Confidentiality level:

HPB - PUBLIC

HRVATSKA POŠTANSKA BANKA, p.l.c.
Division for Strategic Development and Business Transformation
Jurišićeva ulica 4, HR-10000 Zagreb

PRINCIPLES FOR CUSTOMERS OF THE BANK'S PRODUCTS AND SERVICES

Hrvatska poštanska banka p.l.c. (hereinafter: the Bank) operates in accordance with the highest ethical standards, as defined by its Code of Ethics. These standards are fully aligned with the applicable legislation of the Republic of Croatia and the European Union, financial market regulations, and the Bank's internal governance framework.

The Code outlines the Bank's core values and the conduct expected of its employees in their relationships with clients, business partners, and the wider community. It serves as a foundation for responsible business practices and mutual trust. The Bank expects the same commitment to ethical principles from users of its products and services.

1 Human Rights

The Bank expects users of its products and services to:

- Respect human rights and fundamental freedoms, including international standards and environmental obligations.
- Refrain from engaging in activities that result in or contribute to human rights violations (e.g. forced or child labour).
- Act in accordance with the principles of sustainable development and good governance.

2 Environmental Protection

The Bank encourages users of its products and services to:

- Operate in line with sustainable development goals and EU environmental policies (e.g. the European Green Deal, the Paris Agreement).
- Apply the "do no harm" principle and take reasonable measures to protect the environment.
- Acknowledge the interconnection between a healthy environment and the realisation of human rights (e.g. the right to health, water, and food).

3 Anti-Corruption

The Bank applies a zero-tolerance approach to corruption and expects the same from users of its products and services:

- Not to offer bribes, exert undue pressure on Bank employees, or seek improper advantages.
- To operate transparently and responsibly, in accordance with applicable laws and the principles of fair business conduct.

4 Tax Responsibility

The Bank advocates for fair and transparent taxation and is committed to combating tax evasion and fraud. It expects users of its products and services to:

- Conduct business in full compliance with applicable tax legislation and avoid aggressive or abusive tax planning practices.
- Cooperate with the Bank's client due diligence procedures as part of standard regulatory and business requirements.

5 Gender Equality and Non-Discrimination

The Bank upholds the principles of diversity, equity, and inclusion, and expects users of its products and services to:

- Refrain from any form of discrimination, whether based on gender, or other protected grounds.
- Implement reasonable measures to promote equal opportunities and safeguard the rights of vulnerable or marginalised groups.
- Facilitate safe and fair access to legal remedies in line with international legal frameworks.

Division for Strategic Development and Business Transformation

Sustainable Business Department, HPB, 2025