

SUSTAINABLE PROCUREMENT CHARTER

Mobilize Financial Services

This Responsible Purchasing Charter defines the principles aimed at ensuring ethical and sustainable business relations between the companies of the Mobilize Financial Services Group¹ and their suppliers of goods and services and subcontractors. It is aligned with the respect of applicable laws and regulations as well as the Group's commitments regarding compliance and Corporate Social Responsibility (CSR).

These principles reflect the Group's commitment to deploying all necessary efforts to prevent and mitigate risks, as well as serious breaches and violations related to ethics, the environment, and human rights linked to its activities, in order to optimize its positive impacts throughout its value chains, within the framework of responsible purchasing.

The Responsible Purchasing Charter aims to share the Group's commitments with its suppliers and subcontractors and ensure their involvement in sustainable development.

COMMITMENTS OF MOBILIZE FINANCIAL SERVICES TOWARDS ITS SUPPLIERS AND SUBCONTRACTORS

Sustainable development has been identified as a key driver for the Group, playing a crucial role in achieving its performance goals for 2030. Mobilize Financial Services is therefore committed to transitioning towards a financial institution model that creates shared value for all its stakeholders. This includes:

- Its clients, who benefit from its flexible financial solutions;
- Its employees, who thrive in a healthy and ethical work environment;
- Its investors, who see long-term stability;
- The planet, which the Group preserves by promoting low-carbon mobility;
- The society in which Mobilize operates, which it supports through its community engagement and social responsibility initiatives;
- Its suppliers and subcontractors.

In this regard, Mobilize Financial Services commits to its suppliers and subcontractors to:

- Strictly comply with applicable laws and regulations;
- Avoid situations of economic dependency;
- Identify and prevent conflicts of interest;
- Prevent corruption and meticulously manage political contributions and donations;
- Manage and protect personal and confidential information;
- Ensure the quality of its services;
- Respect human rights and working conditions (equity, diversity, and inclusion);
- Reduce its environmental impact;
- Train its buyers on compliance and CSR issues, including through EcoVadis training;
- Implement its responsible purchasing policy.

EXPECTED COMMITMENTS FROM SUPPLIERS AND SUBCONTRACTORS TOWARDS MOBILIZE FINANCIAL SERVICES

The Mobilize Financial Services Group expects its suppliers and subcontractors to strictly comply with the laws and regulations in force in the countries where they operate or provide services. They are also expected to engage in collaboration with the Group to implement compliance with the principles of its compliance program and its CSR commitments, and to take any appropriate corrective measures as needed in a continuous improvement approach.

Consequently, Mobilize Financial Services requests that:

- The supplier/subcontractor acknowledges that its commitments regarding human rights, working conditions, environmental protection, and business ethics are essential obligations for establishing and maintaining business relations with Mobilize Financial Services. The supplier/subcontractor commits to

¹ This Charter applies to the scope of the legal entities RCI Banque, Mobilize Lease&Co, DIAC, and DIAC LOCATION.

RCI Banque S.A. opérant sous la marque commerciale Mobilize Financial Services

Établissement de crédit et intermédiaire d'assurances, au capital de 100 000 000 EUR

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demonstrate transparency, good faith, and cooperation to ensure compliance at all stages of the relationship.

- The supplier/subcontractor commits to respond to requests from the rating agency indicated by the Group (EcoVadis) or to communicate its rating from another agency. To ensure an adequate level of CSR compliance, the EcoVadis rating obtained by the supplier must be at least 45. If this minimum rating is not achieved, an action plan must be communicated.
- The supplier/subcontractor commits to comply with all applicable national and international standards in its activities in the following areas, particularly:

a. Social issues and human rights

- Respect the principles of the United Nations Global Compact.
- Respect the 8 fundamental conventions of the ILO as well as the technical conventions related to wages, social protection, safety, and health of workers.
 - Regarding fair remuneration:
 - The supplier must comply with ILO Convention No. 100 (concerning equal remuneration for work of equal value).
 - The supplier must respect the applicable laws regarding minimum wage, overtime pay, wage deductions, performance-based pay, and any other forms of remuneration.
 - The supplier is encouraged to strive to ensure a decent wage for all of its employees.
- Respect maximum working hours, the right to leave, and the right to disconnect.
 - The supplier must comply with applicable laws and, where relevant, collective agreements regarding working hours, overtime, periodic rest days, and paid annual leave. Overtime must be voluntary and compensated according to local legislation.
 - The supplier is encouraged to:
 - implement a global policy limiting regular working hours to 48 hours (or less) per week;
 - implement a global policy limiting total weekly working hours, including overtime;
 - ensure employees have the right to choose whether to connect outside of normal working hours and during leave periods;
 - offer flexible working arrangements to help employees balance work and personal life, with particular attention to employees with young children or dependents.
- **Respect the 1948 Universal Declaration of Human Rights, in particular Article 5.**
 - The supplier mustn't tolerate any form of workplace harassment, for any reason.
 - The supplier must ensure that disciplinary measures are free from violence, corporal punishment, humiliation, or any treatment contrary to human dignity.
 - The supplier must prohibit and refrain from any form of retaliation against workers or any stakeholder who has raised complaints or concerns.

b. Ethical and compliance issues

- Contribute to the fight against corruption and conflicts of interest in its activities and in its relationships with its own suppliers and subcontractors.
- Comply with French regulations as well as OECD guidelines regarding the fight against corruption and influence peddling or any similar legal provisions, and prevent these practices through effective measures among its shareholders, corporate officers, employees, affiliates, subcontractors, suppliers, and their respective representatives involved directly or indirectly in any way in the business relationship.

- More generally, comply with all national and international standards regarding economic offences, including those related to terrorism financing, money laundering, embargoes, arms trafficking, and drug trafficking.
- Promote free competition, thus prohibiting any collusion and any agreement on prices and offers, excluding participation in any cartel.

c. Environmental issues

- Comply with regulations related to environmental protection and make best efforts to prevent, mitigate, and repair negative impacts related to its activity.
- Propose increasingly efficient environmental solutions.
- Strive for best practices within its profession to optimize water and energy consumption, preserve biodiversity, and manage its emissions and waste.
- Reduce and/or treat its air emissions, land and/or water effluents, and any pollution resulting from its activities.

Mobilize Financial Services reserves the right to conduct audits and investigations to verify compliance with the commitments mentioned in this charter by its suppliers and subcontractors. Mobilize Financial Services expects these entities to take all reasonable measures to ensure that their own suppliers and subcontractors comply with the terms of this Charter.

The Mobilize Financial Services Group requests the supplier to commit in writing to respect the guidelines of the responsible purchasing charter by signing and returning this document to the purchasing department. This commitment constitutes a prerequisite for working with the Mobilize Financial Services Group.

If the supplier is unable to meet the requirements of this charter, the Mobilize Financial Services Group requests that it provide a non-compliance report with an action plan to remedy the situation.

APPENDICES

The 8 fundamental conventions of the ILO:

- Convention No. 29 on Forced Labor of 1930;
- Convention No. 87 on Freedom of Association and Protection of the Right to Organize of 1948;
- Convention No. 98 on the Right to Organize and Bargain Collectively of 1949;
- Convention No. 100 on Equal Remuneration of 1951;
- Convention No. 105 on the Abolition of Forced Labor of 1957;
- Convention No. 111 on Discrimination of 1958;
- Convention No. 138 on the Minimum Age for Admission to Employment of 1973;
- Convention No. 182 on the Worst Forms of Child Labor of 1999.

The technical conventions of the ILO:

- Convention No. 95 on the Protection of Wages of 1949;
- Convention No. 97 on Migrant Workers of 1949;
- Convention No. 102 on Social Security of 1952;
- Convention No. 131 on Minimum Wage Fixing of 1970;
- Convention No. 155 on Occupational Safety and Health of 1981;
- Convention No. 156 on Workers with Family Responsibilities of 1981.

The 10 principles of the United Nations Global Compact:

Human Rights

1. Businesses should support and respect the protection of internationally proclaimed human rights.
2. They should ensure that they are not complicit in human rights abuses.

Labour Standards

3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
4. Eliminate all forms of forced and compulsory labor.
5. Abolish child labor in all its forms.
6. Eliminate discrimination in respect of employment and occupation.

Environment

7. Businesses should support a precautionary approach to environmental challenges.
8. Undertake initiatives to promote greater environmental responsibility.
9. Encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

10. Businesses should work against corruption in all its forms, including extortion and bribery.