

HR GOUVERNANCE DOCUMENTS

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Responsibility of	Human Resources Executive Division
Adopted by	Federation Board of Directors
Available to	All Desjardins Group executives and employees
Compulsory for	All boards of directors for Desjardins Group Components

1. GENERAL STATEMENT

This policy is the foundation for our human resource management philosophy.

It's based on Desjardins Group values. It recognizes that our employees are the main actors when it comes to serving members and clients.

Their commitment and mobilization is central to Desjardins's performance. Without them, we wouldn't be able to reach our goals or do what's best for our members and clients.

Accordingly, all aspects of human resources management are part of an overall strategy to mobilize employees and get them to work together so that Desjardins Group can reach its business objectives. Along with our talent management strategy, it has allowed us to create an engaging employee experience that inspires our people to be truly dedicated to their work. The Human Resources Policy ("HR Policy") considers the following guiding principles:

- Uniformity across the organization
- Employee experience
- Respect in the workplace
- Equity, diversity and inclusion
- Compliance

The active participation of anyone responsible for managing Desjardins employees allows us to bring our people-focused practices and principles to life.

2. OBJECTIVES

This Policy aims to:

- Provide a guidance framework for human resources management practices with the goal of consistency and equity, and empowering employees to have an inclusive experience that fosters commitment and mobility.
- Provide a framework for talent acquisition practices in a way that encourages applicants from different Desjardins Group entities ("Internal Candidates") and establish an internal talent market.
- Facilitate employees' skills development by giving them opportunities to improve or requalify so they are motivated and effective in their work.
- Recognize the importance of health and wellness by providing a safe and healthy environment for all Desjardins Group employees.
- Commit to promoting a healthy and respectful work environment, free of workplace harassment and violence, where everyone is treated with civility, respect and dignity.

3. TERMINOLOGY

Certain terms and expressions used in the Policy are defined in Appendix A.

4. SPECIFICS OF THE POLICY

4.1 Guiding principles for human resources management

4.1.1 Uniformity across Desjardins

- Reflect our cooperative values and commit to doing what's best for Desjardins Group's members and clients.
- Support Desjardins Group's directions, goals and strategic priorities.
- Promote cooperation and teamwork across Desjardins Group.

4.1.2 Employee experience

- Offer human resources management practices that are sustainable, flexible, equitable and adapted to Desjardins Group promoting retention, talent development, careers at Desjardins as well as individual and group performance.
- Drive engagement by fostering an ongoing dialogue between the manager and the employee. Personal performance management, as supported by the manager, is a key lever for aligning employee contributions in service of Desjardins Group's ambitions and the interests of members and clients.

- Foster the health and wellness of Desjardins Group employees within a safe and healthy work environment.

4.1.3 Respect in the workplace

- Provide a healthy and respectful work environment, free of workplace harassment and violence, where everyone is treated with civility, respect and dignity.

4.1.4 Equity, diversity and inclusion

- Welcome each person, accept them for who they are, learn from our differences, celebrate those differences and guarantee everyone the same treatment.

4.1.5 Compliance

- The philosophy of human resources management and of all the practices that derive from it must be created in keeping with legal and regulatory requirements.

4.2 Talent acquisition and management

4.2.1 Talent acquisition

One of Desjardins Group's priorities is to establish an internal talent market by prioritizing internal candidates for workforce needs. The Federation develops talent acquisition policies to ensure consistency in internal mobility and an enhanced candidate experience to attract and retain talent.

The manager must follow Desjardins Group's management hiring guidelines and best practices for recruitment and the internal job market as specified in the Human Resources Directive ("HR Directive").

4.2.2 Employee career and development

Desjardins recognizes the importance of investing in its employees by providing them with opportunities to develop their skills and gain new knowledge. The goal is to ensure employees can qualify for new roles at Desjardins that reflect their career objectives while supporting the organization's business ambitions.

To accomplish this, the manager must invest in employee development by putting in place conditions that foster continuous improvement and skills development. Specifically, the manager can promote opportunities for learning in action. This

can include full or partial reimbursement of training expenses incurred to pursue skills required for a role within one or many Desjardins job families.

The conditions that facilitate knowledge and skills development are prepared by the Federation and found in the HR Directive.

4.2.3 Health and wellness

Employee health and wellness have a significant impact on relations with members and clients and on Desjardins Group's performance.

The manager must adopt attitudes and behaviours conducive to employee health and wellness, their safety and the management of health-related absences. These resources are focused on three areas:

- Promoting health and wellness
- Managing health-related absences
- Occupational health and safety management

The manager is accountable for setting up and maintaining a safe and healthy work environment as well as applying the measures that contribute to it.

4.3 Workplace relations

Desjardins is made up of many distinct business segments and must deal with the specific reality of a union environment for many components of our business sectors and Desjardins Group Support Functions.

The Federation supports Components that operate in a unionized environment in order to establish and promote harmonious labour relations across Desjardins.

The manager must use the representatives appointed by the Federation as agents for any labour/management relations activity. They must also follow the guidelines and detailed general rules outlined in the HR Directive.

4.4 Respect in the Workplace

We recognize the importance of the people who make up Desjardins Group and are committed to promoting a healthy and respectful work environment, free of workplace harassment and violence, where everyone is treated with civility, respect and dignity.

5. **RESPONSIBILITY, ENFORCEMENT AND REVIEW**

The Federation ensures the policy is applied and complied with through the Human Resources executive division. Acting as a control and supervisory body, the Federation must set up the procedures and tools needed to identify and address situations of non-compliance.

The Component's Board of directors ensures that this Policy and the items detailed in the HR Directive are applied and respected. It is also responsible for reporting to the relevant authorities.

The Human Resources executive division is responsible for revising the Policy at least once every five (5) years.

6. COMPANION DOCUMENTS

The HR Directive derives from this Policy. It is adopted at least once every three (3) years by the Desjardins Group Management Committee.

7. EFFECTIVE DATE

Unless indicated otherwise, the HR Policy is effective as soon as it is adopted.

8. APPENDICES

Appendix A – Terminology

APPENDIX A – TERMINOLOGY

Insurer:

Desjardins Financial Security Life Assurance Company

Respect in the Workplace Office (RWO):

A Federation team whose mission is to receive and handle reports of harassment or violence in the workplace objectively, confidentially and impartially. When appropriate, it takes a collaborative approach to resolving these situations. In addition, the RWO works with the Employer to inform, educate and empower everyone about civility, harassment and violence in the workplace.

Internal candidate:

Application from an employee working in a Desjardins Group entity.

Components:

Any current or future legal entity that is part of Desjardins Group. This excludes Quebec caisses and centres as well as Desjardins Ontario Credit Union Inc.

Board of directors:

The Board of Directors is made up of elected or appointed members who represent the interests of the Component.

Assignment of benefits:

Assignment of benefits is the mechanism used by the Component to advance any benefits due to the employee. Its purpose is to ensure the employee has a steady income.

Employer:

Component, responsible for the employment relationship

Federation:

Fédération des caisses Desjardins du Québec

Desjardins Group:

Financial group comprising the Fédération des caisses Desjardins du Québec and its subsidiaries, the Desjardins caisse network in Quebec, Caisse Desjardins Ontario Credit Union Inc., the Desjardins Security Fund, Desjardins International Development, the Alphonse Desjardins Historical Society and the Desjardins Foundation.

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Responsibility of	Human Resources Executive Division
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Available to	All Desjardins Group executives and employees
Compulsory for	All boards of directors for Desjardins Group Components

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1. **GENERAL STATEMENT**

This Human Resources Standard Application Directive ("HR Directive"), which is updated at least once every three (3) years, is derived from the Human Resources Policy ("HR Policy") adopted by the Federation's Board of Directors.

The purpose of the HR Policy is to structure and guide the managers when it comes to administering the components of human resources management to foster a motivating, performance-inducing work environment for employees throughout their career at Desjardins.

2. **OBJECTIVES**

The purpose of the HR Policy is to provide clarity as to what the roles are and how much leeway there is in applying the aspects of the HR Policy. However, this HR Policy is not intended as a list of every aspect of all the components of human resources management.

3. **TERMINOLOGY**

Definitions of certain terms and expressions used are set out in Appendix A.

4. **SPECIFICS OF THE DIRECTIVE**

Detailed information is published in the HR Zone available and accessible to all Desjardins Group employees and managers.

4.1 **Talent acquisition and management**

4.1.1 Talent acquisition

Desjardins Group wants to give preference to internal candidates for job vacancies by publicizing career opportunities internally first, to encourage an internal talent market. In addition, to ensure mobility and a uniform candidate experience, benchmarks and best management practices in internal talent market recruitment have been adopted for all Desjardins Group employers.

The manager will assess their workforce requirements based on business needs.

4.1.1.1 Procedures for acquiring internal talent

If there is qualified talent available within the organization who can be identified by means other than a job posting, for example as part of a talent management exercise, we recommend using direct assignment to fill labour needs within the reporting line in accordance with applicable terms. This approach promotes efficient talent acquisition processes.

