

## CODE OF CONDUCT FOR SUPPLIERS

### 1 Background and purpose

Operating in an ethically responsible manner is natural for TF Bank. As a bank, we are dependent on the public's confidence in us. Likewise, we believe that it is of utmost importance that our suppliers adhere to high ethical standards and act responsibly.

We expect that our suppliers follow the Code stated below.

### 2 Suppliers' code

Every supplier of TF Bank shall have a Code of Conduct, describing its approach to relevant issues in relation to the nature of its business.

### 3 Basic ethical principles

- Suppliers shall comply with laws and regulations as well as the general advice of public authorities and regulations as well as internal rules.
- Suppliers shall be operated in a responsible and professional manner and maintain a healthy risk culture.
- Suppliers' information on products and services shall be clear and simple.
- Suppliers' human view respects the integrity and value of everyone.
- Suppliers shall treat all persons correctly and regardless of, for example, age, gender, sexual orientation, religion, and ethnic background and shall not benefit one customer over another.
- Suppliers works for gender equality, equal opportunity and against discrimination in all forms.
- Suppliers shall fulfil commitments in the manner and within the time promised and manage the information provided by TF Bank about its relationships in compliance with the rules on banking secrecy and the protection of personal data.
- Suppliers shall have high integrity and an honest approach.
- Suppliers shall apply sound and ethical practices to the business.

#### 4 Privacy

A supplier who is, or has been, affiliated with TF Bank, shall not unauthorizedly disclose or exploit any information provided under the work carried out for TF Bank. It shall be noted that confidentiality applies even after the end of a contract. All suppliers of TF Bank shall sign and observe a confidentiality relationship.

#### 5 Corruption and bribery

TF Bank has a zero tolerance on bribery and corruption. TF Bank and its employees and representatives should exercise great caution when conducting activities in areas where there is knowledge or suspicion that corruption exists.

#### 6 Environment

Suppliers shall strive to minimise their environmental impact, both in regards of the services provided to TF Bank, and on a general basis.

#### 7 Human rights

Suppliers shall adhere to basic human rights that reflect international legislation such as the Universal Declaration of Human rights, UN Convention on the Rights of the Child and the eight ILO fundamental conventions that are considered to be fundamental principles and rights at work: freedom of association and the effective recognition of the right to collective bargaining; the elimination of all forms of forced or compulsory labour; the effective abolition of child labour; and the elimination of discrimination in respect of employment and occupation.

They shall also adhere to national labour law, including legislation on minimum wage, social security protection and other applicable labour law.

#### 8 Evaluation

TF Bank evaluates our suppliers on the basis of the Code, and may request selected suppliers to provide more detailed information on their sustainability efforts whenever deemed necessary.

In a case where a supplier has violated the Code or acted in any way that may harm TF Bank's position and/or trust in the market, TF Bank will suspend the cooperation with the supplier in question.