

USER TUTORIAL

HOW TO SUBMIT A REPORT IN THE BKMS® SYSTEM?

Subject: sending a report in the whistleblowing system BKMS®.

Perimeter: BRED Group: BRED SA, French and International subsidiaries

Version	Description	Validator	Date of validation
V1.0	User tutorial How to submit a report in the BKMS® system?	Direction Conformité	Janvier 2022

I. Accessibility

Before accessing the platform, we recommend that you read the BRED Group's whistleblowing procedure. It provides information on the conditions for protecting whistleblowers and on the process for handling reports within the BRED Group.

The secure platform is accessible 24 hours a day, 7 days a week, from any connection, at the following URL:

<https://www.bkms-system.com/BRED>

It can be accessed *via* a PC, a tablet, or a smartphone. You can log in from your work computer, making sure you stay out of sight. To further enhance your security, we recommend that you connect outside of your workplace and on a private tool.

All information collected is encrypted and secured by the BKMS® system. This application is provided by the service provider Business Keeper AG, which is responsible for the IT administration of the system and for ensuring data protection.

In short, the confidentiality of the whistleblower is ensured and the decryption of information by a third party of the BRED Group, by an external third party, or by Business Keeper AG, is not possible.

II. BKMS® home page

The homepage of the tool provides information on the whistleblowing process, including frequently asked questions.

The screenshot shows the BRED Group's whistleblowing system homepage. The page features the BRED logo and navigation options for country and language selection. Key sections include a 'Submit report' button for first-time users, a 'Login' button for returning users, and a 'Frequently asked questions' section with links to various topics. A 'Legal notice' link is located at the bottom left, and contact information for BRED Banque Populaire is at the bottom right.

Callouts and Annotations:

- Select the country you are in:** Points to the 'Select country' dropdown menu in the top navigation bar.
- Select the display language:** Points to the 'English' dropdown menu in the top navigation bar.
- Click here to submit a report:** Points to the 'Submit report' button.
- If you have already submitted a report and created a dialog box, click here to login, and follow the progress of the report:** Points to the 'Login' button.
- Click on one of the links to get an answer to frequently asked questions:** Points to the 'Information on the processing of personal data' link in the FAQ section.

Page Content:

BRED BANQUE POPULAIRE

Select country | English

If you would like to send your first report, please click here:
Submit report

If you have already set up a postbox, you may login here:
Login

Who can submit a report?
What kind of report can I submit?
When should I submit a report?
Is it possible to send a report anonymously?
Why should I submit a report?
How is a report processed?
Information on the processing of personal data

Welcome to the BRED Group's whistleblowing system.

In order to maintain the trust of our customers, cooperative shareholders, partners and society at large, the BRED Group offers its employees the possibility of reporting any shortcomings or dysfunctions.

This online system is provided for you to exercise your right to report. Please ensure that you only send information that you are convinced is accurate. This system is complementary to other existing whistleblowing channels (e.g. direct or indirect hierarchy, staff representatives, etc.) and is not intended to replace them.

The system guarantees the confidentiality of the whistleblower, the facts and the persons concerned. This platform enables you to securely communicate via a secured postbox with the referent processing your report. Reports can also be submitted anonymously.

The BRED Group protects whistleblowers. They shall not be subject to any disciplinary sanction or legal proceedings, provided they act in a disinterested manner and in good faith.

If you identify abusive situations or dubious practices, we advise you to submit a report as soon as possible. It is important that we work together to promote ethics and transparency.

Thank you for your cooperation.

[Legal notice](#)

BRED Banque Populaire
Directeur de la Conformité
Strictement confidentiel
4 route de la Pyramide
75012 Paris

III. Process for submitting a report

By clicking on "submit report", the reporting process is triggered. Four steps must be completed.

1. Security advice

You will first be asked to read the text about security and confidentiality and then enter the alphanumeric characters in the dedicated field.

The screenshot shows a web interface with two main sections: "Security Advice" and "Security Query".

Security Advice: This section contains a paragraph explaining confidentiality and a list of instructions. A blue callout box points to a link "To introduction page" with the text: "By clicking here, you will return to the home page, the alert will not be saved".