Direct assignment with no job posting:

In some situations, a position can be filled directly without a job posting within the same reporting line. In such cases, the manager must:

- Announce the opportunity to employees by calling on the reporting line's management committee and then notifying employees
- Respect the terms of direct internal assignments:
 - If you've identified a candidate within your team or reporting line, you can make the direct assignment through an internal transfer.
 - If you've already selected an internal candidate at Desjardins for a posting in the past 6 months for the same level and job profile, you can use an internal transfer.
- Use the recommended tools to objectively assess the candidate
- Collect references with the employee's prior consent
- If the employee requires a work permit, have the Immigration Support Centre verify their permit prior to the internal transfer
- Agree with the employee's current manager on a reasonable time frame for the employee to start to minimize impacts on members and clients

Assignment with job posting:

If a direct assignment within the reporting line is not possible and the job must be posted, the manager must:

- Create a job requisition
- Check with the talent acquisition advisor whether there are any available or surplus candidates in the labour pool
- Post the job internally to notify all Desjardins Group employees of the opportunity, thereby promoting the internal talent market. In exceptional cases, a job may be posted internally and externally at the same time
- Check with the talent acquisition advisor whether there are any pre-qualified candidates to fill the need, for example in an internal or external pool of workers
- Keep the posting up for at least 5 working days for an internal posting (7 working days for an external posting if one is required)
- Use the recommended tools to objectively assess the candidate
- If the employee requires a work permit, have the Immigration Support Centre verify their permit
- Comply with the employment-related background and credit check practices as outlined in this HR Guide
- Collect references with the written consent of the employee or candidate
- Reach an agreement with the employee's current manager on a reasonable time frame for the internal candidate's start date that will minimize the impact on members and clients.

4.1.1.2 Procedures for direct assignment of external talent

Once the manager has considered all their internal hiring options within Desjardins Group, they can start considering an external candidate, but only in the following cases:

- If the candidate was already selected for a posting in the past 6 months for the same level and job profile
- If they hire a consultant or intern who already works within the reporting line
- If they rehire one of the following:
 - A Desjardins employee who retired in the last 18 months
 - A seasonal employee
 - A student who was hired the previous summer
 - A former employee who left in the last 18 months

4.1.1.3 Management hiring practices

The following management hiring practices are recommended:

- Although turning to the talent acquisition team is required at the job posting stage, we recommend relying on the support of a talent acquisition advisor during the staffing process
- Answer questions from employees who express interest in knowing more about available positions within the Component and present them with different options that would allow them to learn more about these jobs
- When hiring, consider internal employees who may need development and offer them the training they need to learn the job
- Give employees who aren't hired constructive feedback after the selection process and contact the advisor of the talent acquisition team to make sure they will be considered for other jobs in the organization
- Make sure the right talent is in the right job at the right time, in the best interests of our members and clients

4.2 Employee career and development

Stimulating careers and developing employees is an effective strategy that not only helps Desjardins Group reach its goals, but also helps our managers and employees progress in their careers, thereby cultivating their loyalty and performance. At Desjardins, learning and professional development are part of the ongoing dialogue between managers and employees. They're built upon the shared responsibility of the employee, the manager and the organization. With the support of their managers who play an important role, employees direct their own development.

Learning and professional development are part of daily life on an ongoing basis to ensure the organization's sustainability. Every Desjardins Group employee can develop in the following ways:

- Desjardins foundations: To learn about the corporate culture and its cooperative values
- Initial training: To develop the skills directly related to training in and integration into the job duties
- Ongoing training: To advance their skills in their current job with a view to continuing in the same job or business lines
- Re-qualifying within Desjardins Group: Acquiring new skills to change jobs within the organization
- Other training: If the employee is hired into a job that requires a certificate or permit (such as a group savings representative) or some kind of qualification or license (such as a financial planner or accountant)

4.2.1 Career and development process

Desjardins Group offers activities to employees and managers according to individual and shared development needs to meet business objectives. The manager also invests time and money in developing employees for their current and future jobs at Desjardins.

More specifically, the manager does the following:

- Pays for their employee's academic training costs while taking into account available resources, principles of equity, employee performance and any other factors specific to the employee's situation. The same applies to improving skills for a job at Desjardins that appears in Desjardins's job profile summaries.
- Visit the HR Zone to learn more about the training offer and how to reimburse training expenses.
- Supports their employees whenever possible and depending on business needs by granting them time to focus on training and development (e.g., study leave).

4.2.2 Management practices with respect to career and personal development management

To foster careers and personal development at Desjardins Group, the manager endeavours to:

- Encourage employees to share what they've learned and transfer their skills after taking a training course
- Understand what types of careers their employees are interested in by starting an ongoing, open conversation and helping employees identify development items
- Make sure their employees' career profiles are complete

- Anticipate departures and changes to their team using the tools at their disposal
- Align their employees' career goals with the changing needs of the organization
- Foster and promote their team's talent, and support employee mobility
- Be an ambassador of the internal job market by making the most of Desjardins Group's careers and talent

All permanent employees are eligible for each of the training situations set out in this Directive once they get prior approval from their immediate supervisor.

For more details on the parameters for the terms applicable to permanent and temporary employees, visit the HR Zone.

4.2.3 Managing people through organizational change

A Guide containing a set of employee support practices, to reconcile reassignment and talent retention with the business imperatives of the Component is published by Desjardins Group and available in the HR Zone.

This Guide, which is designed to minimize the impact of organizational change, applies to all permanent employees (managerial and other) impacted by such a change. The manager must apply the parameters that are set out in this Guide.

4.3 Health and wellness

Desjardins Group sets up different programs and provides support services and resources via informational platforms about health and wellness.

The manager can use their own budget to finance awareness-raising initiatives they deem relevant based on their particular situation.

For any situation requiring support or advice, the manager may call on their human resources advisor.

4.3.1 Promoting health and wellness

The following assistance services and program guidelines are the same for all active Desjardins Group employees, and must be respected by the Component:

Assistance services

Sleep health program

- Eligibility for the service
- Available support options
- Consultation length and mode
- Expenses covered or reimbursed

Telemedicine

- Eligibility for the service Employee Assistance Program
- Eligibility for the service
- Services offered
- Number of consultation hours

Programs

Reimbursement of health and wellness expenses

- Program eligibility
- Types of eligible expenses
- Maximum amount that can be reimbursed
- How to submit expenses using the appropriate platform. Expenses cannot be submitted on an expense report
- Annual deadline for submitting an expense

Reimbursement of ergonomic and IT equipment and accessories

- Program eligibility
- Types of eligible expenses
- Maximum amount that can be reimbursed
- How to submit expenses using the appropriate platform. Expenses cannot be submitted on an expense report

Personalized preventive health report provided to managers

- Report eligibility
- Maximum amount that can be reimbursed
- The firm that will complete the health report shall be chosen by the payee.

Updated administrative procedures are available in the HR Zone.

4.3.2 Managing health-related absences

4.3.2.1 Job retention, temporary assignment and accommodation

The manager must design and implement working conditions that are tailored to the employees health status. These may be applied as soon as a health issue arises, thereby preventing or reducing any absences. Depending on the situation, they may be temporary or permanent and used for both physical and mental health issues.

If there are medically confirmed functional limitations, the manager has the duty to identify and implement accommodations that respect those limitations, unless it results in undue hardship for them.

These measures are based on a legal obligation as well as obligations deriving from the group insurance contract. They apply to the Component that has an employment relationship with the resource. Consequently, the manager must

make a real and reasonable effort to allow the employee to return to work by analyzing all available jobs within its entity.

For disability claims related to an occupational injury, any legal advice, when required, will be provided by Desjardins's internal legal services team. When such a disability involves a temporary assignment, whether on a regular or reduced working schedule, the Component must pay the employee's entire regular salary in order to avoid additional costs to the account, where applicable, and thus reduce the financial impact on future premiums for Desjardins Group as a whole.

4.3.2.2 Health-related absences

For all absences of 10 days or less, the reason must be submitted for the manager's approval. The Insurer need not be notified of these absences.

In the event of a health-related absence lasting more than 3 days, the manager must obtain a doctor's note.

Following a workplace accident, a medical certificate (issued by CNESST in Quebec or any other similar organization elsewhere in Canada) must be provided regardless of the absence duration. The procedure is described in the HR Zone, and is applicable whether or not there is a medical leave involved.

The manager must also be sure to maintain ongoing communication with the employee throughout the absence.

When it concerns a person who is insured by the group insurance plan, the manager must report any health-related absence exceeding the waiting period of 10 business days to the insurer as soon as they become aware of it, in accordance with the procedure outlined in the HR Zone.

The manager also has many tools at their disposal to support them in managing the absence. These best practices-inspired tools are provided in the HR Zone.

4.3.2.3 Assignment of benefits¹

The Component will advance any benefits due to the employee when a disability claim is filed with the Insurer during the short-term disability period. This is known as an assignment of benefits.

