

- In case of placement with another business unit of Nornickel:
 - Housing rent reimbursement in case of relocation
 - A full salary level paid during one calendar year
 - Compensation for actual travel expenses of employees and their families
 - Participation in corporate programmes to purchase housing at the new location
 - Training/retraining/certification in a new trade/job
- In case of redundancy:
 - Severance pay in the amount of six average monthly wages
 - Early provision of a corporate pension
 - Compensation for travel expenses of employees and their families
 - Financial assistance for housing purchase under the Our Home/My Home programme
 - Voluntary medical insurance policy maintained for one calendar year from the termination date
 - Succession programme provides training of an affected employee by another Nornickel employee (above the retirement age) with a severance pay to the mentor upon completion.

In addition, Nornickel's dedicated Employment Centre will be launched in 2020 to provide all-round support to affected employees of the smelting operations about to be shut down (including providing information, advice, and career guidance) and to partner with Norilsk Nickel Group entities, the government of the Murmansk Region, and local employers on job opportunities for redundant employees.

All staff-related decisions and actions will be carried out in compliance with the requirements of the Russian labour law, Federal Law No. 1032-1 On Employment in the Russian Federation dated 19 April 1991, and Nornickel's social support programme.

SOCIAL PROGRAMMES FOR EMPLOYEES

HEALTH IMPROVEMENT PROGRAMMES

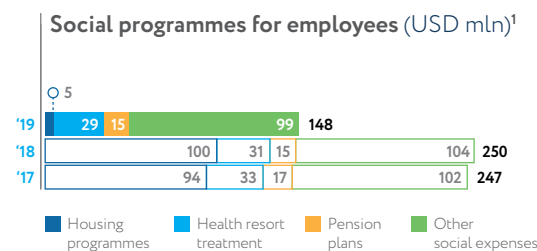
Given the harsh climate of the Far North and the difficult working conditions at mining facilities, Nornickel has been consistently investing in health programmes for employees and their families. Health improvement and health resort treatment programmes are a key priority of Nornickel's social policy.

In 2019, 14,200 people (employees and their families) had recreation and treatment in Zapolyarye Health Resort (Sochi). Some 8,500 people spent their holidays in other health resorts, including 4,400 who travelled to Bulgarian resorts and 1,100 who went to Hainan, China. The Company compensates its employees an average of about 84% of the trip voucher cost.

The health resort treatment programme is designed to prevent the development of chronic diseases in employees' children and give them an opportunity to take full advantage of their summer holidays. As part of the initiative, about 1,400 children spent their holidays in Anapa and Bulgaria.

SPORTS PROGRAMMES

Given the harsh climate of the Far North, supporting healthy lifestyle behaviours is a key focus area in the personal development of Nornickel employees. Sports programmes seek to promote a healthy lifestyle, build a sense of corporate solidarity, improve interpersonal interactions, and develop a strong corporate culture.



Nornickel pays special attention to corporate competitions, including the employees' popular sports such as hockey, futsal, volleyball, basketball, alpine skiing, snowboarding, and swimming. Family sports contests are yet another focus area. One of Nornickel's social policy highlights is the support of amateur sports.

To ensure further development of amateur hockey, in 2019, Norilsk hosted the Night Hockey League games, with ten teams including Nornickel employees taking part in the event.

Other events include regular Spartakiads and various mass sports events held across its footprint and involving not just Nornickel employees and their families but also local residents.

About 30,500 employees as well as local residents took part in corporate mass sports events, Spartakiads, and other sports competitions held across the Group's footprint in 2019.

HOUSING PROGRAMMES

Nornickel currently operates several housing programmes for its employees.

In 2019, Nornickel continued its consolidated housing programme, Our Home/My Home, purchasing ready-to-live apartments across Russia. Apartments are usually purchased in the Moscow and Tver Regions, as well as in the Krasnodar Region, with the Company seeking to buy closely located properties to create a more comfortable living environment for employees by developing additional infrastructure and optimising maintenance for the property management company.

