of disagreement on the outcome of these situations, the opinion of the working group shall be submitted for arbitration to the Head of Human Resources of the Crédit Agricole S.A. Group.

As part of implementing this agreement, the ECH undertakes to propose the holding of an exceptional joint working group during the first quarter of 2023 in order to define the procedures and timetable for the implementation of the following projects:

- as part of the “alternatives to adapted transport” project, in-depth study of the other Group location solution for employees with disabilities;
- commitment to set up a retirement assistance scheme in partnership with a specialised service provider;
- communication, awareness-raising/training of employees and managers regarding disability;
- study about a Group offer for employees with disabilities.

## **X. GENERAL PROVISIONS**

### **10.1. EFFECTIVE DATE AND DURATION**

This agreement shall take effect on 1<sup>st</sup> January 2023 for a period of three years, for the 2023, 2024 and 2025 calendar years.

In accordance with the provisions of Article L. 2222-4 of the French Labour Code, it will therefore automatically cease on 31 December 2025.

Given the end of the approved agreements, the parties agree to meet with the joint working group from the second year of this agreement in order to examine the possible next steps for this agreement and its terms.

### **10.2. TERMINATION CLAUSE**

The validity of this agreement is subject to approval by the Prefect of the Hauts-de-Seine *département*.

If he/she refuses to approve this agreement, negotiations will be opened within a maximum period of one month from notification of the decision by the authorities in order to study the possibilities of making the changes required to enable its approval.

If no revision agreement is reached or if approval is not obtained, this agreement shall be automatically terminated. However, the effects of this resolution will not have retroactive effect.

The parties shall meet to discuss the action to be taken in response to this refusal.

### **10.3. REVISION**

During the period of application of the agreement, each of the parties may request its revision in whole or in part, in accordance with Article L. 2261-7-1 of the French Labour Code.

This request must be substantiated and notified in writing to all signatory parties.

In the event of a request for revision, the parties shall meet within four months in order to negotiate a possible revision amendment.

If no such amendment is agreed, this agreement shall continue to apply.

The validity of any revision amendment to this agreement is subject, like the initial agreement, to the condition of approval by the competent administrative authority as well as to the same notification, filing and publication procedures.

### **10.4. NOTIFICATION, FILING AND PUBLICATION**

This agreement is drawn up in 6 copies.

At the end of the signature procedure, and pursuant to the provisions of Article L. 2231-5 of the French Labour Code, Management shall notify all representative trade unions in the Crédit Agricole S.A. Group of the text of this agreement.

Pursuant to Articles D. 2231-2 et seq. of the French Labour Code, this agreement shall be filed by the Crédit Agricole S.A. Group's Management on the Ministry of Labour's teleprocessing platform called "TéléAccords" under the following conditions:

- in an electronic version, not anonymised, presenting the full content of the agreement filed, in PDF format, dated, bearing the place of signature and the original signatures, accompanied by the documents necessary for registration;
- in an electronic version of the agreement filed in .docx format, anonymised, in which only the surnames, first names of the signatories and negotiators (including initials and signatures) are deleted (non-visible). The names and contact details of the company will continue to appear, as well as the names of the trade unions, the place and the date of signature.

A signed copy shall also be provided to each signatory and filed with the Clerk's Office of the Boulogne-Billancourt Industrial Tribunal.

Pursuant to the provisions of Article R. 2262-3 of the French Labour Code, this Agreement shall be published on the Crédit Agricole S.A. Group intranet.