The manager is responsible for deciding whether or not to assign the benefits. This is true whether the assignment is applied to the group insurance plan or to a public organization that allows such an assignment of benefits. If there are reasonable grounds for doubting the reason for the absence, the manager can decide to suspend the assignment of benefits. In such cases, the manager must state this in their absence report or as soon as any doubt about the absence arises, using the process shown in the HR Zone.

¹ Not applicable for employees who are insured under The Personal group insurance plan

In accordance with the consent form they signed when they filed the claim, the manager is responsible for any over-payments to the employee in connection with this claim.

4.3.2.4 Return to work

Returning to work after a health-related absence, whether gradually or full-time, is a significant moment in an employee's career. The manager must plan for the employee's return to work and ensure the work environment is tailored to their needs.

For disability cases filed with the group insurance plan, the procedures for returning to work are established and agreed on with the person handling the disability insurance case or with the manager.

For disability cases related to an occupational injury, the procedures for returning to work are established and agreed on with the Federation's occupational injuries coordinator and the manager. For a gradual return to work, the Component must pay the full regular salary.

4.3.3 Occupational health and safety management

4.3.3.1 Workplace-specific health hazards

The manager is required to use the methods and techniques provided to all Desjardins Group Employers to identify, control and eliminate hazards that could affect employee health and safety.

4.4 Healthy connectivity

Desjardins Group encourages people to adopt a fair, flexible and positive approach to connectivity. The goal is to set clear expectations and greater agility and flexibility with how work hours are managed.

All Desjardins employees are expected to disconnect from work outside of regular work hours. At Desjardins, regular work hours can vary depending on a person's job and where they work. They are specified in each individual's employment contract. However, to meet business needs, the manager may require employees to be available or stay connected outside regular work hours.

Desjardins is committed to supporting employees who find themselves connected too often or when they don't want to be. The organization has created videos and guidelines with tips and best practices to help employees set healthy work boundaries, along with annual awareness-raising and training activities. They're available on the intranet, in the HR Zone.

4.5 Drug and alcohol use in the workplace

The manager must make sure that all employees are fit to perform their duties while working, and remain fit throughout their workday. This means that employees' faculties must not be compromised by alcohol, drugs or prescription medications.

Selling or consuming alcohol in the workplace or anywhere on Desjardins Group property without the explicit authorization of the property services and the manager is prohibited. Consuming any alcohol during social or organizational activities must be authorized by the manager and done responsibly. In addition, consuming, using or selling drugs or the items for preparing and consuming such drugs is prohibited.

If there are any reasons to believe that an employee's performance is compromised by alcohol, drugs or prescription medications, or that this directive has been violated in any way whatsoever, the employee's manager can inquire about the nature of the problem and take appropriate measures, which could include disciplinary measures.

The manager may carry out an investigation if an employee shows up for work in a state where they are unfit to perform their duties or if there are reasonable grounds to believe that there are drugs in a Desjardins Group establishment.

Medical marijuana use

Any request for medical marijuana use on the premises or during working hours must be submitted directly to the individual's manager, and the request will be reviewed with the human resources consultant at Desjardins Group.

The manager must inform their employees of the rules governing drug and alcohol use in the workplace.

4.6 Workplace relations

The Federation's Workplace Relations Administrative Department supports the manager with any application for union certification, or negotiations over or application of a collective agreement.

More specifically, the manager must:

- Use the representatives appointed by the Federation as sole spokespersons for union or government bodies or appointed arbitrator(s) or for any union representative and any other relevant party for any activity relating to labour-management relations
- Participate in any labour relations committee set up by the Federation
- Make decisions that follow the guidelines and recommendations applied by the Federation Board of directors

- Inform the Federation of any tentative agreement made or to be made with the union party before entering into such an agreement

4.7 Respect in the workplace

Pursuant to the *Act respecting labour standards* and the *Act respecting occupational health and safety*, the Component must adopt a framework for preventing and handling complaints of harassment or violence in the workplace. The rules governing respect in the workplace can be found in Appendix B and are based on legal requirements as well as the principles valued by the organization.

5. **RESPONSIBILITY, ENFORCEMENT AND REVIEW**

The Component is responsible for the administration of its own human resources.

The Federation is responsible for preparing the Human Resources guidelines and positioning to ensure equity and cross-sector consistency. It shall update this Directive and make sure that the HR Policy is followed and that the Directive is applied continuously.

6. **EFFECTIVE DATE**

Unless indicated otherwise, the HR Directive shall come into effect as soon as it is adopted.

7. **APPENDICES**

Appendix A – Terminology

Appendix B –Governance Document – Respect in the Workplace

APPENDIX A – TERMINOLOGY

Insurer:

Desjardins Financial Security Life Assurance Company, hereafter DFS.

Respect in the Workplace Office (RWO):

A Federation team whose mission is to receive and handle reports of harassment or violence in the workplace objectively, confidentially and impartially. When appropriate, it takes a collaborative approach to resolving these situations. In addition, the RWO works with the Employer to inform, educate and empower everyone about civility, harassment and violence in the workplace.

Internal candidate:

Application from an employee working in a Desjardins Group entity.

Components:

Any current or future legal entity that is part of Desjardins Group. The Quebec caisses and Caisse Desjardins Ontario Credit Union Inc. are excluded.

Board of directors:

The Board of Directors is made up of elected or appointed members who represent the interests of the Component.

Disconnecting from work:

Disconnecting from work means not engaging in work-related communications, including emails, phone calls, video calls and sending or reading messages outside of regular working hours.

Assignment of benefits:

Assignment of benefits is the mechanism used by the Component to advance any benefits due to the employee. Its purpose is to ensure the employee has a steady income.

Employer:

Component, responsible for the employment relationship

Federation:

Fédération des caisses Desjardins du Québec

Desjardins Group:

Financial group comprising the Fédération des caisses Desjardins du Québec and its subsidiaries, the Desjardins caisse network in Quebec, Caisse Desjardins Ontario Credit Union Inc., the Desjardins Security Fund, Desjardins International Development, the Alphonse Desjardins Historical Society and the Desjardins Foundation.

APPENDIX B – RESPECT IN THE WORKPLACE GOVERNANCE DOCUMENT

1. GENERAL STATEMENT

We recognize the importance of the people who make up Desjardins Group and are committed to promoting a healthy and respectful work environment, free of workplace harassment and violence, where everyone is treated with civility, respect and dignity.

We do not tolerate harassment or violence in the workplace. In this regard, the Employer agrees to take all reasonable measures to prevent workplace harassment, which includes discriminatory and sexual harassment, and stop it when it is brought to their attention.

We're also committed to taking measures to protect any person exposed in the workplace to physical or psychological violence, which includes family, domestic and sexual violence, when it occurs in the workplace.

This governance document is established according to the laws and regulations in force. It applies to any situation of harassment or violence in the workplace.

2. OBJECTIVES

The objectives of this governance document are to:

- 2.1 Promote zero tolerance for workplace harassment and violence.
- 2.2 State that respect for others is one of the Employer's core values, and that everyone must commit to upholding this value.
- 2.3 Affirm the Employer's commitment to taking reasonable action to prevent and put a stop to any workplace harassment and violence, and to take the necessary measures to ensure individuals' safety and mental and physical health.
- 2.4 Implement the measures and mechanisms to be applied to report and handle incivility, harassment or violence in the workplace.
- 2.5 Make all stakeholders aware of their responsibilities in helping achieve these objectives.

3. TERMINOLOGY

Definitions of the key terms for interpreting this governance document are found in Appendix A.

The legislative definitions of harassment (including sexual harassment) and violence in the workplace applicable in each province or territory, prohibited grounds for discrimination and examples what they might look like are available in Appendix B.

4. GOVERNANCE DOCUMENT COMPONENTS

This section gives a general description of the mechanisms for reporting and the principles for responding in cases of incivility, harassment or violence in the workplace. Publications may also be made available by the Employer on its Respect in the Workplace website, or any application guide.

4.1 INCIVILITY AND DISPUTES: PREVENTIVE RESOLUTION PROCESS

When the situation permits, anyone who believes they are experiencing incivility or a dispute must first attempt the preventive resolution process:

1. **Speak with the person involved:** Raise the issue directly with the person involved to try to find a solution together.
2. **Speak with your manager:** If you can't speak with the person involved or if the situation hasn't been resolved, talk to your manager. If the situation involves your manager, speak with your manager's immediate supervisor.
3. **Speak to your manager's immediate supervisor:** If you can't take the previous step, or if the situation hasn't been resolved, speak to your manager's supervisor.
4. **If you can't take the previous step, or if the situation hasn't been resolved, contact the Respect in the Workplace Office (RWO).**

Note that in this preventive resolution process, you can contact the RWO for guidance in taking each step. The RWO can provide support depending on the situation and the scope of their position.

4.2 HARASSMENT OR VIOLENCE

Ask for it to stop and report the behaviour

Anyone who thinks they are experiencing harassment or violence in the workplace should first, whenever possible, notify the person involved that their conduct is undesirable and must stop. They should also make a note of the date and details of the incidents as well as the steps they have taken to try to resolve the situation.

If this first approach is not possible or if the workplace harassment or violence continues, the person should notify their manager or the RWO of the situation so that the problematic behaviour and the resources for ending it can be identified.

