

Supplier Code of Conduct

25/06/2025

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The PPI group is a leading company for financial technology and consulting services offering innovative solutions and expertise to financial institutions, insurance companies and other financial service providers. Our business partners and suppliers are crucial to our success.

The PPI group is committed to maintaining the highest standards of social responsibility, sustainability and ethical behaviour. The Supplier Code of Conduct serves to present these standards, to which the PPI group has committed itself, to our suppliers.

This Supplier Code of Conduct supplements our regular Code of Conduct and obliges our suppliers to comply with the standard we strive for.

We endeavour to build a responsible supply chain that not only strengthens our company but also our society.



Dr Thorsten Völkel,
Chairman of the Executive Board



1. Human rights

Recognising human rights

The supplier recognises the United Nations Universal Declaration of Human Rights and the UN Global Compact and ensures that it is not involved in human rights violations.

No child labour and forced labour, no human trafficking

The contractor will not tolerate child labour, forced or other involuntary labour, slavery or human trafficking in accordance with the International Labour Organization (ILO) Conventions No. 138 and No. 182 or the UK Modern Slavery Act 2015.

2. Working conditions

Occupational safety

The supplier shall ensure occupational safety in the workplace for its employees in compliance with the applicable laws and regulations. If necessary, employees are provided with personal protective equipment free of charge. Employees are trained in the correct use of protective equipment and in general safety regulations.

Health protection in the workplace

As a minimum, employees must be given free access to drinking water and sanitary facilities. In addition, suitable fire protection, lighting and ventilation must be provided.

No discrimination or harassment

Employees are treated with respect and dignity. Based on the principle of equal opportunities and the General Equal Treatment Act (AGG) in particular, no employees are discriminated against based on race or ethnic origin, gender, religion or ideology, disability, age or sexual identity, or physically, mentally, sexually or verbally harassed or abused.

Transparency of working hours and remuneration

The working hours are in accordance with the applicable laws. Employees receive employment contracts in which working hours and remuneration are clearly and transparently defined.

Compliance with the minimum wage law

The supplier undertakes to comply with the applicable minimum wage laws at the place of performance. If there is any doubt as to which minimum wage law is applicable, the minimum wage law of the Federal Republic of Germany shall apply.

Education

The supplier is committed to promoting further training for employees as well as equal opportunities and access to education for all.

Freedom of association and the right to collective bargaining

The supplier respects the right of its employees to freedom of association and collective bargaining within the framework of the applicable laws and the conventions of the International Labour Organization (ILO).

No unlawful eviction or land confiscation

The supplier respects the prohibition of unlawful eviction and the prohibition of unlawful seizure of land, forests and waters in the acquisition, development or other use of land, forests and waters, the use of which secures the livelihood of a person.

No unlawful use of security forces

The supplier shall respect the prohibition on commissioning or use of private or public security forces to protect a business project if there is a risk of infringement of protected third-party rights due to a lack of instruction or control on the part of the supplier when deploying the security forces.

3. Environment

Use of hazardous substances

The supplier recognises the environmental impact of its business activities. It ensures a responsible approach to the environment and works continuously to reduce its environmental impact.

The supplier guarantees compliance with the regulations of the Minamata Convention on Mercury and the Stockholm Convention (POP Convention) for the protection of human health and the environment from persistent organic chemicals.

When handling chemicals and other substances that are classified as hazardous if they are released into the environment, their safe handling, movement, storage, reuse or disposal (including

the Basel Convention on the Control of Transboundary Movements of Hazardous Wastes) is ensured.

Climate protection

The supplier shall develop a specifically appropriate environmental policy, implement it and observe all applicable laws and regulations for the protection of the environment within the scope of its business activities. Climate protection measures are promoted and the reduction of greenhouse gas emissions is established as a goal and monitored.



Sustainable consumption

A sustainable circular economy and responsible procurement are an integral part of the company. Resource-conserving logistics and environmentally friendly production methods have also been established. The promotion of innovation and responsible raw material procurement are well established.

Life on water and land

Care is taken to protect aquatic ecosystems through the environmentally sound use of resources, the protection of biodiversity and sustainable land use.

Reduction of resource use, waste and emissions

Continuously improving the efficiency of resource utilisation is an important part of management and operational leadership. Waste of any kind and all emissions into the air, water or soil are minimised, labelled and monitored.

Energy

The use of renewable energies and increasing energy efficiency are firmly established at the supplier.

4. Ethics

High ethical standards

The supplier shall demonstrate a high level of business ethics and shall not engage in any form of corruption, bribery, fraud or extortion.

Transparent business relationships

The supplier shall neither offer nor accept gifts, payments or other benefits that could be suitable for inducing a person to act contrary to their obligations.

Partnership

The company stands for the promotion of transparency as well as dialogue and cooperation in the supply chain.

Review of the standards

The supplier shall give PPI the opportunity to check compliance with the Supplier Code of Conduct within a reasonable framework. In the event of a breach of the principles and requirements of this Supplier Code of Conduct or in the event of non-compliance, PPI reserves the right to take appropriate action.

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