

Supplier Code of Conduct

Compliance with laws

OP's service providers and other suppliers and partners (hereinafter "suppliers") must observe local laws, regulations, and good industry practice. Suppliers must also observe OP Financial Group's values and Code of Conduct. This Code of Conduct lays down the minimum requirements that OP's suppliers must meet.

Suppliers must have in place up-to-date policies and procedures that ensure compliance with all applicable laws, regulations, and guidelines, including this Code of Conduct.

Human rights and workers' rights

Suppliers must uphold human rights and ensure that they do not contribute to human rights violations. In addition, the supplier investigates properly the human rights aspects, impacts, and risks related to its operations."

Suppliers must not condone discrimination, intimidation, bullying or harassment in any form. Suppliers must treat all their employees fairly and respectfully.

Suppliers must not recruit children under the age of 15 or below the national minimum age laid down in local laws if the latter is higher (ILO's Minimum Age Convention No 138). Suppliers must also ensure that hiring young people between the minimum age and the age of 18 does not jeopardise their education, health, safety, or mental development.

Suppliers must not condone forced labour or penal labour in any form. Suppliers must offer work on a voluntary basis, and their employees must be free to quit their jobs on the basis of commonly agreed rules known to them. Suppliers' working hours must comply with national working hours laws and collective agreements and other similar conventions.

Suppliers must recognize the right of workers to form unions, to belong to unions and to negotiate collectively.

Suppliers must offer their workers' wages, benefits, and overtime bonuses that, at a minimum, comply with national laws and collective agreements and other similar conventions and not deduct amounts from their wages as a form of discipline.

Suppliers must provide its employees with easily accessible channels through which they can report workplace problems, violations, or other concerns. These channels should allow for anonymous reporting if necessary.

Suppliers must ensure that all reports are handled confidentially and that whistleblowers are protected from any harmful effects. Suppliers must also regularly inform their employees about the existence and use of these channels.

Occupational safety and health

Suppliers must comply with all applicable statutory occupational safety and health regulations. Suppliers must proactively seek to prevent accidents and injuries in the workplace. Suppliers must document and investigate all occupational accidents and, if necessary, provide their workers with any equipment and training needed to prevent injuries and accidents and to increase occupational safety.

Business ethics

Suppliers must not engage in bribery, money laundering, corruption or unfair trade. Suppliers must proactively provide their workers with instructions to prevent criminal and unethical conduct.

Environment

Suppliers must observe all applicable international and national environmental laws, regulations and principles. Suppliers must be aware of the environmental impacts of their actions and proactively seek to reduce their emissions to the air, soil, and water and to make efficient use of their resources.

Corporate social responsibility in the supply chain

Suppliers must ensure that their service providers, suppliers, and partners also observe any applicable laws, regulations and OP's Code of Conduct.

Supervision of compliance

Suppliers commits to providing OP with information upon request regarding compliance with these principles and to notify OP if these principles have been violated. Suppliers accepts that OP has the right, either directly or through an independent auditor, to conduct necessary inspections at the supplier's premises to ensure compliance with these conditions.

If the supplier has, according to OP's reasonable assessment, significantly violated or neglected the above principles, OP has the right to demand sufficient corrective measures from the suppliers or to terminate the contract with the suppliers immediately.