Any person who witnesses workplace harassment or violence, has knowledge of it or has reason to believe that such a situation may occur in the workplace must report it immediately to their manager or the RWO.

4.2.2 Emergency situation

If immediate assistance is required, for example, if actual or anticipated violence occurs in the workplace, the person must:

- Refer to the applicable procedure for the establishment (for example, procedure on how to use a panic button, contact a security guard or building security, etc.)

- Notify their manager or department head as soon as possible
- Call 911 if needed

You can also call the Employee Assistance Program (EAP) at 1-877-627-2683 (7 days a week, from 7 a.m. to 11 p.m.) for specialized psychological support in an emergency (violence, severe psychological distress, etc.)

4.2.3 Report to: Respect in the Workplace Office

The RWO is appointed by the Employer to receive and handle reports of workplace harassment and violence objectively and impartially. When appropriate, it takes a collaborative approach to resolving these situations.

Reports may be submitted by:

- RWO email: informeznous@desjardins.com
- Calling the RWO reporting hotline: 514-281-7000, ext. 5555005 or 1-866-866-7000, ext. 5555005
- Using the ClearView Connects anonymous reporting mechanism: 1-877-363-3535 or <http://www.clearviewconnects.com/>.

4.3 DETAILS AND STEPS ABOUT HOW TO HANDLE A REPORT

4.3.1 Intake and interim measures

The RWO acknowledges receipt of the report, assesses what is required to manage the case, and determines the appropriate action to be taken.

When possible, the RWO notifies the Employer of the report. The RWO notifies the Employer immediately if there are reasonable grounds to believe that there is a serious risk of workplace harassment or violence occurring with respect to a person or group of persons.

The Employer, Human Resources and the RWO will assess the need for any interim measures.

4.3.2 Collaborative report resolution process

The RWO will direct anyone requesting support to the appropriate resolution process to resolve the situation.

Depending on the situation, the RWO will propose a collaborative resolution, such as support with the preventive resolution process (see 4.1) or mediation. These collaborative processes may be considered by anyone connected to the report.

If the collaborative process fails or cannot be implemented, the people involved may request a formal report handling process.

4.3.3 Formal report handling process

At any time during this process, the people involved may request the use of a collaborative resolution process.

4.3.3.1 Admissibility review

The RWO ensures that the report is admissible for processing. An admissible report is considered to be a formal complaint of harassment or violence. Only formal complaints can be investigated.

If the report is not admissible, a collaborative approach or any other action may be recommended.

4.3.3.2 Investigation

The RWO ensures that an objective and impartial investigation process is implemented. To this end, the Employer and the RWO choose the investigator, and the RWO becomes that investigator's sole point of contact.

The RWO notifies the Employer of the investigation's findings and the resulting recommendations.

4.3.3.3 Measures and communication following the investigation

If there is any breach of this governance document, the Employer takes the required measures.

The person who alleges having been the subject of workplace harassment or violence and the respondent, if they are an employee, are notified of the results of the investigation and the corrective action to be taken. They do not receive the investigation report or any other report relating to the investigation.

4.3.4 Corrective measures

Any disrespectful conduct, any workplace harassment or violence, and any breach of this governance document may result in sanctions up to and including dismissal.

4.5 PROTECTION OF PERSONAL INFORMATION

4.5.1 Confidentiality

Any information about workplace harassment or violence, including identifying information about individuals involved, must remain confidential unless such a disclosure is necessary to look into the situation during an investigation, when taking corrective action, or when the disclosure is required by law or by a person or organization with the authority to compel communication of the information. In such a case, only the personal information that is necessary to accomplish the purpose will be disclosed.

Individuals involved in any process after a report is made agree to keep information about it confidential.

4.5.2 Good faith

Any person who reports a situation must do so in good faith.

4.5.3 No reprisals

Any person who reports a situation in good faith must not be subject to any reprisals.

4.5.4 Potential sanctions

Penalties up to and including dismissal may be imposed on any employee who fails to honour their confidentiality obligations, makes a report in bad faith or one that is frivolous, untruthful, intended to cause harm, or decides to take retaliatory measures against a person who has made a report or who was involved in handling a report.

4.6 RECORD KEEPING

No information is filed on the record of a person who has made a report, unless it contravenes an obligation set out in this governance document.

Any action taken in relation to this governance document is placed on the record of the employee with respect to whom the action is taken.

The RWO keeps investigation files for 7 years.

4.7 OTHER RESOURCES AND RECOURSE

The reporting mechanisms and intervention principles applied by the Employer do not prevent employees from using the grievance procedure under a collective agreement, seeking assistance from other organizations or any other statutory recourse available.

In Quebec, an employee who is not a union member who believes they are experiencing or have experienced psychological harassment may file a complaint at any time directly with the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST). Complaints must be filed within 2 years of the last incident of psychological harassment. If an employee chooses to report the incident to their Employer first, this does not mean that they may not also pursue the matter with the CNESST.

5. **RESPONSIBILITY, ENFORCEMENT AND REVIEW**

5.1 Employer's obligations

5.1.1 Take reasonable measures to prevent all forms of workplace harassment and violence, by raising awareness, sharing information and, each year, inviting all employees to commit to upholding the values and principles set out in this governance document and, when such conduct is brought to its attention, to put a stop to it.

5.1.2 Take measures to protect any person exposed in the workplace to physical or psychological violence, which includes family, domestic and sexual violence, when it occurs in the workplace.

5.1.3 Objectively analyze facts, perform any verifications, promptly refer the matter to the RWO for assistance in assessing the situation, so that the appropriate investigation may be conducted, if necessary, and take the appropriate measures in the event of any situations involving disrespect or workplace harassment or violence.

5.2 Responsibilities of managerial and non-managerial employees

5.2.1 Adopt respectful behaviour that is free of harassment and violence.

5.2.2 Adhere to these guidelines and report any breach to the Employer.

5.2.3 Take the required training on respect and workplace harassment and violence.

5.2.4 Participate in the processes that the Employer establishes to promote a healthy work environment for everyone.

5.2.5 Cooperate with any investigation conducted by the Employer and demonstrate frankness and diligence when disclosing any information available to them.

5.3 Responsibilities of managerial employees

5.3.1 Promote a healthy and safe work environment where everyone is treated with civility, respect and dignity, and set an example of this type of conduct.

5.3.2 Take reasonable action to prevent workplace harassment and violence and stop it when it is brought to their attention.

5.3.3 Take the appropriate measures in the event of any situations involving disrespect or workplace harassment or violence, ensure that follow-up is conducted on any situation brought to their attention and take reasonable action to prevent recurrence of events of that nature.

5.3.4 Assist any person who feels they have been the victim of disrespect or workplace harassment or violence.

5.3.5 Ensure that employees comply with these guidelines, that they apply the established measures and methods and that they have the information they need to protect themselves.

5.4 Responsibilities of the RWO

5.4.1 Make sure that this governance document is drawn up, distributed, updated and applied, and cooperate with the Employer so that its objectives may be met.

- 5.4.2 Cooperate with the Employer to ensure that everyone subject to this governance document is informed, educated and aware of their responsibilities with regard to civility and workplace harassment and violence.
- 5.4.3 Educate management employees about their responsibility to ensure that follow-up is conducted on any situation brought to their attention in relation to this governance document.
- 5.4.4 Receive reports and lead the report handling process in an objective, confidential and impartial manner.
- 5.4.5 Qualify the reported situation using the applicable definitions, as needed.
- 5.4.6 Advise the Employer on its obligations under this governance document and on how to promote a healthy workplace that is free from workplace harassment or violence.
- 5.4.7 Inform, advise or support anyone that seeks help relating to disrespect or workplace harassment or violence, and guide them towards an appropriate approach to resolve their situations, encouraging the use of a collaborative resolution process wherever possible.
- 5.4.8 Cooperate with the Employer to ensure the obligations set out in the "Privacy" section are met.
- 5.4.9 Develop processes and practices for preventing and dealing with handling workplace harassment and violence and ensure that the Employer is kept informed.

5.5 Responsibilities of the HR Department

- 5.5.1 Help the Employer handle and follow up on incidents involving workplace incivility, harassment or violence in accordance with the processes implemented by the RWO.
- 5.5.2 Advise the Employer on administrative and disciplinary measures.

6. **EFFECTIVE DATE**

The governance document comes into effect on the date it is adopted.

7. **APPENDICES**

Appendix A – Terminology

Appendix B – Legislative definitions of harassment (including sexual harassment) and violence in the workplace applicable in each province or territory, prohibited grounds for discrimination and examples

APPENDIX A – TERMINOLOGY

The following terms and expressions, when they appear in this governance document or in any related documentation, will have the definitions below, unless implicitly or explicitly specified otherwise.

Respect: A set of basic social rules to ensure the well-being of a group or population. It includes being respectful, cooperative, polite, courteous and well mannered. It is a behaviour that helps maintain the standards of mutual respect in the workplace.

Collaborative resolution process: A process oriented toward autonomy and empowerment, which actively involves the individuals connected to the situation in finding solutions that are satisfactory for everyone.

