



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 ensure that their suppliers and subcontractors also observe this Code of Conduct. 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. Suppliers must also examine the impact of their actions from a human rights perspective.

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 recognise 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.

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 in order 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 must provide OP with information on their compliance with this Code of Conduct upon request. Suppliers must permit OP or an independent auditor to conduct any necessary inspections in their premises in order to verify compliance with this Code of Conduct.

OP reserves the right to terminate its business relationship with any supplier that OP has reason to believe has substantially breached or failed to observe this Code of Conduct with immediate effect.