



Standards of conduct for suppliers

of Bank Ochrony Środowiska S.A.

Compliance with the law

Bank Ochrony Środowiska S.A. (hereinafter referred to as the Bank) complies with all applicable laws in all locations where it conducts business and expects the same from its suppliers. Along with compliance with the law, the Bank expects the supplier to act in accordance with high standards of business ethics.

Prohibition of corruption and bribery

The bank follows a zero tolerance policy with regard to unethical business behaviour such as bribery and corruption. Suppliers are expected not to participate and not tolerate any form of the above behaviour.

Human rights

Each supplier of the Bank must respect the dignity, privacy and rights of every human being. The supplier should not force any person to work against their will. In addition, the supplier is obliged to respect internationally recognised human rights.

Observance of basic employee rights

The Bank's supplier undertakes to comply with the generally applicable labour laws in relations with its employees, while respecting their personal dignity and privacy. In particular, the supplier must refrain from any discrimination in employment on grounds of gender, age, disability, medical condition, race, nationality, ethnicity, religion, denomination, irreligion, political views, union membership, sexual orientation, gender identity, family status, lifestyle, basis of employment, and other grounds that may give rise to discriminatory practices. The supplier should comply with the minimum wage regulations applicable in the relevant jurisdiction where it operates and where it employs or enters into other relationships with personnel, so as to ensure that at least their basic needs of subsistence are met, and should comply with its own internal remuneration rules. The Bank's supplier should ensure that its working

time arrangements are compliant with the applicable basic legal requirements, comprising a maximum of 8 working hours per day and an average of 48 working hours per week, unless the law allows the supplier to have (e.g., due to the specific nature of its business) different working time arrangements.

Prohibition of forced labour

The Bank Supplier shall not in any way profit from or tolerate forced labour and shall not use corporal punishment or other unauthorised disciplinary practices against its employees. The Bank supplier has no right to force or pressure anybody to work. The Supplier shall also be obliged to prevent and not allow the use of coercion, threats, insults as well as exploitation.

Prohibition of child labour

The Bank's supplier undertakes at each stage of its activities to comply with the applicable regulations on restrictions and conditions for employing minors.

Employee health and safety

The Bank's supplier should provide all employees with workplaces in accordance with the applicable health and safety at work (OHS) regulations. The Bank's supplier should comply with the applicable standards and regulations related to occupational health and safety as well as the prevention of accidents and occupational diseases. The Bank's supplier is obliged to provide employees with the necessary level of knowledge in the field of health and safety.

Environmental protection

The Bank's supplier seeks to minimise the environmental burden of its operations and takes measures to protect the environment. The Supplier shall operate in compliance with applicable laws and international environmental standards. The Supplier should take measures to minimise environmental pollution and constantly implement improvements in its

protection, in particular: use resources efficiently, reduce the impact on biodiversity and climate change, and use energy-saving technologies.

Freedom of association

The Bank's supplier provides its employees with the right to associate in legal organisations. Fair relationships with the supplier are the basis for dialogue between its employees and the supplier's management.

Fair competition

The Bank's supplier shall comply with national and international competition law and shall not participate with competitors in price collusion, market or customer allocation. The Supplier is obliged to keep confidential all information concerning the Bank that would not have been previously disclosed to the public. The Supplier is obliged to respect the intellectual property of the Bank.

Purchase of goods and services by the supplier

The Bank's supplier should purchase goods and services in a responsible manner. The supply chain should ensure compliance with these Standards to the greatest extent possible.

Control activities

In order to verify compliance with the provisions of the Standards, the Bank reserves the right to conduct, independently or with the assistance of an independent auditor, an audit of the supplier at its own expense and after appropriate notification to the supplier, or request the supplier to provide a statement confirming its compliance with ESG criteria. In the event of negative results of the above-mentioned actions, the supplier will be required to agree with the Bank on an appropriate recovery plan. Failure to implement the recovery plan may result in the limitation, suspension or termination of the Bank's cooperation with a given supplier, pursuant to the provisions of the agreement concluded between the Bank and the supplier.

Fiscal integrity

The Bank's supplier is obliged to pay all due taxes related to transactions performed for the Bank, including in particular value added tax (VAT). The Supplier shall be obliged to issue invoices to the Bank honestly and in compliance with the tax law regulations. The Supplier shall purchase goods and services from entities guaranteeing that VAT will be shown on invoices and paid in accordance with applicable tax law regulations.

Final provisions

The Bank's supplier is obliged to inform the Bank of any cases of non-compliance with the provisions of these Standards by its employees and by the employees of its subcontractors, if they are used in the performance of the contract concluded with the Bank.