Formal report handling process: A process to characterize a reported situation based on criteria in the definition of workplace harassment or violence, including determining whether the report is admissible and reviewing the investigation.

Employer: (name of Component)

Report admissibility review: A process used to determine whether a report can reasonably be considered to relate to workplace harassment or violence, as opposed to a frivolous report or one with absolutely no basis in fact. An admissible report becomes a formal complaint.

Mediation: A structured type of collaborative process aimed at resolving a relationship problem with the help of a neutral person. This free and voluntary approach is based on a "win-win" strategy which leads the participants to find solutions based on their legitimate needs and those of the organization. The objective is not to assign blame but to re-establish a professional and respectful relationship dynamic.

Workplace harassment: In the workplace, psychological harassment is vexatious behaviour in the form of repeated and hostile or unwanted conduct, verbal comments, actions or gestures, that affects an employee's dignity or psychological or physical integrity and that results in a harmful work environment for the employee. Harassment also includes this type of conduct when it occurs in the form of behaviours, comments and gestures of a sexual nature. A single serious incidence of such behaviour that has a lasting harmful effect on an individual may also be considered harassment.

Harassment is discriminatory when it is based on one of the grounds described in the Quebec Charter of Human Rights and Freedoms, namely race, colour, sex, gender identity or expression, pregnancy, sexual orientation, gender identity and expression, marital status, age except as provided by law, religion, political convictions, language, ethnic or national origin, social condition, disability or the use of any means to overcome that disability.

Appendix B outlines the legislative definitions of harassment (including sexual harassment) for each province or territory as well as examples of harassment in the workplace.

Incivility: Incivility is low-intensity deviant behaviour that goes against the basic rules of living in society (respect, cooperation, politeness, courtesy and manners), creates discomfort in the workplace and can have a negative impact on personal morale, effectiveness, productivity, motivation and the climate in general.

Workplace: Any premises occupied by the Employer or any other place where professional activities are carried out such as teleworking and/or FlexDesk activities, work-related social activities, and activities carried out in the offices or homes of members or clients, or in the parking lots of the Employer's establishments.

Respondent: Any employee or individual named in a report and identified as the person believed to be responsible for a situation involving incivility, workplace harassment or violence.

Formal complaint: A report that is considered admissible as a formal complaint of workplace harassment or violence.

Report: Disclosure of information or a situation covered in this governance document that may lead to actions to prevent or stop the workplace incivility, harassment or violence.

Workplace violence: Includes physical or psychological violence, including intimate partner violence, family violence and sexual abuse.

Physical violence refers to the use of physical force against another person or group of people that may result in physical, sexual or psychological harm.

Psychological violence refers to actions and conduct that are generally repeated and directed against one or more people.

Appendix B outlines the legislative definitions of violence for each province or territory as well as examples of violence in the workplace.

Sexual violence: Unwanted or non-consensual behaviour in the form of actions, words or attitudes with a sexual connotation, including those related to sexual or gender diversity, expressed directly or indirectly, including via technological means. Sexual violence takes different forms including unwanted comments, sexual harassment and sexual aggression.

APPENDIX B – DEFINITIONS OF HARASSMENT, SEXUAL HARASSMENT AND VIOLENCE IN THE WORKPLACE, PROHIBITED GROUNDS FOR DISCRIMINATION AND EXAMPLES

Province	Legislative definitions
<p align="center">Alberta</p>	<p>Harassment means any single incident or repeated incidents of objectionable or unwelcome conduct, comment, bullying or action by a person that the person knows or ought reasonably to know will or would cause offence or humiliation to a worker, or adversely affects the worker’s health and safety, and includes conduct, comment, bullying or action because of race, religious beliefs, colour, physical disability, mental disability, age, ancestry, place of origin, marital status, source of income, family status, gender, gender identity, gender expression and sexual orientation, and a sexual solicitation or advance but excludes any reasonable conduct of an employer or supervisor in respect of the management of workers or a work site.</p> <p>Grounds for discrimination: race, religious beliefs, colour, gender, gender identity, gender expression, physical disability, mental disability, age, ancestry, place of origin, marital status, source of income, family status or sexual orientation of that person or of any other person.</p> <p>Violence is the threatened, attempted or actual conduct of a person, at a work site or work related, that causes (or is likely to cause) physical or psychological injury or harm. The definition of violence includes domestic or sexual violence.</p>
<p align="center">British Columbia</p>	<p>Bullying and harassment: includes any inappropriate conduct or comment by a person towards a worker that the person knew or reasonably ought to have known would cause that worker to be humiliated or intimidated, but excludes any reasonable action taken by an employer or supervisor relating to the management and direction of workers or the place of employment.</p> <p>Grounds for discrimination: race, colour, ancestry, place of origin, political belief, religion, marital status, family status, physical or mental disability, sex, sexual orientation, gender identity or expression, age, or where a person has been convicted of a criminal or summary conviction offence that is unrelated to the employment or to the intended employment of that person.</p> <p>Violence means the attempted or actual exercise of any physical force so as to cause injury to a worker, and includes threatening statements or behaviour that might give a worker reasonable cause to believe that they're at risk of injury.</p>
<p align="center">Manitoba</p>	<p>Depending on the case, the term harassment means a course of repeated, offensive or inappropriate comments or behaviour attributable to grounds for discrimination; repeated sexual advances that are unwanted and inappropriate; sexual advances by a person who has the power to confer or deny benefits to the person on the receiving end of the advances, especially if the person making the advances knows or should know that they're unwelcome; retaliation or threats of retaliation towards the person who has refused the sexual advances.</p> <p>Harassment means objectionable conduct that creates a risk to the health of a worker; severe conduct that adversely affects a person's psychological or physical well-being.</p> <p>Grounds for discrimination: ancestry, including colour and perceived race; nationality or national origin; ethnic background or origin; religion or creed, or religious belief, religious association or religious activity; age; sex, including sex-determined characteristics or circumstances, such as pregnancy, the possibility of pregnancy, or</p>

	<p>circumstances related to pregnancy; gender identity; sexual orientation; marital or family status; source of income; political beliefs, political association or political activity; physical or mental disability or related characteristics or circumstances, including reliance on a service animal, a wheelchair, or any other remedial appliance or device; social disadvantage.</p> <p>Violence means the attempted or actual exercise of physical force against a person; any threatening statement or behaviour that gives a person reasonable cause to believe that physical force will be used against them.</p>
<p>New Brunswick</p>	<p>Harassment in a place of employment means any objectionable or offensive behaviour that is known or should reasonably be recognized as being unwelcome, including bullying or any other conduct, comment or display made in isolation or on a repeated basis that threatens the health or safety of an employee, including sexual harassment. This definition excludes reasonable conduct on the part of the employer in order to manage or direct employees in the workplace.</p> <p>Sexually harassing means engaging in vexatious comments or conduct of a sexual nature that is known or should reasonably be recognized as unwelcome.</p> <p>Grounds for discrimination: race, colour, national origin, ancestry, place of origin, creed or religion, age, physical disability, mental disability, marital status, family status, sex, sexual orientation, gender identity or expression, social condition, and political beliefs or activities.</p> <p>Violence in the workplace means the attempted or actual use of physical force against an employee, or any threatening statement or behaviour that gives an employee reasonable cause to believe that physical force will be used against them. This definition includes sexual violence, intimate partner violence and domestic violence.</p>
<p>Nova Scotia</p>	<p>Harrass means to engage in a course of vexatious conduct or comment that is known should reasonably be recognized as being unwelcome. Harassment is a form of discrimination when it's based on enumerated grounds for discrimination.</p> <p>Sexual harassment means vexatious sexual conduct or a course of comment that is known or ought to reasonably be known as unwelcome; a sexual solicitation or advance made by someone who is in a position to confer or deny a benefit to the individual at the receiving end of the solicitation or advance, where the individual making the solicitation or advance knows or should reasonably know that their actions are unwelcome; or threatening to retaliate against a person for rejecting their sexual solicitation or advances.</p> <p>Grounds for discrimination: age, race, colour, religion, creed, sex, sexual orientation, gender identity, gender expression, physical disability or mental disability, an irrational fear of contracting an illness or disease, ethnic, national or aboriginal origin, family status, marital status, source of income, political belief, affiliation or activity, and an individual's association with an individual or class of individuals having any of these characteristics.</p> <p>Violence means threats, including a threatening statement or threatening behaviour that gives an employee reasonable cause to believe that they're at risk of physical injury, and conduct or attempted conduct by a person that endangers the physical health or physical safety of an employee.</p>

