



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





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Why are we introducing the Code?

We have been a signatory to the Ten Principles of UN Global Compact since 2016. As an organisation, we also support the implementation of the UN sustainable development goals, in particular those within the scope of our influence. In our day-to-day business, we abide by the most important 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 Guidelines of the OECD (in particular with regard to fighting 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 mBank's Strategy for 2021-2025. We care about the well-being of all of us and build trust based on the highest market standards. Our efforts are appreciated by our customers, shareholders, investors, employees and regulators.

The Code presents rules with which we ourselves comply. We expect the same from our suppliers and partners.

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

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



What are our ESG goals?

E →

Our ambition is to become a climate neutral organisation by 2030.
We wish to reduce our direct and indirect negative impact on the environment and our carbon emissions.

S →

mBank Group employs more than 8,000 people. Our priority is to provide them with a friendly, safe and non-discriminatory working environment.

G →

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



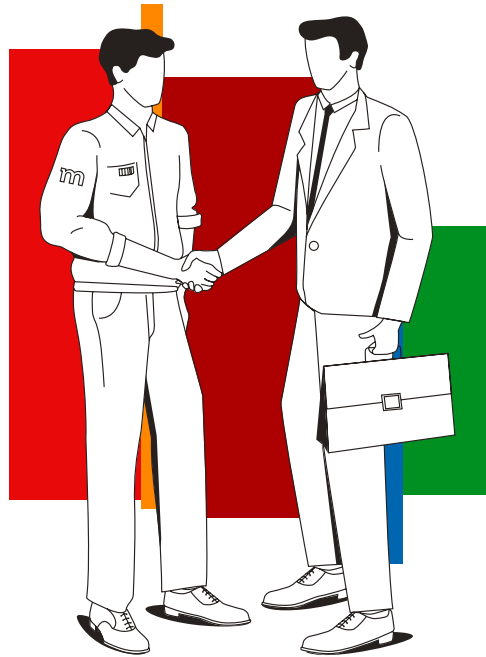
What are our obligations?

We want to build relations based on mutual trust with our suppliers and partners.

It means that:

- we prioritise openness in cooperation and contacts,
- we respect agreements and obligations,
- we will share information which will 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 begin cooperation with to read the Code.



We understand that our suppliers and partners actively support sustainable development standards to a varying degree.

However, in the course of cooperation with us we want them to develop and improve in this area, adequately to their size and nature of their business.



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

E = Environment

Impact on the natural environment



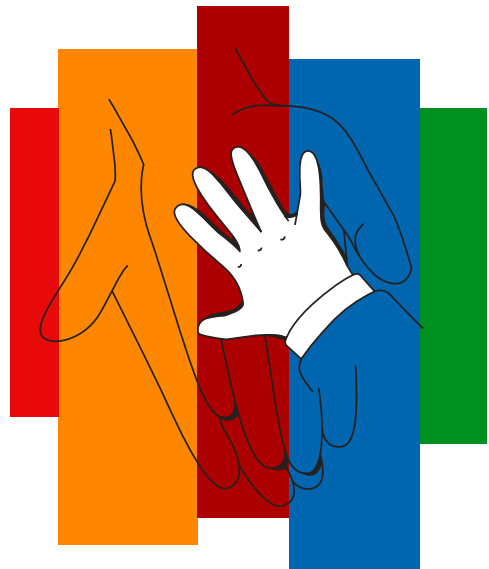
Climate change is undeniable. It carries many risks that may affect our financial stability. This is why we want to expand our environmental actions to all areas of the bank's influence, including our suppliers and partners.

We expect that mBank's suppliers and partners:

- act in line with domestic and international environmental standards and national laws,
- aim at reducing waste, segregate it, and ensure proper disposal of hazardous waste,
- make efforts to reduce air pollution, energy consumption and carbon emissions,
- have or will develop environmental protection/sustainable development policies,
- initiate educational activities in regard to environmental protection among their employees and promote environmentally friendly attitudes among their suppliers and partners.

S = Society

Human rights, care for employees and society



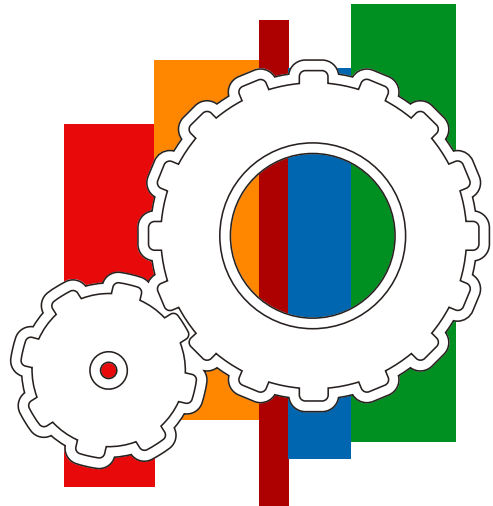
We believe that every employer, regardless of its size, should provide its employees with a safe working environment. We do not tolerate violations of human rights. We value suppliers and partners who ensure decent and non-discriminatory working conditions.

We expect that mBank's suppliers and partners:

- 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 nor profit from forced labour,
- do not employ children under 16 years old,
- allow their employees to join trade unions,
- do not discriminate against anybody based on their race, nationality, religious beliefs, disability, sexual orientation or worldview,
- do not harass their employees, either verbally or physically,
- sensitise their employees to issues related to diversity,
- and strive to ensure that their suppliers and partners comply with these rules too.

G = Governance

Compliance with regulations



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

A review of all our standards for sustainable development can be found on our website www.mbank.pl in the "Investor Relations" tab ([LINK](#)).

We expect that mBank's suppliers and partners:

- apply ethics standards to every area of their business,
- counteract all forms of corruption and conflicts of interest,
- apply the highest business standards for the principles of free and undistorted competition,
- settle all financial commitments in a timely manner,
- protect confidential information obtained during 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 make improvements in ethical standards.



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