

POP BANK GROUP'S SUPPLIER CODE OF CONDUCT

POP Bank Group is committed to complying with the principles of sustainable development and to developing sustainable operating practices. POP Bank Group's employees comply with the Group's Code of Conduct.

This document contains a description of POP Bank Group's expectations regarding its suppliers, partners and service providers (hereinafter 'suppliers') in relation to governance, respect for human and labour rights and the environment.

Legal compliance and ethical conduct

POP Bank Group requires its suppliers to comply with legislation, official regulations and the good business practices observed in their sectors. Suppliers' conduct must be ethical and honest and suppliers must not participate in corruption, bribery or money laundering, or in financing or facilitating terrorist activities. We expect suppliers to provide their employees with a way of reporting non-compliant behaviour and providing feedback.

The supplier shall acknowledge and avoid conflicts of interest between POP Bank Group and the supplier and disclose any conflicts of interest.

The supplier is responsible for ensuring that its subcontractors also operate in accordance with this Code of Conduct.

Human and labour rights

POP Bank Group respects all internationally recognised human rights in all its operations. The supplier is also required to do the same. The supplier must ensure that its operations do not violate human rights.

The supplier must ensure that no child labour is used and forced labour is not permitted in its own operations or those of its subcontractors. The supplier undertakes to treat its employees fairly and equally and must not allow discrimination, intimidation, oppression or harassment in its own operations or those of its subcontractors.

The supplier and its subcontractors shall comply with the minimum terms and conditions of employment in accordance with the law and collective agreements. The supplier shall ensure that working hours comply with national legislation on working hours and shall offer wages, benefits and overtime bonuses that, at a minimum, comply with national legislation, collective agreements and other similar agreements.

The supplier must recognise and respect employees' right to engage in freedom of association and collective bargaining.

Occupational health and safety

The supplier must comply with statutory occupational health and safety regulations. The supplier must prevent accidents and injuries at the workplace. Occupational health and safety accidents must be reported and investigated. The supplier must also require its subcontractors to provide safe and healthy working conditions.

Environment

The supplier undertakes to comply with applicable environmental legislation and other regulations. Suppliers are expected to identify their own impacts on the environment and take them into account in their operations. The supplier is expected to take appropriate measures to avoid or reduce its negative impacts on the environment. Suppliers are encouraged to develop environmentally friendly solutions.

Duty to report and monitoring

The supplier undertakes to comply with these responsibility requirements and monitor its own operations and those of its subcontractors. If the supplier identifies any shortcomings or violations in its own or its subcontractors' activities, the supplier shall inform the contact person specified in the contract. Upon request, the supplier shall provide POP Bank Group with information on how it or a subcontractor fulfils these responsibility requirements.

This Code of Conduct is an integral part of the contract between the POP Bank Group entity and the supplier. The aim will primarily be to rectify any shortcomings in fulfilling sustainability requirements. If it is not possible to rectify the identified shortcomings within a reasonable period of time or, due to the materiality of the shortcoming, rectification cannot be considered an adequate measure, both parties understand that a breach of this Code of Conduct may be considered a material breach of contract that warrants termination of the contract.