

Green Bond Framework

May 2024

MOBILIZE
FINANCIAL SERVICES

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1. Presentation of Mobilize Financial Services

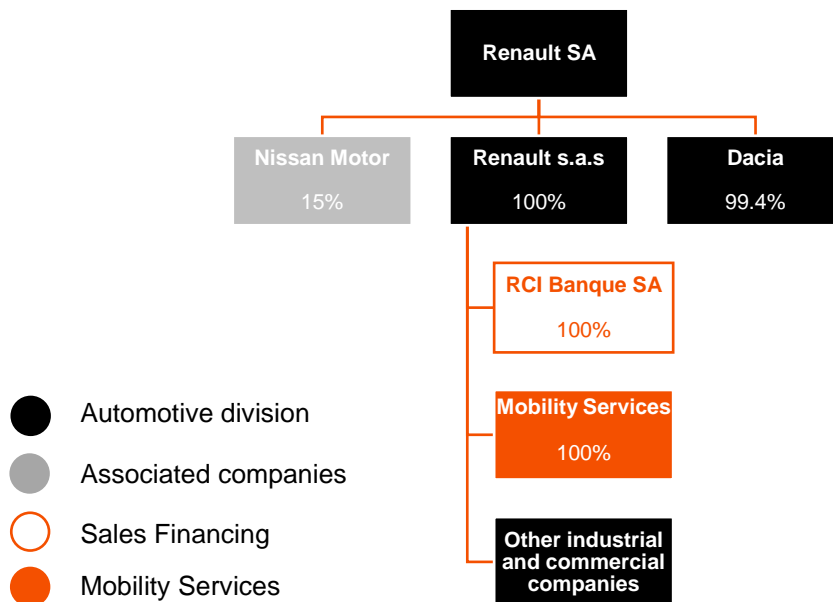
Mobilize Financial Services (“Mobilize”, “MFS” or “the Company”) is the **financial services provider for Renault Group brands** (Renault, Dacia, Alpine, Renault Korea Motors and Mobilize) worldwide, Nissan, mainly in Europe, Brazil, Argentina, South Korea and Mitsubishi Motors in the Netherlands, France and Italy.

Mobilize Financial Services is the commercial brand of RCI Banque S.A. Due to its activities, RCI Banque S.A. is under the supervision of the European Central Bank.

Mobilize Financial Services offers **innovative services and digital journeys that enable customers to reduce their usage costs while embracing greener mobility**:

- For **retail customers**, the Company **proposes financing solutions and services tailored to their projects and needs**, aiming to facilitate, accompany, and enhance their experience throughout their automotive mobility journey. Mobilize’s solutions and services **apply to both new and used vehicles**.
- For **professional customers**, MFS provides a wide **range of mobility solutions to free them from the constraints associated with managing their vehicle fleet**, allowing them to focus on their core business.
- Mobilize actively supports the **Renault Group network and its partner brands Nissan and Mitsubishi** through **financing stocks of new vehicles, used vehicles, and spare parts, as well as addressing short-term cash flow needs**.

The Company is **present in 35 countries** and has approximately **4,000 employees**. In 2023, it financed the purchase of nearly 1.3 million vehicles and sold 4.2 million service contracts.



