



mBank



Sustainable Development Code for Suppliers and Partners of mBank Hipoteczny S.A.



 Bank
Hipoteczny



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Why are we introducing the Code?

mBank S.A. has been a signatory to the 10 principles of UN Global Compact since 2016. mBank Hipoteczny S.A., as a member of the mBank S.A. Group, supports the implementation of the UN sustainable development goals, especially those that are within the scope of our influence. In our day-to-day business, we observe the provisions of key international regulations on human rights, working standards, environmental protection or counteracting corruption.

The international regulations include, in particular:

- 1) The Universal Declaration of Human Rights,
- 2) The Standards of the International Labour Organisation,
- 3) The OECD Guidelines (in particular those concerning combating corruption),
- 4) The Rio Declaration on Environment and Development – Agenda 21,
- 5) The United Nations Convention against corruption,
- 6) International trade sanctions and embargoes, including sanctions that may be applicable due to a resolution adopted pursuant to Chapter 7 of the Charter of the United Nations by the UN Security Council, or any sanctions imposed by the European Union.

We want to be a leader of sustainable development among financial institutions, which is why ESG-related issues are an integral part of the 2023-2026 strategy of mBank Hipoteczny. We care about the well-being of all of us and build trust on the basis of the highest market standards. These efforts are appreciated by our clients, investors, employees and regulators.

The Code outlines the rules which we ourselves apply. We expect the same from our suppliers and partners.

The rules laid down in the Code pertain to three areas of sustainable development, namely:

- natural environment (E=Environment),
- care for employees and society (S=Society),
- regulatory compliance (G=Governance).



What are our ESG goals?



As an organisation, we aim to achieve climate neutrality by 2030 (in terms of own emissions) and by 2050 (in terms of portfolio emissions). We wish to reduce our direct and indirect negative impact on the environment, which includes cutting down on our CO₂ emissions.



The organisation's priority is to ensure a friendly, safe and non-discriminatory working environment for all employees.



We are highly advanced in the field of regulatory compliance. We wish to work with suppliers and partners who also comply with the highest market standards in this area.

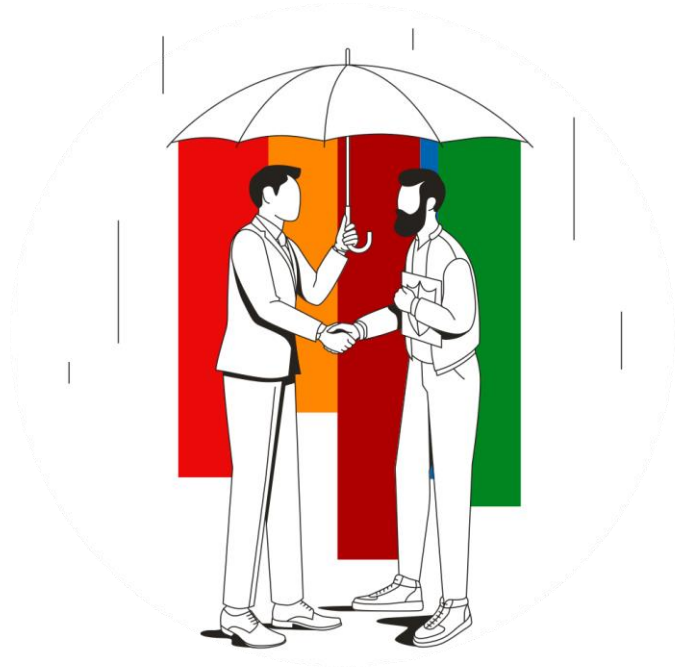


What are our commitments?

We want our relations with suppliers and partners to be built on mutual trust. This means that:

- we prioritise openness in cooperation and contacts,
- we respect our agreements and obligations,
- we will be sharing information to help our suppliers and partners develop in a sustainable way.

What do we expect from our suppliers and partners?



We want every supplier and partner we are about to cooperate with to be familiar with the Code.



We understand that our suppliers and partners actively support sustainable development standards to a varying degree. However, we want them to develop and improve in this area in the course of cooperation with us, adequately to the size of their organisation and nature of their business.



We encourage our suppliers and partners to comply with the ESG standards in their day-to-day business and to confirm this compliance with audits and opinions of external experts.

E = Environment

Environmental impact



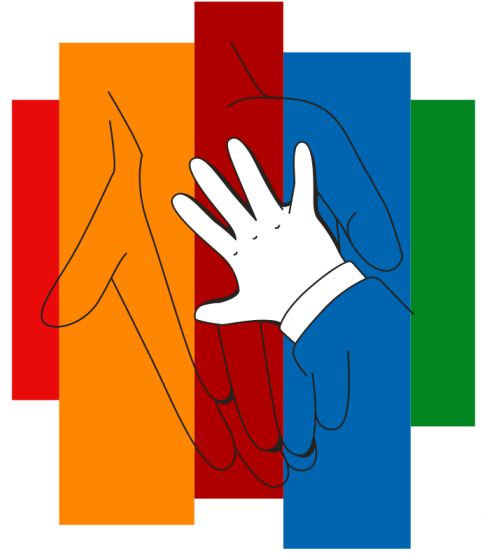
Climate change is a reality. It carries numerous risks that may affect our financial stability. That is why we want to expand our environmental activities to all spheres of the bank's influence, including the chain of suppliers and partners

We expect that suppliers and partners of mBank Hipoteczny:

- act in line with domestic and international environmental standards and applicable national laws,
- aim at reducing the amount of waste, segregate waste that has already been generated and ensure proper disposal of hazardous waste,
- make efforts to reduce atmospheric emissions, energy consumption and CO2 emissions,
- have or will have developed environmental protection and sustainable development policies,
- initiate educational activities in the field of environmental protection among their employees and promote environmentally friendly attitudes among their respective suppliers and partners.