<p>Ontario</p>	<p>Workplace Harassment means engaging in a course of vexatious comment or conduct against a worker in a workplace, when they know or should reasonably know that such comments or actions are unwelcome.</p> <p>Workplace sexual harassment means engaging in a course of vexatious comment or conduct against a worker in a workplace because of sex, sexual orientation, gender identity or gender expression, where the course of comment or conduct is known or should reasonably be known to be unwelcome; making a sexual solicitation or advance where the person making it is in a position to confer, grant or deny a benefit or advancement to the worker despite knowing, or despite the fact that they should reasonably know that the solicitation or advance is unwelcome.</p> <p>Grounds for discrimination: race, ancestry, place of origin, colour, ethnic origin, citizenship, religion, sex, sexual orientation, gender identity, gender expression, age, marital status, family status or disability.</p> <p>The expression workplace violence means the exercise of physical force by a person against a worker, in a workplace, that causes or could cause physical injury to the worker; an attempt to exercise physical force against a worker, in a workplace, that could cause physical injury to the worker; a statement or behaviour that it is reasonable for a worker to interpret as a threat to exercise physical force against the worker, in a workplace, that could cause physical injury to the worker.</p>
<p>Quebec</p>	<p>Psychological harassment means any vexatious behaviour in the form of repeated and hostile or unwanted conduct, verbal comments, actions or gestures, that affects an employee's dignity or psychological or physical integrity and that results in a harmful work environment for the employee. Psychological harassment also includes this type of conduct when it occurs in the form of behaviours, comments and gestures of a sexual nature. A single serious incidence of such behaviour that has a lasting harmful effect on an employee may also constitute psychological harassment.</p> <p>Grounds for discrimination: race, skin colour, sex, gender expression or identity, pregnancy, sexual orientation, marital status, age except as provided by law, religion, political beliefs, language, ethnic or national origin, social condition, disability or the use of any means to overcome a disability, conviction for a penal or criminal offence, if the offence was in no way connected with the employment or if the person has obtained a pardon.</p> <p>Violence: No legislative definition</p>
<p>Newfoundland and Labrador</p>	<p>Workplace harassment is any inappropriate vexatious comment or behaviour towards a worker by a person who knew or should have known that such comments or behaviour would be humiliating, offensive or intimidating.</p> <p>Harassment means engaging in a course of vexatious comment or conduct that is known or should reasonably be known to be unwelcome.</p> <p>Sexual harassment is not defined, but is an offence where a person who is in a position to confer, grant or deny a benefit or advancement to another person engages in sexual solicitation or makes sexual advances despite knowing, or despite the fact that they should reasonably know, that the solicitation or advances are unwelcome; or when a person penalizes, punishes or threatens to retaliate against someone for rejecting a sexual solicitation or advance.</p>

Grounds for discrimination: race, colour, nationality, ethnic origin, social origin, religious creed, religion, age, disability, disfigurement, sex, sexual orientation, gender identity, gender expression, marital status, family status, source of income, political opinion, and conviction for an offence that is unrelated to the employment of the person.

Violence means the attempted or actual exercise of any physical force so as to cause injury to a worker, and includes threatening statements or behaviour that gives a worker reasonable cause to believe that they're at risk of injury.

Examples of workplace harassment

Workplace harassment includes but is not limited to the following, regardless of the means of communication or distribution:

- Unacceptable or offensive behaviour that is or ought to be known to be unwelcome, including any objectionable comment, behaviour or display, whether it occurs on an isolated or continuous basis, that intimidates, demeans, belittles, humiliates, isolates or embarrasses someone.
- Demeaning, degrading, offensive or humiliating comments or behaviour based on any grounds protected under the law.
- Attitudes that are designed to create a harmful, hostile, difficult, offensive and degrading work environment by means of insults, hints or even silence.
- Abusive, inappropriate or unnecessary use of power or authority with the intent to harm the victim through intimidation, threats, extortion or coercion.
- Mobbing, which is where multiple people join together to harass a colleague by constantly making negative comments about them, criticizing them relentlessly, socially isolating them, or making defamatory or slanderous statements about them.
- Abuse of authority or abuse of power or administrative harassment, which means the inappropriate, illegitimate or undue use of authority and power to harm someone's development and performance through intimidating behaviour, threats, extortion or coercion.
- Making a report that is in bad faith, frivolous, deceptive or with intent to harm, which may be characterized as workplace harassment.

Situations that are not examples of workplace harassment

A reasonable action taken by an Employer or manager relating to the management and direction of employees or the workplace is not workplace harassment.

The following situations are not examples of workplace harassment:

- The normal exercise of management rights (for example, attendance management, performance requirements, work organization, misconduct sanctioned by a disciplinary measure)

- Differences in opinion or disagreements between two people
- Settling a work conflict (e.g., clarification of responsibilities)
- Work-related stress
- Difficult working conditions and professional constraints
- A single or isolated incident, such as an inappropriate remark or abrupt demeanour
- Management errors and blunders

Examples of workplace sexual violence and sexual harassment

Workplace sexual violence includes but is not limited to the following, regardless of the means of communication or distribution. Note that all these behaviours, whether they are repeated or occur as a single serious action, may qualify as sexual harassment:

- Making comments, allusions, jokes, heckling, or insults of a sexual nature, in the presence or absence of the targeted person.
- Asking questions, talking, or writing about sexual activities.
- Rough or vulgar humour or language related to sexuality, sexual orientation or gender.
- Making offensive sexual jokes.
- Making gender-related comments about someone's physical characteristics, mannerisms, or conformity to sexual stereotypes.
- Verbally abusing, threatening or taunting someone based on gender or sexual orientation.
- Leering or inappropriate staring.
- Invading personal space.
- Unnecessary physical contact, including inappropriate touching.
- Demanding hugs, dates, or sexual favours.
- Making unwanted verbal advances or insistent propositions of a sexual nature.
- Making nonverbal advances such as unwanted physical advances, touching, rubbing, pinching or kisses.
- Forcing unwanted sexual intimacy.

Examples of workplace sexual violence and sexual harassment

- Making implicit or explicit promises of rewards or threats of reprisals, related to the satisfaction or non-satisfaction of a sexual request.
- Producing, possessing or distributing sexual images or videos of a person without their consent.
- Producing, using or distributing degrading sexual images.
- Committing acts of voyeurism or exhibitionism.
- Committing indecency.
- Exploiting sexually.
- Sexually assaulting or threatening with sexual assault.

Situations that are not examples of workplace sexual violence and sexual harassment

Situations that are not examples of workplace sexual violence and sexual harassment include but are not limited to the following:

- Addressing another person with respect.
- Mutual flirtation.
- Romantic or sexual invitation or expression of interest without insisting when rejected or not reciprocated.
- Occasional expressions of appreciation respecting the guidelines of civility and the limits of the person in question.
- Friendly, loving or sexual relations between consenting persons.

Examples of workplace violence

Workplace violence includes but is not limited to the following, regardless of the means of communication or distribution:

- Verbal or written threats expressing the intent to cause injury, which includes verbally threatening to attack a worker, leaving threatening messages in a workplace or sending threats by email in a workplace
- Threatening behaviour, like shaking a fist at someone or brandishing a weapon in the workplace

Examples of workplace violence

- Assault, which includes hitting or attempting to hit a worker, throwing something at a colleague, kicking something a worker is sitting or standing on, attempting to run over someone with a vehicle or equipment
- Attempted robbery, armed robbery and hostage taking
- Inflicting sexual violence on someone
- Physical injury inflicted on a person in the workplace, or an attempt or threat to do so, by a spouse or intimate partner, former spouse or intimate partner, or family member. In these cases, the violence is considered workplace violence.
- Any other action that could lead a reasonable person to feel fear under the same circumstances

The definition of Workplace Violence is broad enough to include all acts that constitute offences under the Canadian Criminal Code.

Code	FCDQ-PRH-01-2022-1
Title	Total Compensation Policy
Type	Desjardins Group Policy Non-financial policy
Initial effective date	June 10, 2016
Last reviewed	May 18, 2022
Review frequency	Every 5 years or as needed
Applicable to	All Desjardins Group Components, including the Caisse network and Desjardins business centres
Responsibility of	Human Resources and Communications Executive Division
Adopted by	Board of Directors of the Fédération des caisses Desjardins du Québec (the "Federation")
Available to	All Desjardins Group officers and employees
Compulsory for	All Desjardins Group employees

1. GENERAL STATEMENT

The Total Compensation Policy is a set of guidelines used to determine all compensation components for employees, managers and senior managers (including Desjardin Group's President): base salary, incentive plans, group plans (insurance and retirement) and working conditions.

2. OBJECTIVES

This Policy aims to:

- Describe the guiding principles used to establish Desjardins Group's total compensation
- Identify target positioning for total compensation for each employee group
- Provide a set of guidelines for making decisions and taking action, to be referred to on a daily basis

3. TERMINOLOGY

Certain terms and expressions used in this Policy are defined in the appendix.

4. SPECIFICS OF THE POLICY

4.1 Governing principles

Uniformity across the organization

- Reflect our cooperative values, and commit to doing what's best for Desjardins Group's members and clients
- Support Desjardins Group's directions, goals and strategic priorities
- Promote cooperation and teamwork across Desjardins Group

Performance

- Combine recognition of individual performance and group achievements, when assessing the organization's overall performance including environmental, social and governance (ESG) criteria
- Ensure Desjardin Group's long-term success by making choices that will create sustainable added value for individuals and for the organization
- Ensure compliance with all applicable legal and regulatory requirements and encourage behaviour that is consistent with the organization's risk appetite

Employee experience

- Offer a flexible, competitive total compensation package that is appropriate for our business sectors, support functions and the caisse network, to attract and retain the best talent
- Help develop an engaging employee experience for each person that focusses on well-being and fosters a commitment to always do what's best for members and clients
- Ensure internal and external equity, taking into account different situations and market specifics for certain areas, critical jobs or geographic regions.

