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AS DelfinGroup
Equality, Diversity and Inclusion Policy 3PL1-0

We, the DelfinGroup, recognise and acknowledge the diversity of society and the need for equal opportunities, and we are convinced that our main asset is people – their abilities, knowledge, talents and uniqueness. Diversity of employees is essential because different people have different opinions and views on situations, and this is critical to building comprehensive discussions and making the best decisions for sustainable business development. DelfinGroup customers are diverse too, with different interests and needs. The ability to work together and to do what is impossible to accomplish individually is the basis of our competitiveness.

1. Equality, Diversity and Inclusive Working Environment

1.1. An equal, diverse and inclusive work environment at DelfinGroup encourages and promotes:

- 1.1.1. Equal treatment from members of the supervisory board, members of the Board and senior managers towards all DelfinGroup employees, regardless of their position or status;
- 1.1.2. Respectful communication and cooperation among all employees;
- 1.1.3. Teamwork and employee participation contributing to representation of the different opinions, ideas and beliefs of various employees;
- 1.1.4. Work-life integration through dynamic working relationships and principles that meet the different needs of the employees;
- 1.1.5. DelfinGroup and employee participation in various activities to promote greater understanding and respect for diversity.

2. Inclusive Organisational Culture

2.1. DelfinGroup implements an inclusive organisational culture:

- 2.1.1. DelfinGroup implements an organisational culture and relationship with stakeholders that appreciates mutual respect, diversity, inclusion, and follows the principle of equal treatment;
- 2.1.2. The business strategy of DelfinGroup includes objectives of equality, diversity and inclusion, and monitoring their implementation;
- 2.1.3. DelfinGroup does not allow any form of verbal, physical or other discrimination;
- 2.1.4. DelfinGroup decisions affecting employees are taken on the basis of employees' professional skills and qualifications, without taking into account gender, race, skin colour, age, religion, mental or physical disability, maternity leave, marriage or civil marriage, sexual orientation, political affiliation or origin, or any other subjective criteria;
- 2.1.5. DelfinGroup constantly addresses diversity and inclusion issues, and ensures that they are reflected in all aspects of DelfinGroup operations;
- 2.1.6. Information on equality, diversity and inclusion indicators is included in the DelfinGroup Annual Report and Sustainability (ESG) Reports;
- 2.1.7. The management board members and employees of DelfinGroup are obliged to treat others with respect.

3. Equality, Diversity and Employee Inclusion

3.1. DelfinGroup provides equal opportunities for employees:

- 3.1.1. In the process of recruitment and personnel management, career development and determining the remuneration of employees, DelfinGroup follows only the principles of professional competence, knowledge, work experience and performance assessment;

- 3.1.2. In the process of selecting members of the supervisory board and the management board, the supervisory board and the shareholders seek to ensure that the principles of diversity, including work experience, nationality, gender and age representation, are respected;
- 3.1.3. DelfinGroup guarantees the optimal use and equal treatment of all employees' knowledge and talents, thereby eliminating discrimination on the basis of sex, ethnicity, skin colour, age, disability, sexual orientation, gender identity, religious or political beliefs, or any other basis;
- 3.1.4. By reasonable means, DelfinGroup protects its employees from discrimination;
- 3.1.5. DelfinGroup regularly informs employees of their rights, obligations and the principle of equal treatment, and regularly organises trainings for employees;
- 3.1.6. DelfinGroup forms a dialogue with employees to ensure that all employees are informed and engaged in the implementation of this policy;
- 3.1.7. The principle of equal treatment is respected when determining the remuneration of employees, taking into account the professional competence, knowledge, work experience and performance of each employee;
- 3.1.8. DelfinGroup respects all families, including unregistered partnerships and same-sex couples, their families (including both unregistered cohabitation and officially registered marriages), providing everyone with equal access to the bonuses and allowances provided by the company.

4. Equality, Diversity and Customer Inclusion

4.1. DelfinGroup promotes customer inclusion:

- 4.1.1. The diverse range of financial services of DelfinGroup contributes to reducing social exclusion and discrimination, and to promoting financial inclusion;
- 4.1.2. Aware of the ageing population, DelfinGroup's financial services provide an opportunity for older people to continue active economic lives;
- 4.1.3. DelfinGroup services are available remotely, using the company's websites and telephone.
- 4.1.4. All DelfinGroup employees treat all customers with respect. No customer discrimination is allowed.

5. Final Provisions

- 5.1. The policy is a publicly available document and must be followed by all members of the management board of DelfinGroup, employees and personnel in general, and DelfinGroup also advises its business partners to familiarise themselves with and comply with this Policy.
- 5.2. The management board of DelfinGroup ensures that the principles set out in this policy are implemented and updates it as necessary, but at least every 3 years.
- 5.3. DelfinGroup condemns all forms of unlawful and unfair discrimination.

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Document approved by: supervisory board

Policy History

| Version date | Version number | Amendments |
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