



# Sustainability policy

*Adopted on 25 June 2020.*

*This is a translated version. The original version in Swedish shall always have priority of interpretation.*

## About the sustainability

Rocker's vision is to become a leading neo bank in Europe. With the vision comes a responsibility to develop and run a business with a good ethical standards that contributes to a sustainable development of the society in which we operate and is part of and creates value for the company's key stakeholders. Responsibility includes social, environmental and economic impact.

The sustainability policy defines Rocker's positions and values for responsibility. The policy is the basis for how we handle risks and make decisions. We support the policy when we meet customers and collaborate with suppliers and employees.

Rocker also uses the UN's Global Compact as a starting point for sustainability work and the company's code of conduct.

Rocker's sustainability policy applies throughout the company and is updated once a year. The CEO is responsible for the policy being implemented and communicated in the business.

## Rocker's responsibility

### *Social responsibility*

We work for human rights, good working conditions and business ethics by:

- Offering financial services to regular people that give the customer better control over their own finances, are easier to understand and easier to use and clear in pricing.
- Contributing to increased knowledge of personal finance and financial obligations.
- Maintaining a responsible and robust lending process to protect the customer, counteract over-indebtedness and contribute to a high level of confidence in the credit market.
- Applying a marketing that is in accordance with legislation, applicable regulations and good ethics.

- Ensuring a prosperous staff with high commitment.
- Striving for diversity, inclusive leadership and employeeship.
- Applying zero tolerance for all forms of discrimination or harassment based on gender, transgender identity or expression, ethnicity, religion, functional variation, sexual orientation or age.
- Maintaining a balance between the sexes on the board and in senior positions in the company.

#### *Environmental responsibility*

We work for a better environment and reduced climate impact by:

- Prioritizing fossil-free energy sources for energy consumption and transport.
- Avoiding unnecessary, environmentally hazardous and unethically manufactured packaging, where applicable.
- Considering efficient use of resources for low climate impact in the selection of partners and in purchasing.

#### *Financial responsibility*

We conduct sustainable business and contribute to a long-term sustainable business by:

- Establishing a neobank with satisfied customers, which grows and takes a leading position in each relevant market.
- Creating value for shareholders.
- Contributing to society by paying taxes and employer contributions in accordance with current legislation.
- Applying good risk control and compliance as well as measures to ensure information management and reduce the risk of data breaches.
- Counteracting money laundering and corruption.

## Application of the UN's Global Compact

Rocker also uses the UN's Global Compact as a starting point for sustainability policy, the sustainability work.

The principles of the Global Compact are based on the UN Declaration of Human Rights, the ILO Fundamental Conventions on Human Rights at Work, the Rio Declaration and the UN Convention against Corruption. The principles are divided into four different areas. According to the principles, companies must:

#### *Human rights*

1. support and respect the protection of internationally proclaimed human rights
2. ensure that they are not involved in human rights violations

#### *Labor law*

3. uphold the freedom of association and recognize the right to collective bargaining
4. eliminate all forms of forced labor
5. abolish child labor
6. work to eliminate discrimination in recruitment and tasks

### *Environment*

7. take into account the environmental consequences of its activities
8. take initiatives to strengthen environmental awareness
9. encourage the development of environmentally friendly technologies

### *Corruption*

10. combat all forms of corruption including extortion and bribery.

### *Rocker's application*

Rocker does not participate in any assignment or project, in areas that the company may influence, where there is a clear risk that Rocker's or Rocker's customers' activities may conflict with one or more of the ten principles in the UN Global Compact.

All business opportunities that meet one or more of the following criteria must undergo a sustainability review before the business process may proceed:

- If there is reason to believe that project-related activities, in areas that Rocker may affect, may conflict with one or more of the ten principles of the UN Global Compact.
- If any type of sanction has been imposed by a world community (UN, EU) or regulatory authority (for example Finansinspektionen) against Rocker's counterpart in the project.
- If there is a risk of public criticism, involvement of NGOs, riots, civil disobedience, criminal activity (organized or otherwise) or other attention or action, which may delay or prevent the mission or project from being carried out as planned.

The criteria described must be included in applicable processes and tools in internal control and management of the business.

## Whistleblowing

If an employee at Rocker has well-founded reasons to suspect that Rocker does not comply with the positions and values of responsibility stated above or if the above criteria (UN Global Compact) are not followed, and if it is inappropriate or impossible for an employee to report this to the nearest manager, and the situation must be reported.

Whistleblowing takes place to Rockers' chairman of the board and CEO via e-mail to [whistleblow@rocker.com](mailto:whistleblow@rocker.com).

*The Board of Directors of Rocker AB  
Stockholm on 25 June 2020*