- if you wish to remain anonymous, do not provide any personal information or information that can identify you (for example: name, relationship to the subject of the report, etc);
- make sure you are using a secure internet connection (indicated by a padlock symbol on your browser);
- add a link to the BKMS® server to your favourites;
- avoid using the computer provided by your employee or the company's computer network because the connection to the BKMS® platform can be traced. (However, the content of the report is encrypted and cannot be accessed in any case).

Below the list, there is a statement: "I have read and understood the security advice and my responsibility regarding my anonymity and hereby accept these conditions by entering the displayed characters in the designated field."

Security Query: This section instructs the user to enter characters from a CAPTCHA image. A blue callout box points to the input field with the text: "By entering the characters, you confirm your agreement on the security of the connection".

The CAPTCHA image shows the characters "XUHOOK". Below it is an input field containing "XUHOOK". To the right of the input field are "Read out" and "Reload" buttons. Below the input field are "Back" and "Continue" buttons. A blue callout box points to the "Continue" button with the text: "Click to continue".

2. Choice of the category

On the next page, you must select the category that best indicates the focus of your report by choosing in the proposed list. If necessary, you will find details on the content of each category.

BRED BANQUE POPULAIRE

[To introduction page](#)

Choosing the category

Please select from the following list the category that best indicates the focus of your report and click the "Continue" button.

If you wish to report on a topic that is not included in the listed categories, your report may be rejected.

Please make your selection.
For a detailed explanation and examples of your selection, please click the information button.

- Corruption and breach of probity
- Harassment, discrimination, violence or threatening behaviour
- Conflicts of interest
- Violation of international sanctions and money laundering
- Theft, fraud, breach of trust, abuse of weakness
- Market abuse: price manipulation and insider trading
- Non-respect of human and environmental rights
- Protection of personal data

The "i" allows you to get information about the content of the category

Select the category that best fits your report

[Back](#) [Continue](#)

3. Description of the report

Thirdly, you must detail the content of your report in your own words, and in good faith, to specify the incident.

The fields with an asterisk (*) must be filled in.

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Report to be sent to: **BRED Banque Populaire, Paris**
Category: **Corruption and breach of probity**

* Subject:

Your identity and any information describing the facts are recorded in strict confidence.

* Do you want to state your name?
 Yes
 No

* Please describe the incident in as much detail as possible:

0/5000

The BKMS® Incident Reporting ensures the technical protection of the content you transmit and your identity. Make sure that the information you provide does not contain any personally identifiable information.

Please describe the incident, including what you observed, who was involved in the incident, where and when the incident occurred.

* Required field

Fill in all required fields with an *

You have the possibility to remain anonymous. However, it is recommended to give your name to benefit from the whistleblower protection and to facilitate the handling of your report. Check " No " if you wish to remain anonymous.

Describe, in good faith, the incident you wish to report

After describing the facts, you must answer a series of questions. It is important to provide an answer, even if the questions have already been answered in the description of the incident.

Please answer the following questions in order to optimise processing your report even if you have already provided the answers in the text field above:

In which country did the incident occur?

- Please select -

Indicate your relationship with the BRED Group (trainee, employee, external consultant...)

* What is your relationship with the BRED Group? (employee, service provider, intern...)

- Please select -

* In which entity of the BRED Group did the incident occur?

- Please select -

Specify in which entity the incident took place

* Did you observe the incident yourself?

- Yes
- No

Specify if you directly witnessed the incident

Are supervisors/managers directly or indirectly involved in the incident?

- Yes
- No
- Not specified

Do you know the date of the incident?

- Yes
- No
- Unknown

Is the incident still ongoing?

- Yes
- No
- Unknown

Was there any damage?

- Yes
- No
- Unknown

Was there any damage?

- Yes
- No
- Unknown

If you can, provide details on the incident (who was involved, when it happened, if it is still going on and what damage it caused)

* Does the report concern any of the following people?

- Please select -

Indicate whether the alert concerns one of the persons in the drop-down list

Click on "send" to save your alert

If you would like to send additional information in the form or files, please set up your secured postbox at the end of this reporting process.

You can cancel the report

[Back](#)

[Clear](#)

[Send](#)

4. Set up a secured postbox

You can then set up your own secured postbox, by choosing a username and password. It is necessary to be able to discuss with the examiner, to answer questions asked by the examiner during the processing of the report and to obtain information on the progress of this processing.

