



DISASTER RELIEF LOANS PROGRAM GUIDELINES

1. **Purpose:** To provide a process by which eligible employees impacted by certain Natural Disasters may receive zero-interest loans to assist in recovery.
2. **Guideline Owner:** Human Resources
3. **Effective Date:** September 25, 2017
4. **Scope:** These Guidelines apply only within the U.S. Loans may only be approved in U.S. federally-declared disaster situations, including emergency declarations and major disaster declarations made pursuant to the Stafford Act. Any decision to implement this Program regarding any one or more Natural Disasters will be made solely at the discretion of the Chief Executive Officer (CEO).
5. **Definitions:**
 - **“Company” or “LyondellBasell”** means, collectively, all of the U.S.-based employer subsidiary entities of LyondellBasell Industries, N.V., including Equistar Chemicals LP, Lyondell Chemical Company, and Houston Refining LP.
 - **“U.S. Employee”** means an individual employed by any of the U.S.-based employer subsidiary entities of LyondellBasell Industries, N.V., including Equistar Chemicals LP, Lyondell Chemical Company, and Houston Refining LP. For the purposes of these Guidelines, U.S. Employee also refers to any employee of a subsidiary entity of LyondellBasell Industries, N.V., on an expatriate assignment in the U.S.
 - **“Natural Disaster”** shall have the plain, ordinary meaning of that term to include so-called Acts of God or other natural phenomena not of a man-made nature, included but not limited to storms, floods, hurricanes, tornadoes, earthquakes, fires caused by lightning and similar naturally occurring phenomena, high winds, and similar events naturally occurring in nature.
6. **Eligible Employees:** All active U.S. employees in the following categories will be eligible if they also meet the criteria discussed in Section 8 below:
 - hourly non-exempt (represented and non-represented)
 - salaried non-exempt
 - salaried exempt U.S. employees at E- and S-Levels

7. Ineligible Employees: M-Level employees, executives and officers are ineligible for assistance under this program.
8. Criteria and Loan Amounts: The CEO or his/her authorized designees will approve criteria, loan amounts and repayment terms specific to each Natural Disaster for which loans will be made available. Employees eligible under Section 6 above will be considered for a loan if they meet the established criteria and submit the requisite application, supporting documentation and any additional documentation required by the Company.
9. Use of Funds: Funds borrowed under this Program may only be used to pay for personal family expenses incurred as a result of a federally-declared national disaster, including property losses (such as a residence, home furnishings, etc.) or living expenses. Under no circumstances may funds borrowed under this program be used to pay any expenses reimbursed through insurance, or otherwise (such as FEMA or grants from LyondellBasell Disaster Relief Fund).
10. Procedure: To apply for a loan, the employee must fill out and submit a Disaster Relief Loan Application, including the associated Disaster Relief Loan Promissory Note and Payroll Deduction Authorization, and provide any supporting documentation requested by the Company. A final loan decision cannot be made until a complete application and supporting documentation are received and verified. The application will be reviewed in a timely manner and the employee will be informed whether the application has been approved or denied.
11. No Guarantee: This Program or any application submitted pursuant to this Program does not guarantee loan approval, nor is it an offer or commitment to make a loan.