

# Supplier Code of Conduct

Version 1.0

The  
Mobility  
Bank **Ziklo**



# Ziklo Bank

## Supplier Code of Conduct

Ziklo Bank works towards a sustainable future, where collaboration with suppliers and partners is crucial for success. We therefore expect our partners to respect and adhere to the bank's guidelines, as these align with our values. This code of conduct outlines the minimum level of responsibility that the bank expects all partners to uphold.

Our code of conduct is based on four main areas:

Environmental  
Sustainability

Economic  
Sustainability

Social  
Sustainability

Responsible  
Governance

Our code of conduct is based on international rules and agreements, including:

- The Paris Agreement, focusing on the environment and development.
- The United Nations Conventions on Human Rights.
- The International Labour Organization's (ILO) Declaration on Fundamental Principles and Rights at Work.
- The United Nations Convention against Corruption.

As a supplier and partner of Ziklo Bank, our partners are expected to implement and ensure compliance with the content of this code of conduct, in accordance with the listed international rules and agreements above. It is also expected that procedures are in place to ensure that these requirements are met throughout the supply chain. Before collaboration, the ability to comply with this code may be evaluated and assessed.

## Environmental Sustainability

Ziklo Bank expects its partners to actively work towards a sustainable future. Taking responsibility for the environment and climate is of utmost importance, and we want our partners to do the same by minimizing their environmental footprint in terms of energy and resource use as much as possible. Everyone must strive to minimize negative impacts on society, the environment, and natural resources while protecting public health and safety. Therefore, our partners are expected, to the extent possible, to consider and actively work on the following areas:

- Permits and regulations: Our partners must possess the necessary environmental permits according to laws and comply with applicable environmental laws and regulations where they operate. Partners must ensure compliance with all EU regulations and standards regarding all goods and services delivered to Ziklo Bank.
- Carbon footprint: Have an understanding and willingness to improve their carbon footprint and work towards a deeper understanding of their climate impact, identifying opportunities to reduce emissions strategically and effectively. This is an important step towards achieving climate neutrality and sustainability goals.
- Resource and energy efficiency: Our partners must strive to use renewable energy to power their operations and activities.
- Recycled materials: Our partners must strive to increase the proportion of recycled and reuseable materials in the production of their products.
- Waste management: Suppliers must implement systems for responsible recycling and disposal of both hazardous and non-hazardous waste and ensure compliance with all local laws regarding the use and disposal of materials.
- Promote alternative transportation methods such as public transportation, cycling, and walking, and encourage the use of fossil-free vehicles to reduce emissions from the transport sector.

## Economic Sustainability

Ziklo Bank always strives to maintain financial strength, therefore our suppliers and partners must consider and actively work on the following areas:

- Commit to comply with all applicable laws, regulations, and standards governing operations, including financial reporting, labour laws, and environmental legislation.
- Maintain long-term economic stability by balancing short-term interests with long-term sustainability targets. This means making well-informed decisions that benefit both current and future stakeholders, including shareholders, employees, and society as a whole.
- Work to always have governance and control functions as well as risk management systems in place, both within the organization and with subcontractors and partners.
- Collaborate with viable companies in the form of subcontractors and partners that aim for long-term economic stability, focusing on sustainability and success.

## Social Sustainability

Ziklo Bank strives for a socially sustainable society where every individual is respected, valued, and given the opportunity to participate. Our partners must therefore consider and actively work on the following areas:

- Recognize and respect all human rights according to international law and standards and commit to promoting and protecting these rights in all operations and interactions, regardless of geographic location or cultural context.
- Refrain from all forms of discrimination or harassment and ensure that everyone is treated equally and given equal opportunities concerning employment and career development.
- Ensure that no form of harassment is tolerated. This means that no discrimination should occur based on ethnicity, gender, parenthood, age, religion, political opinions, national origin, social background, disability, sexual orientation, union involvement, or other similar factors.
- Ensure that no corporal punishment or threats of such, unreasonable disciplinary measures, coercion of any kind, verbal abuse, sexual harassment, or other forms of violations occur towards our employees, internally or amongst partners.
- Encourage open dialogue, feedback, and the reporting of any concerns regarding social sustainability. Communicate transparently and take swift and appropriate actions to resolve issues and uphold values.
- Ensure freedom of association and collective bargaining to guarantee a fair and balanced work environment.
- Never accept child labour (as defined by the UN Global Compact Principle 5).
- Work hours should comply with local laws and regulations as well as International Labour Organization (ILO) standards.
- Comply with local health and safety laws and regulations as well as ILO standards.

## Responsible Governance

Ziklo Bank, together with its suppliers and partners, is responsible for maintaining good and responsible business conduct. Taking responsibility for business in an ethical and legal manner is of utmost importance. Therefore, our partners must consider and actively work on the following areas:

- Always comply with Swedish law, other regulations, and government directives. If operations are conducted outside of Sweden, the work should adhere to the intentions of Swedish law and strive to respect international codes of conducts. If the law in another country is stricter than Swedish law, the law of the country in which the operation is conducted should apply.
- Avoid customer relationships that could improperly influence business decisions.
- Have a zero-tolerance policy towards corruption in all its forms and never accept paying or facilitating bribes. There should also be an established routine to prevent misconduct internally, among subcontractors, and with consultants.
- Never participate in money laundering, terrorism financing, or criminal activities. This requires careful due diligence before selecting business partners.
- Safeguard free and fair competition in the market and not participate in any form of cartel formation or market sharing. Partners are also expected to act to avoid conflicts of interest in all business situations.
- Follow applicable economic sanctions and export controls.
- Respect intellectual property rights and protect confidential information by safeguarding it from misuse, counterfeiting, theft, fraud, or improper disclosure.
- Comply with all applicable laws and principles regarding data protection and only use personal data when necessary for legitimate business purposes.
- Comply with the GDPR regulation and other local regulations related to data protection.
- Work to avoid and prevent cyberattacks, fraud, sabotage, and intrusion attempts.

## Follow-up and Compliance

As a supplier and partner to Ziklo Bank, it is crucial that our suppliers and partners follow the bank's code of conduct. To ensure compliance, we reserve the right to perform audits and other necessary investigations. We expect suppliers and partners to work to ensure that subcontractors comply with this or similar codes of conduct. Upon request, suppliers and partners are expected to provide the names of subcontractors and other relevant information that may be needed for monitoring. It is the responsibility of our suppliers and partners to ensure that their suppliers and partners adhere to Ziklo Bank's or a similar code of conduct.

We appreciate cooperation and understanding of the importance of maintaining high ethical standards in our operations.

## Reporting

If a partner or supplier has reasonable grounds to suspect that an error has occurred or is occurring in their operations or supply chain, they must report the circumstances of the case within a reasonable timeframe, as well as taken and planned actions to ensure compliance with the code. Reporting is done to the relevant contact person.

Violations of the code can also be reported anonymously to Ziklo Bank's whistleblower system, managed by the independent Swedish Leadership Group's whistleblower function "Slå Larm".

To report a whistleblower incident, use the following link:

<https://www.slalarm.se/bolag/ziklo/>

## Approval

We have reviewed the document and commit to following Ziklo Bank's policy regarding the code of conduct for suppliers and partners.

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Place and Date

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Company Name

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Signature

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Name Clarification