4.2 Target positioning for total compensation

Total compensation target positioning involves compensating employees based on the median of the Canadian financial market (reference market), while considering applicable market segments, when needed.

Target positioning by employee group is set out in the table below:

Job category	Target positioning in relation to the median of the Canadian financial market
Employees	100%
Management functions Classes 1 to 5	General managers Desjardins Business centre managers Signature Service managers Managers 100%
Management functions Classes 6 and up	General managers Desjardins Business centre managers Signature Service managers Managers 95%
Senior managers	Vice-presidents Executive vice-presidents 85%

Target positioning in relation to the median of the Canadian financial market
President 100%

4.3 Total compensation benchmark

A set of guidelines for making decisions and taking action, to be referred to on a daily basis.



5. RESPONSIBILITY, ENFORCEMENT AND REVIEW

The Human Resources and Communications Executive Division is responsible for applying the Policy across Desjardins Group. It recommends the Policy to the Human Resources Commission so that the latter may recommend its adoption by the Federation's Board of Directors.

The Committee on the Aggregate Remuneration of the President and CEO of Desjardins Group recommends the President and CEO's total compensation and any annual changes.

The Employee Experience Division is responsible for examining, reviewing and amending the Policy when necessary to ensure it remains up to date. The Policy must be reviewed at least every 5 years.

As the employer's representative, every Desjardins Group manager acts as an ambassador of the Total Compensation Policy.

6. COMPANION DOCUMENTS

The Desjardins Group Management Committee or the management committee of a component has the authority to adopt one or more directives stemming from this Policy.

The Human Resources and Communications Executive Division Management Committee may also adopt one or more Rules.

The Federation's Human Resources Commission supports the Board of Directors in its directing, planning and oversight activities by making recommendations on total compensation.

7. EFFECTIVE DATE

The effective date is the date the Policy is adopted by the Board of Directors of the Federation or Component. The same applies to any amendments.

8. APPENDIX

Appendix 1: Terminology

APPENDIX 1

TERMINOLOGY

Working conditions

Working conditions relate to a wide range of aspects, including working time, leave, work schedule arrangements and other benefits.

Comparable cooperative financial groups

Cooperative financial groups that are comparable in size to Desjardins Group are mainly located in Europe and the United States. These financial cooperatives and insurance mutual associations are among the 300 largest organizations, according to the World Cooperative Monitor.

Reference market

The Reference Market is the main recruitment pool that allows an organization to carry out its commercial activities and maintain a competitive total Compensation package.

Canadian financial market

The Canadian financial market includes banks, insurance companies and other financial services companies (including financial cooperatives).

Median

The median represents the central value (mid-point) of the market sample. In a given sample, half of the data is above the median and half is below.

Group plans

Group plans refer to insurance and retirement plans.

Incentive plans

Variable (unearned) compensation based on the performance of Desjardins Group, a team or based on individual performance.

Total compensation

Total compensation refers to all benefits arising from an employment relationship: base salary, incentive plans, group plans (insurance and retirement) and working conditions.

Code	FCDQ-DRH-01.04-2024-1
Title	Total Compensation directive
Type	Desjardins Group directive
Initial effective date	January 12, 2024
Last reviewed	
Review frequency	At least every three (3) years
Components required to adopt the document	All Desjardins Group components
Responsibility of Adopted by	Human Resources Executive Division
Adopted by	Desjardins Group Management Committee
Available to	All Desjardins Group employees and managers
Compulsory for	All boards of directors for Desjardins Group components

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1. **GENERAL STATEMENT**

This Total Compensation directive (the "Directive"), which is updated at least once every three (3) years, is derived from the Total Compensation Policy (the "Policy") adopted by the Federation's Board of Directors.

The purpose of the Policy is to support and guide the Components in administering the Total Compensation elements to foster the attraction, engagement and retention of the talent needed to achieve Desjardins Group's core mission and deliver quality services to its members and clients.

2. **GOAL**

The Total Compensation directive was established to create a reference framework that can be used to determine and manage all aspects of the total compensation offered at Desjardins.

3. **TERMINOLOGY**

Certain terms and expressions used in this directive are defined in Appendix A.

4. **SPECIFICS OF THE DIRECTIVE**

4.1 Total compensation

Detailed information is published in the HR Zone, which is available and accessible to all Desjardins Group employees and managers.

4.1.1 Base pay

The components of compensation associated with the Base Salary, which are covered in the Total Compensation directive, are Job evaluation, Salary ranges, Salary management and Annual salary review.

4.1.2 Job evaluation

Job evaluation is the process of establishing the relative value, also known as the level or class of jobs, compared to other Desjardins Group jobs. These evaluations cover the jobs, not the profile of the employee (performance, experience, etc.) holding that job.

The Federation establishes the job evaluation method and determines the processing methods used to set job levels or class. The Component is required to respect the job evaluation levels and classes set by the Federation.

If the evaluation level or class is not yet known, the Federation must complete the job evaluation, determine the job level or class and send the results to the Component.

4.1.3 Salary range

Salary ranges, which are determined by the Federation, are divided into salary zones to reflect an employee's proficiency based on their position. These salary zones are used to assist managers in setting and managing salaries.

4.1.4 Salary management

Salary management consists in setting and adjusting the salary of an employee within the Salary range matching their job, according to their profile (education, experience, skills and achievements).

It is applied at various stages in a career, including when a candidate is hired from outside Desjardins Group, when an internal employee is transferred (promotion, lateral move, etc.) or when a salary is realigned.

The Federation shall establish a procedure for determining the incumbent's salary to ensure it reflects their skills and the proficiency required for the position, thereby fostering consistency and equity at Desjardins.

The salary management guidelines aren't absolute rules, but rather suggestions for how to handle internal promotions, demotions and transfers. However, the manager has the customary leeway to offer a different salary (above or below the guideline), based on Internal equity and predefined salary zones.

4.1.5 Annual salary review

The annual salary review is part of a process that takes into account various aspects, including projected salary increases on the Reference market and the economic outlook. It allows us to position our Total Compensation at the right level in relation to the market, as outlined in the Total Compensation Policy.

The salary adjustment parameters are set each year by the Federation.

4.2 Incentive plans

There are 2 incentive plans in place to recognize the work of managers and employees to reach Desjardins Group's goals: the general incentive plan (GIP) and the special incentive plan (SIP). The bonus scales (target bonus and maximum bonus) are established by the Federation and take market trends into account.

4.2.1 Group general incentive plan

The purpose of the GIP is to encourage and recognize the collective efforts and contributions of employees and managers in order to reach and even surpass Desjardins's priority goals.

Every year, the Federation establishes annual indicators and objectives for the GIP, along with administrative procedures associated with them.

4.2.2 Special incentive plans

Special incentive plans (SIP) are a type of variable compensation to help us reach and even surpass our business goals. Their purpose is to offer incentive compensation to specific sales and investment positions where the main objective is to directly generate outside income, all while taking market trends and Desjardins Group's reality into account.

The Federation establishes the SIP governance document, which includes SIP eligibility, structure and composition, conditions that must be met for the payment to be made, criteria for choosing indicators, goal-setting guidelines (threshold, target and maximum), bonus reports as well as administrative procedures for calculating and paying bonuses.

The Component establishes the indicators and objectives that make up each SIP, while ensuring compliance with the SIP governance documents and the established governance structure.

4.3 Group plans

To promote the well-being and financial security of employees and managers, Desjardins Group offers a group insurance plan and a retirement plan in accordance with the administrative procedures outlined in the contract.

The different Components are represented by the Federation, which negotiates terms so it can offer benefits to its employees.

4.3.1 Group insurance

The group insurance plan offers basic and optional coverage to suit different personal and family needs.

The Component must comply with the plan's premium cost-sharing arrangement.

4.3.2 Retirement plans

The Desjardins Group Pension Plan (DGPP) is a "defined benefit" plan that procures predictable and stable income throughout retirement, sheltered from financial market fluctuations.

The Component must respect its terms and contribution formula.

An excess pension plan is also offered to pay the portion of the pension that cannot be paid by the DGPP due to tax limits. These tax limits are adjusted each year by the Canada Revenue Agency.

In addition, Desjardins offers a group savings plan, administered by Desjardins Financial Security (DFS), which provides access to other group savings tools with low management fees thanks to Desjardins's group purchasing power.

4.4 Working conditions

4.4.1 Background

Working conditions are standardized across all Desjardins Group Employers.

This section outlines the different parameters determined by the Federation to ensure consistency and fairness across Desjardins.

4.4.2 Vacations and leave

4.4.2.1 Time management bank

The manager puts a time management bank at the disposal of its employees, along with vacation time that accumulates every pay period. The number of eligible leave hours is set according to each individual's Desjardins Group seniority.