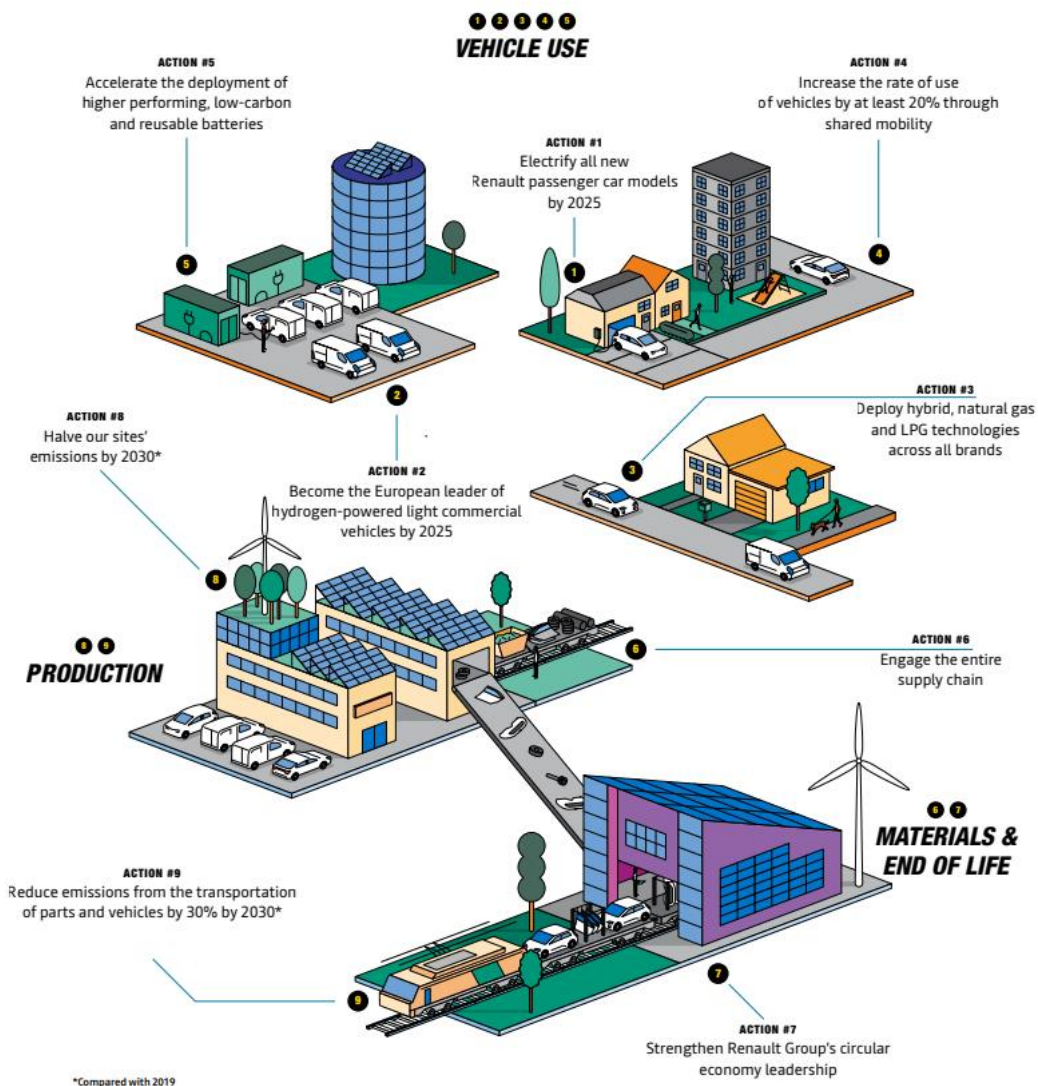
2. Approach to Sustainability

Renault Group's Climate Action Plan

The 2021 “Renaultution” strategic plan has started moving the Renault Group from a volume to a value approach and from the mindset of car manufacturer to that of mobility operator. It will ensure sustainable profitability and alignment with its ambition to achieve carbon neutrality in Europe by 2040 and worldwide by 2050.

As part of this plan, **Renault has defined its Climate Project**, which is composed of nine main actions that will be gradually rolled out across the Group until 2030, an interim milestone toward Renault’s ambition of carbon neutrality in Europe by 2040 and worldwide by 2050.

“Vehicle Use”, “Production” and “Materials & end of life” are considered to be the most material activities of Renault Group with regards to climate change. “Vehicle Use” is covered by actions 1 to 5, “Production” by actions 8 and 9, and “Materials & end of life” by actions 6 and 7.



Renault Group was the first Original Equipment Manufacturer (OEM) to believe in all-electric mobility, and still leads the way. It benefits from a decade’s experience in the design, manufacture, sales and after-sales servicing of electric vehicles.

