



Sustainability Policy in the PZU Group

The Group consistently implements a strategic approach to sustainable development management, treating it as the foundation of a mature, responsible and modern model of operation. Such an approach makes it possible to manage the organization's environmental footprint comprehensively, to identify and minimize the risks and to exploit related opportunities actively. Sustainable development management at the PZU Group is based on the principles of dialog and search for solutions that are beneficial to the environment and all the stakeholder groups, including employees, customers, business partners, suppliers, shareholders, local communities, and other groups. The sustainability policy refers to material issues identified in the double materiality assessment and reference to its own value chain. This Policy applies to all the PZU Group entities.

The purpose of this Policy is to ensure effective management of sustainability in the PZU Group through defining standards. The Policy supports the implementation of the UN's global Sustainable Development Goals (SDGs) endeavors to exercise due diligence in conducting sustainable activities, taking into consideration the UN Guiding Principles on Business and Human Rights and OECD Guidelines for Multinational Enterprises.

Sustainability standards in the PZU Group

Within the areas of environment, social and corporate governance, the PZU Group:

- 1) pursues climate neutrality until 2050 and supports clients and the public in this area;
- 2) develops an offer of products and services supporting ecological solutions and energy production from renewable sources;
- 3) develops investments in green transition and innovations;
- 4) with regard to its products, services, processes and activities, it undertakes to use only environmental declarations that are supported by reliable, measurable, and verifiable data, in order to avoid false or misleading statements;
- 5) complies with the PZU Group's Environmental Policy;
- 6) creates social engagement programs in response to reported and identified community needs, in particular preventive measures, health prevention, assistance, sponsorship, and charity activities, supporting the development of social resilience;
- 7) ensures good working conditions, including secure employment, working hours, appropriate remuneration, and takes into account results of collective bargaining when determining working and employment conditions;
- 8) takes care of employees' qualifications to be improved by providing training courses and developing their skills;
- 9) makes efforts to ensure employee satisfaction in the area of human resource management and to reduce employee turnover;
- 10) supports employees in maintaining a balance between their professional and personal lives, physical and mental health;
- 11) aims to achieve an adjusted gender pay gap of no more than 5% and supports professional development regardless of gender;
- 12) builds an organization that promotes a culture of openness, inclusiveness, and a friendly workplace, and provides a space for discussion;
- 13) respects human rights in accordance with the PZU Group's Human Rights Policy;

- 14) shapes ethical attitudes of employees at each level of the organization and complies with and promotes ethical principles of the PZU Group expressed in the Best Practices of the PZU Group;
- 15) makes it possible to report breaches and protects whistleblowers against retaliation;
- 16) organizes regular training courses on preventing corruption for employees;
- 17) takes into consideration ESG factors in procurement processes and adheres to the principles of the PZU Group's Code of Conduct and Best ESG Practices for Suppliers;
- 18) measures and improves customer loyalty indicators;
- 19) provides reliable information on the measures implemented to achieve the above standards and results of these measures as part of sustainability reporting.

The policy was approved by the Management Board of PZU on October 28, 2025. The full version of the policy is internal information and has not been made publicly available.