

# Human Rights Statement

## 1. Introduction and Scope

CrediaBank recognises that, as a financial institution, it has a significant impact on people: employees, customers, partners, suppliers and the communities in which it operates.

This Statement defines the principles based on which we respect, protect and promote human rights throughout our operations.

The Statement is aligned with international standards and with the European framework for due diligence in human rights matters, progressively strengthening our practices across the value chain.

It applies to all employees, subsidiaries, partners and suppliers of the Group.

## 2. Our Commitment

Respect for human rights constitutes a fundamental principle of our operations and an integral element of our corporate identity.

We recognise that our activities affect employees, customers, partners and society, and we are committed to acting with integrity, transparency, dignity and fairness.

We recognise that certain human rights risks may be significant (“salient risks”) and we commit to their continuous monitoring within the framework of responsible business conduct.

Our participation in the UN Global Compact further strengthens our commitment to operate in accordance with the Ten Principles and the international expectations of responsible business conduct.

Our commitment to respecting human rights is reflected in the Code of Ethics and Conduct and in the related policies of the Bank, such as the Policy and Procedure against Violence and Harassment for the Prevention and Addressing of Violence and Harassment and the Whistleblowing Policy for the Management of Named and Anonymous Reports, which in practice implement the principles of fairness, equality and respect in the workplace.

Our commitment to human rights is integrated into our strategy and reflects our role as a responsible organisation that supports the economy and social

cohesion in a sustainable manner, with respect for human rights and without exclusions.

### **3. International Reference Standards**

We take into account internationally recognised standards and principles on human rights, such as:

- The Charter of Fundamental Rights of the European Union
- The Charter of the United Nations and the Universal Declaration of Human Rights
- The Fundamental Conventions of the International Labour Organization (ILO)
- The UN Guiding Principles on Business and Human Rights (UNGPs)
- The OECD Guidelines for Responsible Business Conduct

with the aim of progressively integrating the relevant principles into our policies and procedures.

## **4. Our Commitments in Key Areas**

### **4.1 Employees**

We are committed to creating a working environment where everyone feels safe and equal.

Specifically:

- We provide a safe and healthy working environment in accordance with occupational health and safety legislation.
- We demonstrate zero tolerance for any form of violence, harassment or bullying.
- We provide equal opportunities and zero tolerance for any form of discrimination, including discrimination based on gender, race, nationality, age, disability, religion, sexual orientation or any other characteristic.

- We systematically promote accessibility in the workplace for persons with disabilities.
- We support freedom of association and the right to collective dialogue.
- We cultivate a culture of diversity and inclusion, in accordance with the Diversity Charter that we have signed, ensuring that every employee is treated with respect and dignity.
- We observe the prohibition of forced or child labour in all Group activities.

We value and appreciate the ideas and views of all our employees through open, anonymous or confidential communication channels.

We implement training for our staff regarding the Code of Conduct, zero tolerance to violence and complaint mechanisms.

#### **4.2 Customers and Services**

As a financial institution, we are committed to offering products and services with transparency, fairness and responsibility.

- Our customers are treated with respect, equality, dignity and impartiality.
- We train our staff to provide services with respect and without discrimination.
- We provide products and services with transparency, fairness and responsibility.
- We recognise that certain areas may involve increased risks for human rights and we apply enhanced assessment measures.
- We are committed to equal access to all our products and services, enhancing accessibility in both physical and digital channels.

Through continuous investment in prevention, detection and response mechanisms, we safeguard the integrity and confidentiality of transactions

### **4.3 Suppliers and Partners**

We recognise that responsible supply chain management constitutes an extension of our own responsibility.

- We seek to cooperate with suppliers and third parties whose values and business practices are aligned with ours and who respect human rights, labour rights, labour legislation and environmental regulations.
- We expect and require our partners to comply with basic standards for safe and dignified working conditions, equal treatment and zero tolerance for forced or child labour.
- We progressively seek to strengthen responsible partnership practices aligned with internationally recognised principles on human rights.

### **4.4 Society**

We recognise our role in sustainable development and social cohesion.

- We are committed to operating with respect for local communities and contributing to sustainable development.
- We support initiatives that promote education, equal opportunities, employment, accessibility and sustainable development.
- We participate in actions that improve quality of life and the resilience of vulnerable groups within the framework of the UN Sustainable Development Goals (UN SDGs).

## **5. Grievance Mechanisms**

We provide customers, employees and partners with the possibility to submit complaints regarding products, services or matters relating to equal treatment and human rights.

- Complaints may be submitted through the available communication channels of the Bank (electronically, by telephone or in writing).
- All reports are examined with integrity, transparency and impartiality, in accordance with the applicable regulatory framework, the Bank's procedures and the legislation on personal data protection, without risk of retaliation.
- We inform and train employees on the use of these mechanisms.

Reports contribute to the continuous improvement of our practices in the field of human rights.

## **6. Whistleblowing Channels**

The Group maintains an independent and confidential whistleblowing mechanism, which operates in accordance with the Whistleblowing Policy for the Management of Named and Anonymous Reports and the Policy and Procedure against Violence and Harassment.

Through this mechanism, employees, partners and third parties may report, anonymously or by name, potential violations of human rights, labour rights or unethical conduct.

We apply zero tolerance for retaliation and ensure the protection of individuals who report violations of Union law.

## **7. Personal Data Protection**

Within the framework of the Group's broader commitment to respecting human rights, the Group ensures that every natural person (employees, customers, etc.) may exercise the rights recognised by the General Data Protection Regulation (GDPR) regarding the protection of personal data.

These rights include, among others, the right of access, rectification, erasure, restriction of processing, data portability, objection and the right not to be subject to automated decision-making.

At the same time, the Group commits to complying with the Personal Data Protection Policy and to implementing clear and strict procedures for their proper and secure processing.

In addition, we commit to adopting and implementing appropriate technical and organisational measures to ensure a level of protection appropriate to the risks associated with each processing activity and to safeguard the confidentiality, integrity, availability and resilience of the systems used.

Partners, agents, employees or third parties involved in the processing of personal data act only upon explicit authorisation by the Bank and are bound by confidentiality obligations and applicable regulatory requirements.

## **8. Governance and Review**

This Statement is approved by the Board of Directors and its implementation is monitored by the Sustainability Unit.

The Human Rights Statement is reviewed annually or whenever substantial changes occur in the Group's strategy or operations, in international guidelines or in recognised best practices, so that it reflects our experience and our continuous efforts in human rights matters.

Progress in the implementation of our human rights commitments is presented in the annual sustainability reports as well as in the Communication on Progress (COP) submitted as part of our participation in the UN Global Compact.