The strong technological choices made by the Renault brand are proving to be relevant, in line with customer expectations: an all-electric portfolio on the one hand and a hybrid portfolio on

the other, for a more progressive energy transition. In 2023, Renault has accelerated its growth, with a **19.7% increase in electrified passenger cars sales in one year** (270,362 vehicles sold) and took the **3rd place in Europe for electrified passenger cars**. **Sales volume of electrified vehicles** now account for **39.7% of the brand’s passenger car sales**.

Megane E-Tech electric, launched mid-2022, is the vehicle that has repositioned the brand in the all-electric market and helped it win over new customers (conquest rate over the competition of more than 50% in Europe). 47,504 units of Megane E-Tech electric have been sold in 2023 and places itself within the top 3 of the sales of its category in Europe.

The Renault brand's all-electric portfolio will be expanded in 2024 with Scenic E-Tech electric and Renault 5 E-Tech electric¹.

Mobilize Financial Services’ ACTFOR Strategy: Time to act now together²

In June 2022, Mobilize Financial Services published its **Sustainability Manifesto**. The Company’s purpose is to care for customers by building **innovative financial solutions to create sustainable mobility for all**. As a **sustainability-committed captive finance company**, Mobilize **creates shared value for its stakeholder ecosystem** – customers, people, investors, the planet and society.

Mobilize Financial Services commits to **act now** to ensure a sustainable future for all. The Company has brought together employees from all countries, to collect the best practices already in place, to capitalize on them and scale in a continuous improvement process to build an ambitious sustainable policy.

MFS is focusing on eight United Nations Sustainable Development Goals (UN SDGs) where the Company can really make a difference. Its strategy is based on three main pillars:

FOR a green future Climate & Environment	Care FOR wellbeing Safety & Care	Opportunities FOR all Diversity & Inclusion
		
<p>As a leading player in the automotive industry, Mobilize Financial Services fully recognizes its responsibility in the global ecological transition. The Company made strong commitments to mitigate its impact on the environment and play a leading role in promoting sustainable mobility. Aware of the challenges posed by climate change, the Company acts to significantly reducing its carbon footprint throughout its value chain</p>	<p>Mobilize Financial Services recognizes that the well-being of its employees is the key to its collective success. By fostering a fulfilling environment, the Company aims not only to meet, but to anticipate, its employees' needs. In the same way, the Company considers the satisfaction and safety of its customers as a major challenge. Understanding their needs, exceeding their expectations and ensuring the quality of products and</p>	<p>Mobilize Financial Services believes that the diversity of employees should reflect the diversity of customers. The Company places all diversity-related issues at the heart of its concerns, recognizing that every voice contributes to strengthening its ability to innovate and better serve its customers. Mobilize Financial Services therefore devotes significant efforts to promoting diversity in all its forms, whether it be gender diversity, the inclusion of people with disabilities or</p>

¹ See more here: [Strong acceleration in sales in 2023 thanks to a strong and complementary brand strategy - Site media global de Renault Group](#)

² See more on the ESG Strategy from page 20 of [Mobilize Financial Services’ Annual Report 2023](#)

services are fundamental
priorities

the representation of all
communities within its
workforce

In 2024, RCI Banque, was recognized by Morningstar Sustainalytics as an ESG **Industry and Regional Top Rated company**, for the second year in a row. The Company was classified as “Negligible Risk”, with a “9.0” rating.

2.1. FOR a green future

Mobilize Financial Services is dedicated to the **development of sustainable mobility services**. The brand was launched for **new-shared mobility and energy supply services** for customers who wish to adopt more **sustainable, flexible forms of mobility**.

Towards carbon neutrality

In line with Renault Group’s strategy, Mobilize Financial Services is **committed to achieving carbon neutrality by 2040 in Europe, and 2050 in the rest of the world**. The Company has set a Scope 1, 2 and upstream Scope 3 target for achieving these goals:

-35%

of its **Scopes 1, 2 and upstream Scope 3 emissions by 2030³** compared with 2019, when its carbon footprint was 57k tCO₂

The Company is committed to reach this level by reducing its CO₂ footprint, **inviting its entire value chain partners on this journey**, by promoting internal initiatives and by helping final customers to reduce their own footprint through a strong value proposition through partnerships.

