

Human Rights Commitment

SBE PL-001

Versions 4

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“Alinma Bank is deeply committed to upholding and reinforcing human rights principles across all its operations and relationships. This commitment adheres to the guidance of the Saudi Human Rights Commission and complies with all relevant Saudi laws, including the Basic Law of Governance. We are further guided by internationally recognized standards, such as the International Bill of Human Rights, the United Nations Guiding Principles on Business and Human Rights (UNGP), and the OECD Guidelines for Multinational Enterprises. In all efforts, we ensure that our practices are in full compliance with Islamic Sharia and the regulations set forth by the Kingdom of Saudi Arabia's official authorities”.

1. Purpose

Alinma Bank is committed to supporting and protecting human rights across all its operations and relationships, in alignment with international standards and the competent official entities in the Kingdom of Saudi Arabia. As an Islamic bank, all of Alinma Bank's transactions, contracts, and obligations are in compliance with the provisions and controls of Islamic Sharia. This commitment is fundamental to the Bank's organizational culture, values, policies, and relationships with stakeholders, including customers, employees, suppliers, and the community.

2. Our principles

Alinma Bank is dedicated to fostering an inclusive, safe, and ethical workplace, as outlined in our Code of Conduct and this Human Rights Commitment. The health, safety, and well-being of our employees are of paramount importance, and we strive to provide safe working conditions in all our facilities.

We are committed to being the fastest and most convenient bank, always acting in the best interest of our customers, treating them fairly and with respect, and providing, honest, and reliable service. We expect our suppliers to adhere to our Responsible Supplier Code, which sets minimum standards for ethical conduct, and environmental, social, and economic responsibility.

3. Our Commitments to Employees

Alinma Bank's Code of Conduct establishes the standards of conduct that support our values, which apply to all directly employed staff, remote employees, short-term contracted employees, temporary employees for defined tasks, employees through contractors, and volunteer employees. This includes obligations in the following areas:

- Respect for the human rights of employees and compliance with all legislation in line with international standards.
- Ensuring non-discrimination in hiring, compensation, training, promotion, and termination.
- Prohibiting child and forced labor.
- Providing safe, secure, and healthy working conditions.
- Protecting employee data privacy.
- Promoting work-life balance, diversity, and inclusion.
- Complying with applicable laws regarding working hours, pay rates, and overtime.

4. Our Commitments to Customers

Alinma Bank's Code of Conduct outlines our commitment to transparent communication, professional advice, and fair treatment of customers. We also commit to:

- Ensure non-discrimination among customers.
- Avoid financing or contributing to activities that breach human rights.
- Maintain adequate knowledge of our customers to mitigate negative impacts.
- Handle complaints and errors promptly, efficiently, and fairly.
- Provide safe and secure banking locations.
- Support and protect vulnerable customers.
- Respect customer privacy and data confidentiality.
- Avoid conflicts of interest.
- Exclude financing for activities that cause irreversible environmental or social harm.

5. Our Commitments to Suppliers

Through our Responsible Supplier Code, we expect our suppliers to be committed to ethical and integrity-driven business practices, including:

- Respect for the human rights of employees and compliance with all legislation in line with international standards.
- Prohibiting forced labor, human trafficking, and child labor.
- Providing clear disciplinary and grievance procedures.
- Respecting employee rights to join worker organizations.
- Complying with laws on working hours, pay, and overtime.
- Ensuring safe, secure, and healthy working conditions.
- Promoting responsible business practices throughout the supply chain.
- Treating employees fairly and without discrimination.
- Reporting misconduct or unethical behavior, while protecting whistleblowers.
- Minimizing environmental impacts and complying with regulations.

6. Human Rights Commitment and Code of Conduct

Alinma Bank has a commitment to human rights and compliance with all legislations in line with international standards. The bank has a code of conduct that defines the expected behaviors and practices regarding human rights for the bank, its employees, customers, suppliers, and the community.

7. Due Diligence and Addressing Impacts

Alinma Bank is committed to conducting due diligence to identify, prioritize, and address real and potential adverse human rights impacts. This includes:

- Mechanisms for dialogue with stakeholders.
- Providing remedy/reparation for adverse impacts.
- Strengthening internal capacity through training and awareness.

8. Grievance Mechanisms

Alinma Bank has several grievance mechanisms in place, which aim to provide channels for stakeholders to raise concerns and seek resolution. These include:

- A digital platform, Employee Voice, available in Arabic and English, for employees to report concerns under the whistle-blowing policy.
- An internal policy and process for employee grievance process.
- A digital platform, Contact Request, available on Alinma Bank's public website, allowing suppliers or any individual to request a contact from the Bank at a specified time.
- Multiple channels for customer complaints, including:
 1. Alinma Bank Apps.
 2. the public website of Alinma Bank.
 3. The toll-free number for those located inside the Kingdom.
 4. The international toll number for those located outside the Kingdom.
 5. Alinma Bank Branches.
 6. Digital channels and branches of the Saudi Central Bank (SAMA) located within the Kingdom.

9. Approval Matrix

| Function | Group/Division |
|-----------|----------------|
| Owner | Human Capital |
| Reviewers | Sharia |
| | Legal |