Beware: Make sure to keep your alert number, your login, and your password. In case of loss, they cannot be regenerated, because only you know your access data. You will have to submit a new report.

[To introduction page](#)

Thank you for your report.

Your report has been designated with the following reference number:

17ea5

Please note your reference number, as this is proof that you have submitted your report and that it has been duly received. We recommend setting up a secured postbox as this enables us to send you feedback and for us to engage in further secure dialogue, if you so wish. Thank you!

You can now print your report.

Help us to solve the case!
Set up your own, secured postbox.

This postbox allows you to communicate with the addressee of your report. You can receive comments on the case's processing status and answer additional questions concerning your report.

Yes, I wish to set up a secured postbox.

Pseudonym/username

Password

Password verification

Note the case sensitivity!

Choose a pseudonym or username with at least five but no more than 15 characters.

Your password must contain at least five characters. We recommend passwords of at least ten characters and with at least one special character (for example ; _ % & :). Note the case sensitivity for username and password.

Set up a secured postbox by filling in the boxes above. If you do not set up this postbox, you will not be able to communicate securely with the examiner in charge of the processing.

Please note: This is your only opportunity to set up a postbox for this report.

Remember your login credentials. You will always need them to log into your postbox. Your login credentials are known only to you and cannot be recovered should you lose it. You should keep your login credentials in a safe place.

No, I do not wish to set up a postbox.

Information to keep carefully to login. In case of loss, you will have to re-submit a report.

Once the alert is sent, a reference number is assigned to you

Print the alert if you want to

Set up a secured postbox by filling in the boxes above. If you do not set up this postbox, you will not be able to communicate securely with the examiner in charge of the processing.

Set up postbox

5. Send the report

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Thank you for your report and for setting up a postbox.

Help us!
Please check your postbox regularly to see if you have received feedback from your Examiner.

[End](#) [To my postbox](#)

Click on "End" or go to the postbox to see the history of actions or make additions to your alert (e.g., attach a file)

6. Send attachments or additional elements

Once the secured postbox is setup, you have the possibility to add information and attach documents. The size of the transmitted files must not exceed 5 Mo. Please note that the format of the accepted documents is limited.



Secured postbox

[Refresh](#) | [Logout](#)

You are in your secured postbox.

You can read your examiner's feedback here, respond and/or expand on to it. In this way you can actively participate in solving your case. After each new login to your postbox you have the possibility to submit a new report.

Only you have access to your secured postbox and will continue to remain unknown to the recipient in all further communications as long as you do not voluntarily disclose any personal information.

An overview of your report is maintained. Reports, however, are able to be read and printed in the postbox for 42 days only. Please note that this also applies to your examiner's feedback once you have read it for the first time.

Please do not forget to click "Logout" for exiting your postbox.

Reference: 17ea5
To: BRED Banque Populaire, Paris
Subject: dddd

[My report](#) 2021-12-10

Click to provide additional information [Send addition](#)

To: BRED Banque Populaire, Paris
Category: Corruption and breach of probity
Subject: dddd

Detail the additional information in the text box

* Required field

* Please enter your addition:

0/5000

BKMS[®] Incident Reporting ensures the technical protection of the content shared by you, including your identity. If you have not disclosed your identity so far and do not intend to do so, take care during your further communication that the information and attachments you provide do not contain any references that reveal your identity.

Attachment: You can send a file of up to 5 MB. ⓘ

Note on sending attachments: Files may contain hidden personal information that could jeopardise your anonymity. Please remove all such information before sending a file. If you are unable to remove such information, copy the text from your file into the report text or send a printed copy of the document anonymously using the reference number that is provided at the end of the reporting process to the examiner's address (see footer).

Note has been acknowledged.

