

Supplier Code of Conduct

Introduction

Resurs wants to ensure high business ethics in everything we do and to support human rights and good working conditions. We also strive to minimize our direct and indirect negative impact on the environment.

PURPOSE

We have set a high standard for ourselves concerning our Code of Conduct and expect our suppliers to follow the same standards.

We want to work with suppliers that take responsibility for the compliance with the Resurs Supplier Code of Conduct throughout the whole supply chain of their products and services.

Resurs have integrated this approach into our business and made it a part of the procurement process, meaning we take these values into account when we choose business partners and suppliers. Risk assessment is part of the procurement process.

Our employees in the Procurement department are regularly updated on the demands within the scope of this Code of Conduct, including labor rights and working conditions.

The Supplier Code of Conduct is based on Resur's Code of Conduct and Resur's Environmental Policy, as well as principles and international standards such as

- the ten principles of the United Nations Global Compact (UNGC) on Human Rights, Labor, Environment and Anti-Corruption,
- the OECD Guidelines for Multinational Enterprises,
- the UN Guiding Principles on Business and Human Rights (UNGPs),
- the International Labour Organization's (ILO) Declaration on Fundamental Principles and Rights at Work.

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Resurs Holding includes Resurs Bank AB (publ)



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**SCOPE**

The Supplier Code of Conduct applies to suppliers that deliver products and/or services to Resurs Group, including subsidiaries, branches and business units.

OBLIGATIONS

The supplier should take responsibility to ensure compliance with the Code of Conduct, not only for themselves, but also for their sub suppliers that are included in the delivery.

BUSINESS ETHICS

The supplier should not be part of any kind of corruption, either concerning monetary or nonmonetary gain. Our suppliers also need to make sure that they are not involved in any kind of extortion or money laundering. Suppliers may not offer or accept any benefits in order to obtain any unfair or inappropriate advantage.

HUMAN RIGHTS AND WORKING CONDITIONS

The supplier should work against discrimination in their workplace and business. The supplier should also make sure that the working conditions of their employees are humane and comply with the law. Forced labor or child labor in all forms are prohibited. Freedom of speech for employees, business partners and customers are mandatory.

The supplier must respect their employees' rights to free association and collective bargaining. Working hours, salary and other terms of employment must be compatible with national and local laws and relevant ILO conventions.

The supplier should provide a safe and secure workplace and comply with all applicable laws and regulations concerning health and safety at work. The supplier must also make sure that personal privacy is taken into consideration when processing personal data.

ENVIRONMENT

The supplier should cooperate with Resurs in our work towards environmental sustainability. This entails to be environmentally responsible in the way they do business, reducing the environmental footprint of our business and to offer environmentally sustainable products and services.

FOLLOW UP AND MONITORING

Resurs expects that the supplier will commit and comply to our Code of Conduct. It will be monitored through our follow up procedure stated in the procurement process, which could include an onsite audit and possible reaudits, by Resurs or an approved third party.

COMPLIANCE AND DEVIATION

Resurs expects all deviations known by the supplier to be reported to our procurement function. If a deviation is found, a dialogue will be initiated with the supplier. If the deviation is not resolved within a reasonable time, it can count as a material breach and may result in a termination of the whole agreement.