



Sustainability standards

Human rights

November 2022





Our approach

We comply with the human rights laws and norms applicable in business. Our standards are based, among others, on the Ten Principles of the UN Global Compact to which we are a signatory (and a UNGC member).

Our policies and procedures

Policies and procedures applicable to clients

The mBank Reputation Risk Sensitive Industries Handling Policy specifies industries and activities that the bank does not handle, as well as those to which special rules apply. The policy prohibits our cooperation with the entities and individuals who use child labour, forced labour or otherwise grossly violate human rights in their activities. Special rules apply e.g. to companies that manufacture and trade in arms.

We assume that entities from selected industries or countries are characterised by higher risk of violating human rights. In such cases, before establishing cooperation, we carry out an in-depth analysis of the nature of such a client's business activity.

We instruct our advisors and analysts to pay attention to whether our clients respect human rights. In line with the procedure they can, and in specified cases must, consult the team responsible for reputational risk. We also monitor the Polish media on an ongoing basis in search of news about controversial companies.

Policies and procedures applicable to suppliers

We also make sure that our suppliers and business partners respect human rights, including labour laws.

In accordance with the [Principles for Suppliers](#), they are obliged to comply with, among others:

- Universal Declaration of Human Rights,
- Standards of the International Labour Organisation,
- OECD Guidelines (especially on combating corruption),
- Rio Declaration on Environment and Development – Agenda 21,
- United Nations Convention against Corruption,
- international trade sanctions and embargoes,
- national laws implementing the above regulations,
- our rules, in particular those governing conflicts of interest.

We also apply the [Sustainable Development Code for Suppliers and Partners](#) under which our counterparties, among other things:

- comply with all labour laws,

- ensure that their employees work in conditions that comply with occupational health and safety rules,
- do not use or tolerate 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 gender, race, nationality, religion, disability, sexual orientation or beliefs,
- do not harass their employees, either verbally or physically,
- sensitise their employees to issues related to diversity,
- strive to ensure that their suppliers and partners comply with these rules too.

A supplier must sign both documents to be admitted to the procurement procedure.