In 2022, the Company made significant progress in the achievement of its target by **reducing its emissions by 25% compared to 2019**. In addition, the Company has set up an internal consolidation process for all emissions generated by its various subsidiaries, using a dedicated monitoring tool. Its **ambition is to establish a decarbonization trajectory for its own emissions in the main countries where the Company operates**. Through this integrated and proactive approach, Mobilize will be able to assess and manage its overall carbon footprint, strengthening its ability to achieve its net zero goal.

Promoting electric vehicles

As a carmaker’s captive finance company, Mobilize Financial Services recognizes its **major role in promoting sustainable financial practices and developing electric mobility**. This vision is at the heart of Mobilize Financial Services’ corporate strategy.

³ Mobilize Financial Services upstream Scope 3 includes emissions from purchasing, travel and commuting

As part of its commitment to a new form of mobility, more mindful of its ecological footprint, Mobilize Financial Services supports electric mobility. The Company sees **electric vehicles as a key technology to decarbonize road transport**. By promoting electric vehicles, the Company contributes to significantly reduce greenhouse gas emissions, thereby reducing its carbon footprint and helping to preserve the environment.

Mobilize Financial Services has been financing electric vehicles since 2013. In 2023, it has represented 6.5% of the Company’s new financing mix.



Creating sustainable mobility for all

Mobilize Financial Services focuses on the following key priorities⁴:

- **Developing car leasing and subscription offers**

MFS anticipates benefiting from the **operating lease market's growth** and aims to **deploy subscription offers** leveraging the expertise of Bipi, a company acquired in 2021. Mobilize Lease&Co, a subsidiary specializing in longterm leasing offers for various clients (individuals, businesses, and mobility operators), has acquired MeinAuto on January 2024. As a major player in the German automotive leasing market, this transaction will accelerate the growth and development of longterm leasing offers in Germany. The group also acquired a stake in

⁴ See more on the [2023 Business Report](#)

Select Car Leasing and launched Select Lease, a new brand operating on the car leasing market in the UK.

- **Offering disruptive services in automotive insurance**

To **support the shift from ownership to usage**, Mobilize Financial Services will broaden its range of services around **innovative automotive insurance products leveraging vehicle connectivity based on usage**. To achieve these objectives, the Company is developing new, more collaborative working methods that leverage collective intelligence.

- **Offering a full range of services to simplify and enhance the experience of electric vehicle users**

Mobilize Financial Services aims to **provide a seamless customer experience by integrating complementary services** established by the Mobilize - Beyond Automotive business unit, such as the reservation of parking spaces equipped with charging stations, route planning optimized for vehicle autonomy, payment management, and up-to-date information on infrastructure status and availability.

2.2. Care FOR wellbeing and opportunities FOR all

As an employer, Mobilize Financial Services places paramount importance on **building a healthy work environment** that is conducive to operational efficiency, talent retention and business growth.

Diversity, inclusion and equality are at the heart of the Company's "raison d'être". Mobilize Financial Services believes in a **fair and inclusive work environment, where every individual has equal opportunities for growth and success**. In line with Renault Group's objective, the Company is firmly committed to **achieving gender equality within its organization**, with two main targets:

0%
pay gap in 2025

40%
women in management by 2024

The **well-being of employees is at the heart of the Company's concerns**. Mobilize acts through initiatives to create an **environment favourable to the physical and mental health of its teams**. In addition, the Company provides access to a **wide range of training courses in order to amplify the upskilling and reskilling of all its employees**, which is essential to the success of the Company. In this way, Mobilize Financial Services aspires to the Great Place To Work® certification in all the main countries where the Company is implemented.

Finally, as a major player in the captive finance sector, the **satisfaction of all clients remains a constant priority**. The Company initially set a target to achieve a Net Promotor Score (NPS) score of more than +56, but Mobilize Financial Services managed to exceed it with a result of +58, confirming the importance given by all its subsidiaries to customer satisfaction.

