

Social Impact Policy

Introduction

Bank Millennium S.A. Group (hereinafter: "Bank Millennium Group") accepts cooperation with various stakeholder groups aimed at supporting the development of local communities as an integral part of its business model. Our principles of social responsibility are implemented through our participation and promotion of cultural, educational and social initiatives.

Objectives

As the Bank Millennium Group, we actively support the development of local communities through initiatives in the field of culture, financial education and volunteering. At the same time, we provide our employees with access to health services, promote and support their sporting activities, respect their right to rest and support them in their efforts to achieve well-being.

In developing our activities, we try to promote initiatives that respond to challenges in the social, environmental and corporate governance areas, adapting the decision-making process and development of the Bank Millennium Group's activities to strategic goals in the area of sustainable development.

Areas of Commitment and Activity

The Bank Millennium Group ensures compliance with national and international law, as well as key standards and practices in the field of social responsibility.

Our direct involvement in the implementation of the United Nations Sustainable Development Goals ("Sustainable Development Goals") is reflected in the Group's strategic activities, focused on the search for innovative and inclusive (anti-exclusion) products and distribution channels and in our approach to customer service, and in particular in making a positive impact within the framework of the following Sustainable Development Goals:

- Reducing Inequality.
- Quality Education.
- Zero Poverty.

These Goals shall be pursued through the following actions:

- **Supporting the work-life balance of our employees** and providing a range of social benefits that contribute to maintaining an adequate standard of living for our employees.
- **Offering products and services that counteract financial exclusion and take into account social principles** - providing products and services that promote the fight against social exclusion, including support for parts of society with fewer opportunities to use digital banking solutions, promoting access to financial products and supporting entrepreneurship.
- **Initiatives supporting financial education** - sharing knowledge, contributing to the growth of financial awareness and entrepreneurship in society,
- **Initiatives supporting culture and preservation of cultural heritage** - promoting culture in its various manifestations and ensuring access to it to all members of society;
- **Social support initiatives** - promoting a better quality of life in the most needy or at risk of exclusion social groups, as well as promoting corporate volunteering.

- **Promoting education as a tool for sustainable development** - investing in employee training to promote a culture of sustainable development throughout the organisation, with the aim of ensuring the development of their skills, while creating incentives for employees to act as ambassadors and promoters of social responsibility and volunteering activities in the local community.
- **Responding to crisis situations** - participating in helping individuals and communities in situations of disaster, natural disaster.

Relations with stakeholders

- **Relationship with the community** - Bank Millennium Group promotes the principle of social responsibility, addressed to the most needy or at risk of exclusion social groups.
- **Relations with Clients** - Bank Millennium Group promotes respect for human rights in relations with Clients. We offer financial products and services that are tailored to the individual needs of our clients and are aimed at avoiding any form of discrimination, as well as supporting social inclusion.
- **Relations with suppliers and partners** - we expect all Bank Millennium Group suppliers and partners to respect human rights, rejecting forced labour and child labour, ensuring fair and equitable remuneration and offering equal opportunities and a working environment free from discrimination and all forms of violence.

Communication and monitoring

This document is made available to the Group's employees on the internal intranet website, and to clients and external entities on the Bank Millennium website under the name Social Impact Policy.

The Bank Millennium Group regularly monitors and communicates its impact on social aspects in its annual reports, on the Bank's website dedicated to sustainable development and by participating in various investor surveys and indices that describe the results achieved and implemented actions. We are also rated by analysts preparing the world's leading ESG ratings.

Scope of validity

This document has been approved by the Management Board of Bank Millennium and is binding for all companies from the Bank Millennium Group.