Each Programme member buys an apartment through co-investment: the employer covers up

to half the purchase price payable but not more than RUB 3 mln (USD 46,000), with the rest paid by the employee within a certain period of employment with the Group (five to ten years). The cost of housing is fixed for the entire period of the participation. The property title is registered in the name of the employee only at the end of their participation in the programme; however, the participant may move in immediately after the apartment is purchased. Since the programme launch in 2010, the Company has purchased 3,826 ready-to-move-in apartments.

A new housing programme, Your Home, was launched in 2019. It will be implemented similarly to the Our Home/My Home programme, except that the title to the apartment will be immediately registered in the name of the employee, through encumbered by a mortgage. The encumbrance is removed from the property once the employee fully repays the debt to the seller. Since the launch of the programme, the Company has purchased 1,176 ready-to-move-in apartments.

Nornickel also operates the Corporate Social Subsidised Loan Programme offering Nornickel employees an interest-free loan to pay the initial instalment and reimbursing a certain percentage of interest paid to the bank on the mortgage loan. Overall, more than 400 employees took part in the programme.

PENSION PLANS

Nornickel offers its employees private pension plans. Under the Co-Funded Pension Plan, Nornickel and its employees make equal contributions to the plan. The Complementary Corporate Pension Plan provides incentives for pre-retirement employees with considerable job achievements and a long service record at Nornickel facilities.

Pension plans coverage

Item	2017	2018	2019
Co-Funded Pension Plan			
Financing, USD mln	8.6	7.7	7.6
Number of participants	15,700	13,916	12,304
Complementary Corporate Pension Plan			
Financing, USD mln	8.5	6.7	6.1
Number of participants	718	545	525
Other pension plans			
Financing, USD mln	0.1	0.9	1.0
Number of participants	1,118	1,114	1,151

SOCIAL INVESTMENTS**SUPPORT FOR INDIGENOUS PEOPLES**

Nornickel recognises the right of northern indigenous minorities to preserve their traditional way of life, and addresses their needs for decent living standards of modern societies. For many years, the Company has been engaged in projects to improve the quality of life for Taimyr indigenous minorities.

Nornickel adopted the Indigenous Rights Policy which defines Nornickel's key related commitments. No violations infringing on the rights of indigenous minorities were recorded across the Group's operating regions in 2019.

To preserve ethnic traditions and culture of indigenous minorities, Nornickel supports annual festivals for tundra inhabitants celebrating the traditional Reindeer Herder's Day and the Fisherman's Day. To that end, the Company purchases items that are most popular among local communities, including tents, petrol power generators, household equipment, outboard motors, inflatable boats, GPS navigators, sleeping bags, binoculars, etc.

Nornickel also supports the staging of a unique ethnic street festival, Bolshoy Argish, which has received lots of positive feedback from the local communities.

Nornickel also offers regular assistance in response to specific requests from Taimyr municipalities

and sponsorship support for indigenous peoples of the North, including through arranging air transportation and supplies of construction materials and diesel fuel.

Nornickel's expenses on support for northern indigenous minorities totalled about RUB 100 mln (~USD 2 mln) for the year.

International Year of Indigenous Languages

On 19 December 2016, the General Assembly of the United Nations proclaimed 2019 as the International Year of Indigenous Languages pursuant to a resolution of the UN Permanent Forum on Indigenous Issues. The International Year of Indigenous Languages aims to focus attention on the risks confronting indigenous languages, improve quality of life, wider international cooperation and visibility and strengthened intercultural dialogue to reaffirm the continuity of indigenous languages and cultures.

Nornickel has supported this initiative by financing a project to create the writing system for the Enets people at Siberian Federal University. The Enets people were the last people of the Siberian Arctic with no official writing system. The 2010 census showed the extremely small number of Enets people left – just 221.

The writing system has been created since then, with federal agencies engaged to include it in educational programmes and adapt to educational requirements.