

OCBC SUPPLIER CODE OF CONDUCT

Purpose

At OCBC, we value high ethical standards that drive the OCBC Core Values – Lasting Value, Integrity, Forward-looking, Respect and Responsibility. It is our policy to conduct all our business in an honest and ethical manner. What we do, what we say and the decisions we make, must reflect these values.

The OCBC Supplier Code of Conduct (“Code”) is designed to help Suppliers understand these standards that we expect from Suppliers. The Code sets out the principles and guidelines the Suppliers must observe. Supplier’s ability to adhere to the Code is a material consideration in our evaluation and selection of new and existing Suppliers.

This is a total supply chain requirement and includes our Suppliers’ next tier suppliers that assist them in performing their obligations to us. All references to Suppliers therefore include the Suppliers’ next tier suppliers or subcontractors.

Fundamental to the Code is the understanding that the Suppliers must operate in compliance with laws and regulations of the countries they operate. The Suppliers are expected to go beyond such legal compliance and draw on internationally recognized standards to advance social and environmental responsibility.

Evidence is to be provided upon request.

1. Compliance with Law

Supplier is to ensure that their operations, and products and services supplied to OCBC comply with all applicable laws and regulations.

This includes, but is not limited to, laws relating to competition, labour and employment, health and safety, environmental, intellectual property, facilitation of tax evasion, modern slavery, bribery and corruption

Supplier shall establish and maintain all proper records in accordance with the applicable laws.

2. Business Integrity and Ethics

The Supplier must uphold high standards of integrity and ethics in its operations. The Supplier is to:

- a) Conduct its business fairly, competitively; and prohibit facilitation of tax evasion, bribery and corruption in any form (including any offering or receiving of any gifts and entertainment)
- b) Respect and protect intellectual property rights
- c) Safeguard business and customer information, including personal data of individuals it has access to
- d) Perform all business dealings transparently and accurately reflect these on the Supplier’s records (including no cash payment, no third party payment and improper alteration of invoices)
- e) Disclose any real or potential conflict of interests and to report actual, alleged or concealment of any misconduct or work incidents

3. Human Rights

The Supplier is to respect and support the protection of human rights and to ensure that it is not complicit in any human rights abuses.

The Supplier is to ensure that all workers in its supply chain are treated fairly and with dignity and respect, and they:

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- a) Meet minimum legal age for working in the countries it is operating
- b) Are provided safe working environment
- c) Are not subject to inhumane treatment
- d) Are not subject to discrimination based on race, religion, ethnicity, age, gender, sexual orientation, physical ability, or marital status
- e) Are paid wages and benefits, and have working hours and rights, in accordance with local applicable laws

The Supplier shall always ensure that there is no modern slavery or human trafficking in its supply chains or in any part of its business.

4. Health and Safety

The Supplier is to adhere to applicable health and safety regulations and standards, and to implement safety precautions, such as work procedures and training, to protect the health and safety of its workers.

5. Environmental Protection

The Supplier must comply with local environmental laws.

The Supplier is expected to reduce the environmental impacts of its operations and of the products and services it provides.

This may include efficient and responsible use of energy, water, and other resources; utilise renewable energy; minimise use of hazardous materials; promote reuse and recycling, reduce emissions to air, soil, and water and dispose waste responsibly.

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