The manager is responsible for the following:

- Accepting or refusing the leave granted and the affected periods
- Setting the rules for supervision ratios required to continue to provide quality service to members and clients
- Accepting or refusing hours from the time management bank being paid out in cash, under an agreement

4.4.2.2 Statutory holidays, social, parental and unpaid leave

Employees and managers can take certain types of social, parental and unpaid leave to accommodate special life circumstances.

The rules for taking these types of leave and the eligibility conditions are the same throughout Desjardins Group.

The manager can:

- If the business reality permits, close its place of business and declare additional leave (e.g., Easter Monday). This additional day off isn't considered a statutory holiday and isn't paid by Desjardins. The hours must be debited from the time management bank.
- Grant 50% of the academic training hours in paid study time according to budgets and the needs of the business. These hours cannot be accumulated and must be taken during the training period.

4.4.3 Work schedule

4.4.3.1 Regular work week

At Desjardins, the regular work week is 35 hours per week (1,820 hours/year). This number of working hours gives the employee full-time status. All parameters of group benefit plans and salary ranges are calculated using this standardized hourly basis across the entire Desjardins Group.

4.4.3.2 Additional hours and overtime

Overtime means hours worked beyond the regular 35-hour work week or hours worked on a sixth or seventh consecutive working day. This work is paid at a higher rate. Only overtime can be accumulated in a time off bank, up to an allowable maximum. Applicable rates based on hours worked by job level and the maximum allowed accumulation are the same across Desjardins.

For part-time employees, additional hours are hours worked beyond the employee's normal part-time work schedule within the regular 35-hour work week. At all times, they are paid at the current rate of pay.

The manager can accept or deny overtime work. Once the maximum allowed accumulation is reached, the manager decides whether the surplus amounts should be reimbursed in time or money.

4.4.3.3 Flexible work schedule

Several types of working time arrangements are included in the Working conditions, including the flexible week, compressed week, reduced normal week (part-time) and job sharing.

The rules and parameters of these types of arrangement are standardized across Desjardins Group.

The manager may accept or refuse this type of arrangement and its duration.

4.4.3.4 Premiums

The Working conditions stipulate certain premiums to compensate for the collateral impact of some types of atypical hours or responsibilities.

The Federation develops and governs these premiums in accordance with rules and guidelines that are tailored to Desjardins Group's changing needs.

The manager determines its labour needs and grants these premiums within the parameters applicable across Desjardins Group.

4.4.4 Employee seniority and movement

4.4.4.1 Job status

Working conditions at Desjardins Group stipulate certain types of distinct job status. They are the basis for determining eligibility and granting benefits such as group plans, working conditions and other monetary benefits. They're based on the organization's business needs and included in employment contracts at the hiring date. They include the following major categories: regular, temporary and temporary on-call.

To ensure consistency and uniform application, the nature and definitions of the different available statuses are identical across Desjardins Group. The same is true of the various benefits that may or may not derive from each status.

4.4.4.2 Desjardins Group seniority

To promote mobility within Desjardins Group, the length of continuous service at Desjardins's various Employers is recorded and used as a reference for calculating the time management bank and severance pay granted when a position is eliminated. This working time is recognized throughout an employee's career path at Desjardins Group, even if that career is interrupted by an external job.

4.4.4.3 Component seniority

Component seniority refers to continuous service for the Employer. It's used to determine priority between employees (choice of schedule, vacations, allocation, etc.). It doesn't accumulate from one Component to another.

However, the Component can decide to use Desjardins Group seniority to determine priority between employees and foster internal mobility.

4.4.4.4 Temporary assignment

Temporary assignment is a temporary transfer of personnel so that a manager can fill a non-permanent organizational need.

The Federation has determined that a temporary assignment should not exceed 12 months. If the assignment is extended beyond the 12-month period, the original position will no longer be maintained automatically, and the employee's managers will need to reach an agreement. Desjardins Group Employers have a certain amount of flexibility when it comes to managing temporary workforce moves.

4.4.4.5 Relocation

A relocation allowance is available to support employee transfers between Desjardins Group entities. The purpose of this allowance is to make sure the employee can find a living situation that's similar to the one they had before they relocated, and compensate them for certain necessary and reasonable relocation expenses, without unfairly improving their situation.

The Federation sets the parameters for reimbursing relocation costs. The manager is responsible for authorizing all reasonable and necessary expenses in accordance with the procedures governing the reimbursement of relocation costs.

4.4.4.6 Recognition of years of service

Desjardins Group has implemented a recognition program to thank employees for their continuous service. The program includes the payment of a bonus and additional paid time off depending on the number of years of service reached.

The Federation determines the bonus levels and the number of additional vacation days that will be added to the employee's time management bank. In addition to the monetary bonus and additional vacation days, a range of products and services are available to highlight the employee's service anniversary. The Federation determines the value and choice of products in the interest of equity and uniform application of tax rules.

4.4.5 Reimbursement of expenses

4.4.5.1 Reimbursement of professional development fees

To better support employees and managers in their careers and development, professional development reimbursement is available. This includes charges associated with training, materials, enrolment and professional association fees. To make sure that the practices for reimbursing these expenses are consistent, the Federation determines which types of covered expenses are eligible and the different rules of application (e.g., type of association reimbursed, what rules apply if the employee fails or doesn't complete the course, etc.).

The manager may authorize or deny the reimbursement depending on established guidelines and business realities.

4.4.5.2 Reimbursement of travel expenses

In the interest of equity and the respect of tax and financial obligations, the procedures for reimbursing travel expenses are applied consistently across Desjardins Group. The Federation is responsible for determining the different reimbursement rates and their rules of application. In addition, it establishes guidelines for choosing transit options based on the lower-cost principle and environmental impact. It also negotiates agreements with businesses to secure corporate pricing advantages (at hotels, for example).

The manager considers the parameters in place to approve or refuse expenses based on its business needs and budget.

4.4.5.3 Gifts to underscore life events

There are various parameters on gifts to employees to recognize special life events (such as birth or adoption, service anniversaries or retirement). This recognition is standardized in the interest of equity for employees, but also out of respect for tax and legal rules.

4.4.6 Vehicle allowance

Above a certain employment class, managers are eligible for a vehicle allowance.

The Federation is responsible for setting the parameters of the vehicle allowance. The Component can apply the vehicle allowance in accordance with these parameters and established terms.

5. **RESPONSIBILITY, ENFORCEMENT AND REVIEW**

The manager is responsible for the total compensation paid to its employees.

The Federation is responsible for preparing the guidelines and positioning for total compensation, with a view to equity and consistency. It updates this Directive and makes sure that the Total Compensation Policy is followed and that the Directive is applied continuously.

6. **EFFECTIVE DATE**

Unless otherwise indicated, the Total Compensation Directive is effective as of the date it is adopted.

7. APPENDIX A – TERMINOLOGY

Desjardins Group seniority:

The length of continuous service at Desjardins Group, minus any interruptions.

Component seniority:

Component seniority refers to the duration of continuous service for the Employer. It's used to determine priority between employees (choice of schedule, vacations, allocation, etc.). It doesn't accumulate from one Component to another.

Component:

Any current or future legal entity that is part of Desjardins Group. The Quebec caisses and Caisse Desjardins Ontario Credit Union Inc. are excluded.

Working conditions:

Working conditions relate to a wide range of items, including working time, leave, work schedule arrangements and other benefits. Items not included in compensation for the purposes of calculating severance pay.

Unpaid leave:

Permission granted to an employee to be absent from work for a given period during which they aren't paid and don't lose their job or their seniority. Employees are responsible for the full costs of taking unpaid leave. The length of the leave may vary depending on their needs.

Parental leave:

This type of leave includes maternity, paternity, parental and adoption leave following the birth or adoption of a child.

Salary range:

The salary range, which runs from a minimum rate to a maximum rate, is divided into salary zones and used as a salary management framework.

Employer:

Component, responsible for the employment relationship.

Internal equity:

Ensuring that within an organization, jobs with similar requirements are compensated equally.

Federation (FCDQ):

Fédération des caisses Desjardins du Québec

Reference market:

The Reference market is the main recruitment pool that allows an organization to carry out its commercial activities and maintain a competitive total compensation package. At Desjardins, the Reference market corresponds to the Canadian financial market, which is made up of banks, insurance companies and other entities that provide financial services (including financial cooperatives).

Desjardins Group:

Financial group comprising the Fédération des caisses Desjardins du Québec and its subsidiaries, the Desjardins caisse network in Quebec, Caisse Desjardins Ontario Credit

Union Inc., the Desjardins Security Fund, Desjardins International Development, the Alphonse Desjardins Historical Society and the Desjardins Foundation.

Group plans:

Group plans refer to insurance and retirement plans.

Total compensation:

Total compensation refers to all benefits arising from an employment relationship: base salary, incentive plans, group plans and working conditions.

Base salary:

An amount of money paid periodically for work delivered, excluding amounts paid as bonuses, premiums, lump sums and overtime.