In addition, the Company pays particular attention to **equal opportunities for all its clients through its CareMakers financing program**⁵. In addition to the target of 3,000 CareMakers

⁵ CareMakers is a Renault Group solidarity mobility and social leasing program providing access to cheaper rental contracts with purchase options and low-cost direct purchases

financing deals, Mobilize Financial Services is devoted to understanding specific needs, personalizing its services and ensuring an exceptional customer experience.

2023 progress

-1.62% pay gap	+58 NPS	7 countries ⁶ with a GPTW label	37.1% women in management	923 CareMakers deals
-5.15% in 2022 (+3.53)	+56 in 2022 (+2 points)	4 in 2022 (+3 countries)	37% in 2022 (+0.1%)	455 in 2022 (+468 financing deals)

2.3. Governance: operating within an ethical framework at all levels of the value chain

The Company set the goal of respecting the legislative and regulatory framework; beyond mere compliance with established standards, its approach is to **establish sound governance**. This proactive approach strengthens its position as a responsible player, contributing to the long-term sustainability of the company and preserving the trust of its stakeholders.

Mobilize Financial Services is also committed to **operating within an ethical framework at all levels of the value chain**. To do so, the Company published its **Sustainable Procurement Charter** in October 2023. The document defines the principles intended to ensure ethical and sustainable commercial relations between the companies of the Group and their suppliers of goods and services and subcontractors, in compliance with the applicable laws and regulations and the Group’s commitments in terms of compliance and corporate social responsibility (CSR). By promoting transparency, integrity and respect for human rights, Mobilize Financial Services aspires to create a corporate culture where ethics are at the heart of all interactions.

The Company also strives to provide a **professional environment that is mindful of environmental, social and ethical issues, anchoring its practices in a global vision of sustainability**. Mobilize Financial Services’ goal is to create an environment where these dimensions are integrated into every business aspect. To this end, the Company includes an **intervention rate target⁷ in the variable remuneration of top management**; this is the difference between the electric vehicle intervention rate and the combustion vehicle intervention rate, illustrating Mobilize Financial Services’ support for the transition to electric vehicles.

Focusing on sustainability and responsible management, Mobilize Financial Services’ third objective took shape with the **development of a Green Product Policy**, a reference document guiding its use of sustainability terms.

To consolidate these efforts, the Company appointed a **Chief Sustainability Officer (CSO)** at corporate level. The sustainability agenda has been **anchored across multiple levels of the organization**, from the Board of Directors and the Executive Committee to the Operational levels (HQ and country). **Responsibility for double materiality** is shared between the Executive Committee (CSO and CRO (Chief Risk Officer)). Two **dedicated executive**

⁶ Brazil, Italy, France, United-Kingdom, Spain, Argentina, Colombia
⁷ This rate represents the proportion of contracts financed by Mobilize Financial Services in relation to total registrations by Renault Groupe and the Nissan and Mitsubishi brands

committees have been created for sustainability: the **Group Sustainability committee** and the **Climate & Environment risk steering committee**.

At the operational level, the Sustainability team and the Climate & Environment risks owner are **responsible for ensuring that the strategy and risks are well integrated at corporate & affiliate levels**. In countries, a CSO has been appointed in order to foster a sustainability mindset, implement good practices and execute on flagship initiatives.

These appointments reflect Mobilize Financial Services' **commitment to integrating sustainability into all aspects of its organization, from top to bottom**. Together, they demonstrate its holistic and integrated approach to achieving corporate responsibility goals, reinforcing its position as a proactive and responsible player in the industry.

3. Mobilize Financial Services' Green Bond Framework

Mobilize Financial Services has established this Green Bond Framework ("the Framework") to cover the issuance of Green Bonds to finance and/or refinance, in full or in part, sustainable assets intended to have a clear benefit to environment and society. By updating its Framework, Mobilize Financial Services continues to align its funding strategy with its corporate mission, ESG strategy and objectives.