Signed in Montrouge, on 23 December 2022,  
In 6 copies

**For the Crédit Agricole S.A. Group**

Ms Bénédicte Chrétien  
Director of Human Resources of the Crédit Agricole S.A. Group

**For the representative trade unions at the Crédit Agricole S.A. Group level:**

- **for the CFDT trade union, represented by Ms Valérie Delacourt**
  
- **for the CFE-CGC/SNB trade union, represented by Ms Patricia Pinchemel**
  
- **for the FO trade union, represented by Ms Karine Sorin**

## **APPENDIX 1: ARTICLE L. 5212-13 OF THE FRENCH LABOUR CODE**

In force on the date of signature of this agreement

*The following benefit from the employment obligation introduced by Article L. 5212-2:*

*1° Workers recognised as having as a disability by the committee on the rights and autonomy of people with disabilities referred to in Article L. 146-9 of the French Social Action and Family Code;*

*2° Victims of occupational accidents or illnesses that have led to permanent incapacity of at least 10% and holders of an annuity allocated under the general social security scheme or any other mandatory social protection scheme;*

*3° Holders of a disability pension awarded under the general social security scheme, any other mandatory social protection scheme or under the provisions governing public officials provided that the disability of the parties concerned reduces their capacity to work or earn by at least two-thirds;*

*4° Beneficiaries mentioned in Article L. 241-2 of the French Military Disability Pensions and War Victims Code;*

*5° Beneficiaries mentioned in Articles L. 241-3 and L. 241-4 of the same code;*

*6° Repealed;*

*7° Repealed;*

*8° Repealed;*

*9° Holders of a disability allowance or annuity awarded under the conditions defined by law no. 91-1389 of 31 December 1991 relating to the social protection of volunteer firefighters in the event of an accident occurring or illness contracted while in service;*

*10° Holders of the “mobility inclusion” card mentioning “disability” defined in Article L. 241-3 of the French Social Action and Family Code;*

*11° Holders of the allowance for adults with disabilities*

## APPENDIX 2: GLOSSARY

**AGEFIPH:** Association for the Management of Funds for the Professional Integration of People with Disabilities

**AAH:** Allowances for Adults with Disabilities

**BOETH:** Beneficiary of the Workers with Disabilities Employment Obligation

**CAE:** Employment support contract

**CDAPH:** Commission on the Rights and Autonomy of People with Disabilities

**CIE:** Employment initiative contract

**CNCPH:** National Advisory Council for People with Disabilities

**CRP:** Vocational Rehabilitation Centres

**CSE(C):** Social and Economic Committee (Central)

**CSSCT:** Health, Safety and Working Conditions Committee

**DRIETS:** Interdepartmental Regional Directorate of the Economy, Employment, Labour and Solidarity

**DGEFP:** General Delegation for Employment and Vocational Training

**DOETH:** Declaration of the Workers with Disabilities Employment Obligation

**DRHG:** Group Human Resources Department

**DSN:** Nominative Social Declaration

**EA:** Adapted Company

**ECAP:** Jobs requiring special skills requirements

**ESAT:** Employment Assistance Services Establishments

**ESTABLISHMENT:** Establishment within the meaning of URSAFF with a SIRET number

**GESAT:** National network of the adapted and protected sector

**MAD:** Provision

**MDPH:** Departmental Authority for People with Disabilities

**MSA:** Agricultural social health insurance

**OETH:** Obligation to Employ Workers with Disabilities

**OPS:** Specialised placement organisation (Cap Emploi and Sameth Merger)

**PMSMP:** Professional environment simulation period

**POEI:** Operational Preparation for Individual Employment

**POPEI:** Operational Management of Employment and Integration Policies

**PSO:** Social Policies

**RQTH:** Recognition of the Status of a Worker with a Disability

**RSE:** Corporate Social Responsibility

**SAMETH:** Employment maintenance support service for Workers with Disabilities

**STPA:** Protected and adapted work sector (EA, ESAT, TIH)

**TH:** Worker with a disability

**TIH:** Self-employed worker with a disability

**UB:** Beneficiary unit (pro rata working time, presence and title)

**UNEA:** National Union of Adapted Companies

**URSSAF:** French Social Security Agency

*This document is an unofficial English translation of the original French document. In the event of any ambiguity or discrepancy between this translation and the French reference document, the French version shall prevail.*