S = Society

Human rights, care for employees and society



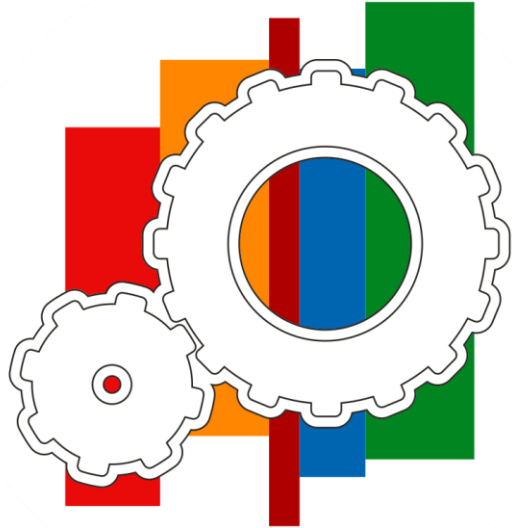
We believe that every employer, regardless of the size of its enterprise, should provide its employees with a safe working environment. We do not tolerate violations of human rights. We appreciate suppliers and partners who ensure decent and non-discriminatory working conditions.

We expect that suppliers and partners of mBank Hipoteczny:

- comply with all labour law regulations,
- ensure that their employees work in conditions that are in line with occupational health and safety rules,
- do not use or tolerate forced labour,
- do not employ children under the age of 16,
- allow their employees to join trade unions,
- do not discriminate against anyone on grounds of int. al. sex, race, nationality, religion, disability, sexual orientation or worldview,
- avoid any form of workplace bullying and verbal or physical harassment of employees,
- sensitise their employees to issues related to diversity,
- seek to ensure that these rules are complied with also by their respective suppliers and partners.

G = Governance

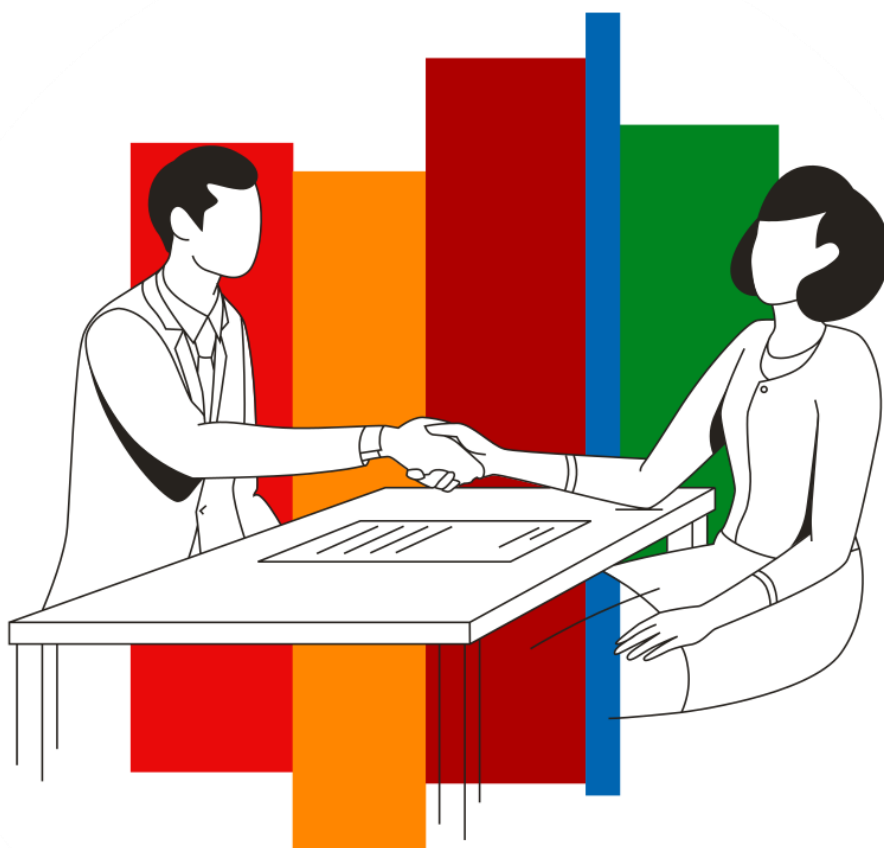
Regulatory compliance



The bank's reputation and the perception of our actions by the business community and clients is important for us. We apply policies concerning sanctions, reputational risk, anti-corruption, counteracting money laundering, avoiding conflicts of interest, data security and ethical conduct.

We expect that suppliers and partners of mBank Hipoteczny:

- apply the principles of ethics in every area of their business,
- counteract all forms of corruption and conflicts of interest,
- apply the highest business standards as regards fair and free competition,
- settle all financial liabilities in a timely manner,
- protect confidential information obtained in the course of the cooperation and do not disclose it,
- comply with all GDPR provisions and domestic regulations on the protection of personal data,
- make sure that their employees improve in terms of ethical standards.



mBank Hipoteczny S.A.
ul. Prosta 18 | 00-850 Warszawa