

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 of 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 \(ILO\)](#). Any contractual agreements made between companies of the DZ BANK Group and contractors are not superseded by this Sustainability Declaration.

The companies of the DZ BANK Group regard the requirements as important for their respective business relationships. If any of the sustainability requirements are breached, the companies of the DZ BANK Group shall meet with the business partner to draw up a concrete plan of action. This also includes an escalation clause, which in extreme cases can also lead to termination of the business relationship.

The companies of the DZ BANK Group expect its business partners to ensure that their own suppliers and subcontractors make these requirements a subject of discussion, enquire about them and comply with them.

Sustainability Declaration at start of business relationship with a business partner (contractor)

The following expectations constitute minimum requirements in this respect and should not be regarded as a complete and exclusive list of requirements. The companies of the DZ BANK Group expect the contractor to uphold and observe the valid laws and regulations as well as international standards. More rigorous national legal benchmarks that apply at the head office of the client are to be given priority.

I. Economic responsibility

The companies of the DZ BANK Group aim for a fair business relationship in partnership with their business partners and assume responsibility towards the supplier, the environment and the company. Therefore, we expect a business operation that is lasting and sustainable from our suppliers.

II. Ecological responsibility

The companies of the DZ BANK Group expect the following:

1. Compliance with statutory standards

The contractor takes sufficient steps to ensure environmental protection. In doing so, the minimum requirement is fulfilment of local or national statutory standards as applicable to the client. The contractor should have established a procedure to ensure legal certainty.

2. Minimisation of environmental damage

The contractor minimises environmental damage and continually updates its environmental protection measures. Evidence of such measures is to be provided by the contractor on request. The contractor is to regularly put forward suggestions to improve environmental performance within the context of the business relationship as well as define goals for the reduction of environmental damage including concrete measures derived from these.

3. Organisational measures in environmental management

The contractor provides evidence that it operates environmental management in a systematic and organisationally established manner or is in the process of setting up such a system.

III. Social responsibility

1. Recognition of and compliance with human rights

The contractor recognises and complies with 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 contractor's employees are of a minimum age according to the [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 contractor does not practice, tolerate or support forced labour, including slavery or involuntary forced labour for prisoners. If a local jurisdiction has stricter rules, these shall have priority.

3. Guarantee of fair wages and working conditions

The contractor pays their staff sufficient and fair wages to ensure a reasonable standard of living. Prescribed minimum wage standards must be observed. The contractor ensures 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 contractor allows 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 contractor ensures appropriate health and safety standards at work for its employees in order to guard against accidents and health issues. The minimum requirements in this respect are compliance with local laws and regulations concerning workplace health and safety. The contractor ensures standards of health and safety at work that at least comply with the [Labour Standards of the International Labour Organization \(ILO\)](#) where statutory standards set lower requirements or where there are no such standards.

6. Anti-discrimination

The contractor excludes 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), at least in accordance with the discrimination prohibitions of the General Equal Treatment Act (Allgemeines Gleichbehandlungsgesetz – AGG). All employees must be protected from harassment at the workplace, particularly of a sexual nature.

7. Corruption

The contractor does not tolerate corruption or bribery in any form and does not participate in such practices in any way.

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

Place / date

Name in print letters

Contractor (company)

Signature