This Framework is aligned with the four core components of the 2021 Green Bond Principles (with June 2022 Appendix I) published by the International Capital Market Association (ICMA) which provide guidelines in the form of four core components:

- Use of Proceeds
- Process for Project Evaluation and Selection
- Management of Proceeds
- Reporting

All Green Bonds, issued in public and private format by RCI Banque S.A.⁸ shall comply with the procedures set out in this Framework.


Mobilize Financial Services is dedicated to continually evolving its approach to sustainability and ESG and intends to review periodically this Green Financing Framework to ensure alignment with market expectations, voluntary standards such as the Green Bond Principles as well as regulatory developments such as the EU Taxonomy and the EU Green Bond Standard.

3.1. Use of Proceeds

Mobilize Financial Services will allocate an amount equal to the net proceeds from the issuance of any Green Bond to the financing or refinancing of loans and lease contracts for "Eligible Vehicles" and "Eligible Infrastructure" (collectively "Eligible Green Portfolio"). The eligibility

⁸ Mobilize Financial Services is RCI Banque S.A.'s commercial brand, RCI Banque S.A. remains the issuing entity

criteria set out below are in line with the Substantial Contribution Criteria to Climate Change Mitigation as included in the EU Taxonomy Climate Delegated Acts⁹.

Eligible Green Category	Eligibility Criteria	EU Taxonomy Activity	Contribution
Clean Transportation	Loans, and lease contracts for “Eligible Vehicles” ¹⁰ . Eligible Vehicles are vehicles with zero direct tailpipe emissions	6.5. Transport by motorbikes, passenger cars and light commercial vehicles	EU Substantial Contribution Climate Change Mitigation
	Loans, and lease contracts for “Eligible Infrastructure” ¹¹ ; Eligible Infrastructure means a selected pool of charging infrastructure for electric vehicles	7.4. Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings) 6.15. Infrastructure enabling low-carbon road transport and public transport	SDG Contribution 

Exclusions

Proceeds from Mobilize Financial Services’ Green Bonds will not be used to finance:

- Conventional internal combustion engine (ICE) vehicles
- Hybrid Electric, including Plug-in Hybrid Electric Vehicles (PHEVs)

3.2. Process for project selection and evaluation

Project evaluation and selection is a key process in ensuring that the Eligible Green Portfolio financed by the Green Bonds meet the Eligibility Criteria.

⁹ Delegated Regulation (EU) 2021/2139 and Commission Delegated Regulation (EU) 2023/2485 of 27 June 2023 amending Delegated Regulation (EU) 2021/2139
¹⁰ Some loans and lease contracts are financing both Eligible Vehicles and Eligible Infrastructure
¹¹ Some loans and lease contracts are financing both Eligible Vehicles and Eligible Infrastructure

The process for evaluation and selection of the Eligible Green Portfolio is set up as follows:

On a quarterly basis, a Green Bond Register listing the Eligible Vehicles and Eligible Infrastructure included in the Eligible Green Portfolio will be produced automatically via Mobilize Financial Services' internal systems.

- Mobilize Financial Services has implemented a process to collect data allowing to identify the loans and lease contracts not yet funded through an asset-based funding program (e.g., securitization), or if funding has already been obtained for such asset, the un-refinanced portion of such assets that qualify for the Eligible Green Portfolio, based on the Eligibility Criteria as described in the Use of Proceeds section of this Framework.
- Mobilize Financial Services Treasury Department will act as a 4 eyes control and will be responsible for:
 - checking the consistency of the data included in the Green Bond Register by checking the compliance of the loans and lease contracts for Eligible Vehicles and Eligible Infrastructure constituting the Eligible Green Portfolio with the Eligibility Criteria defined in this Framework
 - approving the allocations of net proceeds
- On an annual basis, Mobilize Financial Services' Sustainability Committee will review and validate the Green Bond Report including the Allocation (approved by an external auditors) and Impact reports (see below Reporting section for further details)
- From time to time, an ad-hoc Green Bond Committee composed at least of the VP Finance & Group Treasurer, the Chief Risk Officer and the Chief Sustainability Officer could take place in order to:
 - Agree on changes in internal processes to improve the collection of data for the Green Bond Register (e.g. change in the data collection perimeter to extend it to new countries, new Eligible Vehicles or Eligible Infrastructure)
 - Initiate any future updates to this Framework to reflect changes in corporate strategy, technology, regulatory developments or any change in market standards

Prevention and management of environmental and social risks

Mobilize Financial Services complies with all of Renault's Group corporate and sustainability policies, guidelines and Frameworks¹².

