



CSR CODE FOR PZU GROUP SUPPLIERS



INTRODUCTION

The Group of Powszechny Zakład Ubezpieczeń Spółka Akcyjna, hereinafter referred to as “PZU Group”, is one of the largest financial institutions in Poland and in Central and Eastern Europe. Social responsibility is an important component of the corporate business strategy of PZU and its Group companies. PZU Group’s business activities are carried out to the highest ethical standards, based on a system of values such as stability, integrity, responsibility and innovation.

We expect our Suppliers to adhere to the **standards and principles** that we follow in our business activities.

The “CSR Code for PZU Group Suppliers” is a set of rules for both PZU Group and all its Suppliers, and operating in accordance with the Code and promoting its values are important criteria for potential Supplier qualification and assessment.

THE PEOPLE

PZU Group carries out its business activities adhering to generally applicable laws, all rules on work safety, health protection and respect for human rights. PZU Group accomplishes this objective by reiterating these principles in its purchasing policy, information security procedures, occupational health and safety procedures, instructions and internal guidelines of PZU Group. PZU Group also wishes to have an influence on the attitudes of its Suppliers in this respect. We expect that PZU Group Suppliers respect and will respect human rights and prevent discrimination in their operations, in particular:

- 1. The Supplier** shall ensure respect for human rights in his operations and strongly reject any possibility of employing children, and observe the applicable laws prohibiting child labor. In addition, he shall not tolerate any forms of slave or forced labor;
- 2. The Supplier** shall ensure equal treatment at the workplace and will not apply any discriminatory practices based on age, sex, disability or race;
- 3. The Supplier** shall comply with law, act with fairness and prevent all forms of corruption in his operations, respect workers' rights and ensure safety and proper work conditions for his employees;
- 4. The Supplier** shall manage his employees and the workplace responsibly (e.g. ensuring the development of employees' competences, promoting a balance between employees' professional and private life) and shall define his objectives accordingly.

ENVIRONMENT

PZU Group takes into account the rights and needs of the environment. It strives to implement solutions that support environmental impact management. The company seeks to limit adverse effects of its activities for the natural environment by implementing environmental initiatives and engaging employees in actions to protect the environment. PZU Group aims to behave pro-environmentally, e.g. by limiting the use of raw materials and natural resources, including water, and by managing them rationally. It strives to continually reduce paper consumption, to manage waste responsibly and to improve the energy balance of the properties it occupies. We are convinced that each of the PZU Group Suppliers shall adhere to the same rules for environmental protection, in particular:

- 1. The Supplier** shall aim to reduce the amount of waste produced, sort the waste already produced and dispose of it to recycling companies, thus contributing to the use of recycled materials. He shall properly dispose of hazardous waste;
- 2. The Supplier** shall make rational use of electricity and heat, preferring energy from natural sources. He shall reduce water consumption and prevent its contamination;
- 3. The Supplier** shall minimize greenhouse gas, exhaust and dust emissions. He shall wisely manage its vehicle fleet, choosing vehicles with smaller engine capacity, better mileage and lower emissions. He shall modernize his fleet by investing, if possible, in environmentally friendly engines;
- 4. The Supplier** shall take active action to protect the environment and promote such behavior among his employees and contractors.

BUSINESS ETHICS

PZU Group, as one of the largest financial institutions in Central and Eastern Europe, is an institution of public trust that operates on the basis of applicable laws.

PZU Group business ethics represents the vision and values that guide us on a daily basis in our companies. These values set the standards for day-to-day activities and aim to support the strategic vision of PZU Group's development, which is why we expect that:

- 1. The Supplier** shall apply the highest business standards in terms of fair and free competition as well as fair and honest communications with clients;
- 2. The Supplier** shall protect and not disclose any confidential information obtained in the course of cooperation;
- 3. The Supplier** shall respect intellectual, personal and copyrighted property, as well as other legal rules and regulations arising from the nature of his activities;
- 4. The Supplier** shall prevent corruption and conflicts of interest, for example, by strictly prohibiting any provision or offering of any undue benefit to anyone in exchange for a specific action or its omission;
- 5. The Supplier** shall avoid and prevent situations conducive to conflicts of interest in the process of seeking a relationship with PZU Group, and then during its continuation;
- 6. The Supplier** shall ensure that his employees continue to be trained in applicable standards of business ethics and legal provisions applicable to the rules of conduct set out in this Code.

PERSONAL DATA PROTECTION - GDPR*

PZU Group shows great care and commitment to ensuring security of its data and protecting its clients' personal data. It understands the complexity of duties arising from GDPR (General Data Protection Regulation) and ensures that all of its processes comply with GDPR and national legislation on personal data protection. PZU Group expects an equally mature conduct from its business partners.

The highest standards of personal data protection in effect at PZU Group will be enforced strictly in particular for those Suppliers to whom clients' personal data are entrusted. The basic requirements in this respect are:

- 1. The Supplier** shall adhere to all the guidelines and obligations imposed by and arising from GDPR and national legislation on personal data protection;
- 2. The Supplier** shall educate and require his employees to comply with GDPR and national legislation on personal data protection;
- 3. The Supplier** shall use utmost care to select those business partners who also meet the above requirements.

* Regulation (EU) 679/2016 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.