Select a file

no file has been selected

Click to attach a file

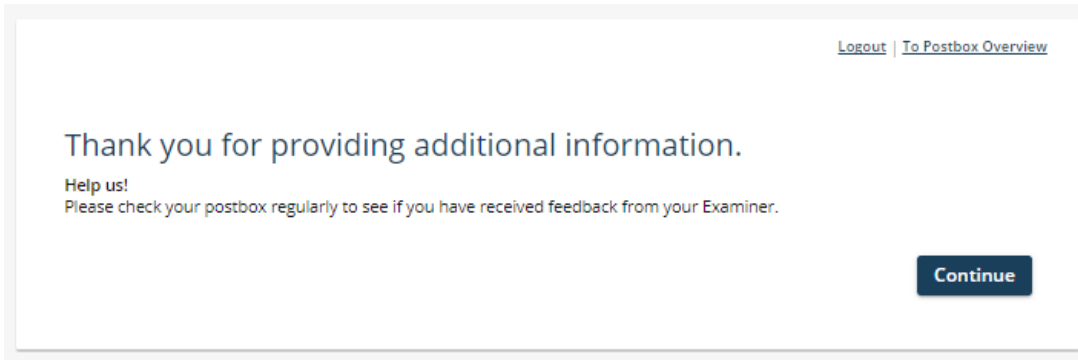
Click to validate the additional information

[Back](#)

Clear

Send

A message will confirm the correct submission of the additional information.



IV. Access to the follow-up of your report

1. Login to the home page

The screenshot shows the home page of the BRED Group's whistleblowing system. The header includes the BRED logo and navigation options for "Select country" and "English". The main content area is titled "Welcome to the BRED Group's whistleblowing system." and contains several paragraphs of text explaining the system's purpose and confidentiality. On the left side, there are two columns of links: "Submit report" and "Login" buttons, and a list of frequently asked questions such as "Who can submit a report?" and "What kind of report can I submit?". A blue callout box on the left side of the page contains the text: "Log in to the home page and identify yourself to read the messages received from the examiner responsible for processing your report". An arrow points from this callout box to the "Login" button. At the bottom of the page, there is a "Legal notice" link and contact information for BRED Banque Populaire.

2. Security

[To introduction page](#)

Security Advice

The confidentiality of your identity and the information contained in your report is a priority for the BRED Group. To facilitate the processing of the report and exchanges with the referents, we suggest you specify your identity. However, you have the option to remain anonymous and you will benefit from the protection of the BKMS® system.

To further enhance security, please take into account the following instructions:

- if you wish to remain anonymous, do not provide any personal information or information that can identify you (for example: name, relationship to the subject of the report, etc);
- make sure you are using a secure internet connection (indicated by a padlock symbol on your browser);
- add a link to the BKMS® server to your favourites;
- avoid using the computer provided by your employee or the company's computer network because the connection to the BKMS® platform can be traced. (However, the content of the report is encrypted and cannot be accessed in any case).

I have read and understood the security advice and my responsibility regarding my anonymity and hereby accept these conditions by entering the displayed characters in the designated field.

Security Query

In order to protect the system from automatic assaults, you must fill in the displayed characters in the text field.

The displayed characters are not part of your report and will not be required again during the process.

Enter the characters here:

XUHOOK [Read out](#) [Reload](#)

[Back](#) [Continue](#)

Click to continue

To access the postbox, enter the characters shown above

3. Login to the secured postbox

+X BRED BANQUE POPULAIRE

[To introduction page](#)

Login to secured postbox

Please enter your personal login credentials:

Pseudonym/username
PalmaCharmandises

Password

[Back](#) [Continue](#)

Click to continue

Enter your username and password created when you submitted your report

4. Overview of the contents of the secured postbox

[Refresh](#) | [Logout](#)

You are in your secured postbox.

You can read your examiner's feedback here, respond and/or expand on to it. In this way you can actively participate in solving your case. After each new login to your postbox you have the possibility to submit a new report.

Only you have access to your secured postbox and will continue to remain unknown to the recipient in all further communications as long as you do not voluntarily disclose any personal information.

An overview of your report is maintained. Reports, however, are able to be read and printed in the postbox for 42 days only. Please note that this also applies to your examiner's feedback once you have read it for the first time.

Please do not forget to click "Logout" for exiting your postbox.

The screenshot shows a dark blue header with the following text:

Reference: 17ea5
To: BRED Banque Populaire, Paris
Subject: dddd

Below the header is a table with two rows:

My report	2021-12-10
My addition	2021-12-10

To the right of the table is a dark blue button labeled "Send addition".

Two callout boxes are present:

- A blue box on the left with an arrow pointing to the "My addition" link, containing the text: "You have access to the history of your actions (messages to examiners, additional information) in chronological order".
- A blue box on the right with an arrow pointing to the "Send addition" button, containing the text: "Click to provide additional information or send files".