

Sustainability requirements for suppliers of the DZ BANK Group

Preamble

For companies in the DZ BANK Group, the concept of sustainable development is the benchmark for a long-term corporate policy designed to meet not just economic but also ecological and social challenges. Acting responsibly is one of our core corporate aims and is expected of cooperative institutions.

In joining the Global Compact initiative of the United Nations (UN) in 2008, DZ BANK AG also acknowledged ten fundamental global principles for responsible business operations. These principles are an important basis for our business operations. ([UN Global Compact](#)).

Scope

The following requirements summarise the expectations of the companies in the DZ BANK Group with respect to all business partners. The requirements are based on the principles of the [UN Global Compact](#) in the areas of human rights, labour rights, environmental protection and fighting corruption, on the basis of the [Code of Conduct of the BME \(German Association Materials Management Purchasing and Logistics\)](#), and the applicable conventions of [the International Labour Organization \(ILO\)](#). This Sustainability Declaration does not supersede any contractual agreements made between companies in the DZ BANK Group and their business partners.

The companies in the DZ BANK Group see these requirements as central to their respective business relationships. If any of the sustainability requirements are breached, the companies in the DZ BANK Group must meet with the business partner to draw up a specific plan of action. This must also include an escalation clause, which in extreme cases can lead to termination of the business relationship.

The companies in the DZ BANK Group expect their business partners to ensure that their own business partners and subcontractors engage with these requirements, consult them and comply with them.

Sustainability declaration required when commencing a business relationship with a new business partner

The expectations listed below constitute minimum requirements in this context and should not be regarded as exhausted. The companies in the DZ BANK Group expect their business partners to uphold and observe the applicable laws, regulations and international standards. More rigorous national legal benchmarks that apply at the head office of the DZ BANK Group member must be given priority.

I. Economic responsibility

The companies in the DZ BANK Group aim for fair business relationships in partnership with their business partners and assume responsibility towards their business partners, the environment and society at large. We therefore expect our business partners to maintain business operations that are lasting and sustainable.

II. Ecological responsibility

The companies in the DZ BANK Group expect the following:

1. Compliance with legal standards

The business partner shall take steps to ensure that the environment is adequately protected. The minimum requirement in this respect is the fulfilment of local or national legal standards as applicable to the companies in the DZ BANK Group. The business partner should have established a procedure to verify compliance with these standards.

2. Minimisation of environmental damage

The business partner shall minimise the environmental damage it causes and regularly update its environmental protection measures. Evidence of such measures is to be provided by the contractor on request. The business partner shall regularly make suggestions for improving environmental performance within the context of the business relationship, define goals for the reduction of environmental damage, and derive specific measures from these.

3. Organisational measures in environmental management

The business partner shall provide evidence that it is systematically operating an environmental management system anchored in the organisation, or that it is in the process of setting up such a system.

III. Social responsibility

1. Recognition and observing of human rights

The business partner recognises and observes human rights. Above all, this applies to observance of the [Universal Declaration of Human Rights \(UDHR\)](#) of the General Assembly of the United Nations and the [European Convention on Human Rights \(ECHR\)](#).

2. No child labour or forced labour

The business partner's employees are of a minimum age as set out in [International Labour Organization \(ILO\) Convention 138](#). The minimum age may neither be below the age in which mandatory school attendance ends nor below the age of 15. The business partner shall not practise, tolerate or support forced labour, including slavery or forced labour carried out by prisoners. If a local jurisdiction imposes more rigorous provisions, these shall have priority.

3. Guarantee of fair wages and working conditions

The business partner shall pay its employees fair wages that are sufficient to ensure a reasonable standard of living. Prescribed minimum wage standards must be observed. The business partner shall guarantee fair working conditions for its employees. It observes national

laws and regulations on working hours and work safety as well as the [Labour Standards of the International Labour Organization \(ILO\)](#).

4. Freedom of association and the right to make collective agreements

The business partner shall grant its employees freedom of association and the right to make collective bargaining agreements.

5. Assurance of occupational safety and health protection at the workplace

The business partner shall guarantee appropriate health and safety at work for its employees in order to safeguard against accidents and health issues. The minimum requirement in this respect consists of compliance with local laws and regulations concerning workplace health and safety. In cases where legal standards are lower or where there are no such standards, the business partner shall adhere to standards of health and safety at work that are at least equivalent to the [Core Labour Standards of the International Labour Organization \(ILO\)](#).

6. Anti-discrimination

The business partner shall rule out any form of discrimination (e.g. on the basis of race, skin colour, gender, age, nationality, religious affiliation, disability, sexual orientation, political opinion or social origin), the minimum requirements in this respect being the bans on discrimination in the General Equal Treatment Act (Allgemeines Gleichbehandlungsgesetz – AGG). All employees must be protected from harassment at the workplace, particularly of a sexual nature.

7. Anti-corruption

The business partner shall not tolerate corruption or bribery in any form and shall not participate in such practices in any way.

The business partner hereby declares that it acknowledges the requirements listed above, implements such requirements, and is prepared to document such compliance with the voluntary provision of a self-assessment (supplier questionnaire provided by the DZ BANK Group). Should a company in the DZ BANK Group have any concrete concerns with respect to the business partner's compliance with sustainability requirements, the business partner is prepared, by prior agreement, to allow the DZ BANK Group company to verify compliance with the sustainability agreement on the business partner's premises.

This document constitutes a declaration by the business partner to the companies in the DZ BANK Group with which the business partner has or will enter into a business relationship. The relevant companies in the DZ BANK Group shall pass this signed document among themselves in order to document the submission of the above-mentioned declarations to each of these companies. Moreover, all companies in the DZ BANK Group shall have access to this signed document. The business partner hereby declares its consent to this.

Place / date

Name in block letters

Business partner

Signature