The Eligible Green Portfolio is expected to comply with European regulations, including any applicable regulatory environmental and social requirements. Eligible loans are assessed

¹² The main reference texts are the Universal Declaration of Human Rights; the 10 principles of the Global Compact adopted at the initiative of the United Nations and signed by Renault Group on July 26, 2001; the United Nations Declaration on the Rights of Indigenous Peoples 2007; the OECD Guidelines for Multinational Enterprises, updated on May 25, 2011; Renault Group's code of ethics in all its forms, approved by the Renault Board of Directors on October 3, 2012; the Global Framework Agreement covering social, societal and environmental responsibility, signed on July 2, 2013, and based in particular on ILO standards and ISO 26000, as well as its roll-out to suppliers; the Paris Agreement of November 30, 2015; the Global Framework Agreement of July 9, 2019, on "Changing life at work"; ISO 14001 for environmental management; ISO 14040 and 14044 for the lifecycle assessment of vehicles; ISO 14021 for the definition of recycled materials and the GHG Protocol for the reporting of greenhouse gas emissions; the ISO 9001 standard (all Renault Group vehicle production sites are ISO 9001 certified); IATF 16949, which is the automotive industry's quality management standard, etc.

against Mobilize Financial Services governance guidelines, principles and management systems which serve as minimum standards for all business processes, including the Eligible Green Portfolio (re)financed with the proceeds of Green Bonds issued under this Framework.

Mobilize Financial Services complies with the Renault Group Code of anticorruption conduct, and with the Group Ethics Charter, which set clear rules in terms of relationships with suppliers. Mobilize Financial Services and each of its subsidiaries respect national laws relating to borrower protection (which may differ from one country to another) as well as the General Data Protection Regulation in Europe.

Furthermore, Mobilize Financial Services has defined:

- objectives of responsible conduct and good practices as part of its Risk governance policy at all levels of the company to ensure compliance with good practices and ethical credit services
- compliance procedures related to various regulatory topics such as: tax transparency, data privacy, anti-money laundering and counter financing terrorism, anti-corruption and influence peddling and, customer protection.
- in its **Sustainable Procurement Charter**, the principles intended to ensure ethical and sustainable commercial relations between the companies of the Group and their suppliers of goods and services and subcontractors, in compliance with the applicable laws and regulations and the Group's commitments in terms of compliance and corporate social responsibility (CSR).

3.3. Management of proceeds

The net proceeds of any Green Bond will be managed on a portfolio basis by the Treasury Department. An amount equivalent to each Green Bond net proceeds will be used to finance or refinance loans and lease contracts for Eligible Vehicles and Eligible Infrastructure which are part of the Eligible Green Portfolio¹³. Mobilize Financial Services tracks the Eligible Vehicles and Eligible Infrastructure loans and lease contracts allocated to all outstanding Green Bonds within the Green Bond Register.

The Treasury Department will check the compliance of the Green Bond Register with the Eligibility Criteria defined in this Framework.

Mobilize Financial Services will make its best efforts to allocate the net proceeds in full within two calendar years following each issuance; and thereafter to ensure the Eligible Green Portfolio in its assets be at least equal to the net proceeds until the maturity of the Green Bond. Furthermore, Mobilize Financial Services will consider, for the purpose of each new Green Bond issuance, refinancing of the Eligible Green Portfolio within the two preceding calendar years from the date of the issuance.

