

## Principles of Respect for Human Rights

Respect for human rights is inscribed in the basic objectives and obligations of the Bank Millennium S.A. Group (hereinafter: "Bank Millennium Group"), which assumes the implementation of business models based on social responsibility, in particular through the implementation of the United Nations Sustainable Development Goals. As the Bank Millennium Group, we are committed to respecting human rights, ensuring compliance with the provisions of Polish and international law (including the United Nations Universal Declaration of Human Rights), as well as defining internal practices and procedures in this area.

We have adopted the following principles related to respecting and promoting human rights:

**Prohibition of forced labour, child labour and human trafficking** - we reject all forms of forced labour related to human trafficking and child labour, while complying with the provisions of Polish and international law.

**Prohibition of discrimination and violation of workers' rights** - we promote a culture of tolerance and reject all forms of discrimination based on origin, gender, sexual orientation, family situation, nationality, ethnicity, religion, membership of social groups and political beliefs or any kind of individual physical characteristics, health conditions or disability. We provide a healthy and safe working environment, free from discrimination, mobbing and harassment and all forms of violence.

**Freedom of association** - we respect the freedom of association and observe the principles enabling the association of employees, as well as create conditions for action for organisations associating employees, in accordance with applicable law.

**Remuneration** - we promote fair and equitable remuneration of our employees, based on their qualifications, experience, scope of duties and functions. We comply with the provisions of national and international law, in particular the Labour Code, as well as internal regulations in this respect.

**Relations with employees and shareholders** - we promote human rights in relations with employees and shareholders, through the implementation and application of adequate internal regulations, including the The Code of Ethics of the Bank Millennium Group, which define the principles shaping healthy, transparent relations with these stakeholder groups.

**Client relations** - we promote sustainable financing as part of the corporate culture of the Bank Millennium Group. In this regard, we take human rights into account in our relations with our clients by providing financial products and services aimed at promoting social inclusion (preventing exclusion) and non-discrimination and tailored to the individual needs of our clients. In this context, we adopt policies and procedures that ensure an adequate approach to our clients, respecting their right to privacy and ensuring the confidentiality and security of their data.

We treat our clients with respect, not allowing any discrimination based on origin, gender, sexual orientation, family situation, nationality, ethnicity, religion, social status and political beliefs or any individual physical characteristics, health conditions or disability.

**Relations with suppliers and partners** - we promote respect for human rights in our suppliers and partners. We have developed "Sustainability Guidelines for Bank Millennium Group Suppliers", in which we indicate how we understand compliance with human rights within the supply chain. We expect all Bank Millennium Group suppliers and partners to respect human rights, rejecting forced labour and child labour, ensuring fair and equitable remuneration and offering equal opportunities and a working environment free from discrimination and all forms of violence.

**Social relations** - we support the promotion of human rights in the communities around us, ensuring that our activities have a positive impact on the environment.

**Evaluation and control** - we have implemented a number of solutions, described in the internal regulations of the Bank Millennium Group, the aim of which is to ensure the effective implementation of this policy.