The amount of net proceeds which cannot be allocated to the Eligible Green Portfolio as at the issuance date will be held in accordance with Mobilize Financial Services' liquidity management policies in deposits with central bank and high-quality liquid assets pending allocation.

¹³ Limited to the portion of such assets not yet re-financed by other instruments such as securitization

If any Eligible Vehicle or Eligible Infrastructure exits the Eligible Green Portfolio or no longer complies with Eligibility Criteria or if a material controversy¹⁴ associated with an Eligible Vehicle or an Eligible Infrastructure is identified, the Treasury Department will strive to reallocate the funds to other Eligible Vehicle or Eligible Infrastructure that comply with the Eligibility Criteria, as soon as reasonably practicable.

3.4. Reporting

For as long as a Green Bond is outstanding, Mobilize Financial Services undertakes to publish an annual Green Bond Report, which will contain an Allocation Report and an Impact Report, as detailed below. The Green Bond Report will be provided until the maturity of the Green Bonds and will be performed on an aggregated basis.

The Green Bond Report will be made available on the Mobilize Financial Services website: [finance | Mobilize Financial Services \(mobilize-fs.com\)](https://finance.mobilize-fs.com).

Allocation Report

Mobilize Financial Services' allocation report will provide the following information:

- List of outstanding Green Bonds
- Total amount of the Eligible Green Portfolio
- Breakdown of the amount of proceeds allocated by eligible asset category (Eligible Vehicles and Eligible Infrastructure) and by geography
- Amount of unallocated proceeds (if any)
- Share of financing and refinancing

Impact Report

On an annual basis, Mobilize Financial Services will provide an impact report on the share of the Eligible Green Portfolio allocated to outstanding Green Bonds. The Impact Report will provide information on the associated environmental impact metrics and outcomes of the Green Bonds, subject to the availability of suitable information and data.

The impact reporting will provide the following indicators:

- Number and type of vehicles financed
- Number of charging points financed
- Estimate of annual GHG emissions avoided

The Impact Report will include information on the methodology and assumptions used to evaluate Mobilize Financial Services' estimate of GHG emissions avoided (versus a scenario with Internal Combustion Engines). Mobilize Financial Services could be assisted by an independent environmental strategy consultancy to quantify the estimated annual CO₂ emissions avoided.

¹⁴ Controversy with material impact on the business operations

3.5. External Review

Second Party Opinion

Mobilize Financial Services has appointed Sustainalytics to provide a Second Party Opinion on this Framework, its transparency, governance, and alignment with the Green Bond Principles (GBP), as edited in June 2021 by the ICMA (with June 2022 Appendix). The Second Party Opinion will be made available on Mobilize Financial Services' website: [green bonds | Mobilize Financial Services | Group \(mobilize-fs.com\)](https://www.mobilize-fs.com/green-bonds).

External Verification

An independent auditor's verification on the Allocation Report included in the Green Bond Report will be provided on an annual basis until the complete allocation of proceeds and thereafter in case of material changes to the allocation. The external auditor will verify that the proceeds of the Green Bonds are either allocated to the Eligible Green Portfolio or invested in approved financial instruments.

This will be published on Mobilize Financial Services' website.

Disclaimer

This Framework is not, and is not intended to be, an offer to sell any security or the solicitation of an offer to purchase any security.

This Framework has been prepared to provide information about RCI Banque SA. Information have been obtained from sources believed to be reliable. None warrant its completeness or accuracy.

This Framework may contain forward-looking statements, in particular statements regarding our plans, strategies, prospects and expectations regarding our business. You should be aware that these statements and any other forward-looking statements, in this Framework, only reflect our expectation and are not guarantees of performance near and in the future.

These statements involve risks, uncertainties and assumptions about events or conditions and is indented only to illustrate hypothetical results under those assumptions. Actual events or conditions are unlikely to be consistent with, and may differ materially from, those assumed. In addition, not all relevant events or conditions may have been considered in developing such assumptions. Accordingly, actual results will vary, and the variations may be material. Prospective investors should understand such assumption and evaluate whether they are appropriate for their purposes.

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