

**Beyond Bank Australia Limited**

# **Supplier Code of Conduct**

## An aim of this Policy:

This policy aims to outline Beyond Bank Australia's expectations and minimum standards for behaviour and conduct by its suppliers, subcontractors and other parties who provide products or services on behalf of Beyond Bank.

Beyond Bank is committed to effective, economical, ethical and sustainable procurement and improving the impact of our supply chain. This includes helping to eliminate modern slavery in all its forms by mitigating the risk in our supply chain.

# The Obligations of this Policy:

## 1 Beyond Bank's Commitment

We are committed to implementing our Supplier Code of Conduct to ensure that our values of mutuality, customer first, integrity, community and sustainability are upheld and reflected in the dealings with others and that all of our stakeholders are treated inclusively and with respect.

We endeavour to partner with like-minded organisations that share our values. We are committed to working with our suppliers and contractors to promote sustainable procurement practices, reduce the impact of our procurement activities on people and the environment and increase transparency and fairness within our supply chain. We also encourage our suppliers to cascade these requirements down through their own supply chain.

## 2 Our Expectations

We believe our suppliers are an extension of our organisation and we expect the following conduct from our suppliers and contractors to be upheld and complied with when providing a service for Beyond Bank.

### 2.1 Governance

All suppliers shall undertake their business in an ethical and responsible manner and must:

- Comply with all applicable local laws and regulations where they operate.
- Maintain the strictest confidentiality of all customer information, or third-party information gained through their work on behalf of Beyond Bank;
- Only use Beyond Bank's intellectual property as contracted and not share with others unless given approval to do so.
- Make Beyond Bank aware via your key contact person of any actual or potential conflicts of interest in a timely manner.
- Not engage in corruption, give or accept any payments or gifts intended to influence the service you provide to Beyond Bank.
- Act with integrity and compete fairly and honestly.
- Not engage in any other unethical behaviour that would not meet community expectations.

## 2.2 Human and Worker Rights and Modern Slavery

All suppliers shall treat their employees fairly and with respect and must:

- Uphold the human rights of workers in their operations and supply chains and treat them with dignity and respect.
- Not allow forced, bonded or involuntary labour or use labour through human trafficking.
- Not unreasonably restrict workers freedom of movement including any unreasonable restrictions on entering or exiting any company facility.
- Not withhold, destroy, conceal or deny access to workers government issued identification documents, passports, work permits or travel documents, unless required by law.
- Not require workers to pay recruitment fees to obtain their employment. If any fees are found to have been paid by workers, they must be repaid within 90 days.
- Exercise due diligence to identify modern slavery risks within their supply chain and take appropriate action to mitigate them.
- Not employ workers who are less than 15 years old, or under the minimum age for employment based on local regulations.
- Only provide legitimate workplace apprentice programs for educational benefit provided they adhere to international standards.
- Take into consideration the work performed by employees under the age of 18 that given their age, maturity and life experience does not jeopardise their health or safety.
- Not use wage deductions as a disciplinary measure.
- Comply with all applicable wage laws, including those relating to minimum wages, overtime hours and legally mandated benefits including for temporary and outsourced labour.
- Communicate effectively to all workers their pay structure and pay periods.
- Ensure there is no inhumane treatment of workers including violence, harassment or abuse, or threats of this nature of any sort. Disciplinary policies and procedures should also be clearly defined and communicated to workers.
- Not discriminate against any worker based on age, disability, ethnicity, gender, marital status, national origin, political affiliation, race, religion, sexual orientation, or union membership at any time.
- Respect the right of all its workers to form and join trade unions of their own choosing, to bargain collectively and to engage in peaceful assembly, as well as respecting the right of workers to refrain from doing so.
- Allow workers and/or representatives to openly communicate ideas and concerns with management regarding working conditions and management practices without fear of discrimination, reprisal, intimidation or harassment.
- Report any behaviour in the Beyond Bank workplace that is not consistent with this code of conduct to your supervisor, Beyond Bank key contact or via the Your Call service.

## 2.3 Health & Safety

All suppliers shall provide employees with a safe and hygienic working environment and must:

- Comply with all applicable health and safety laws and regulations.
- Prohibit workers from consuming or possessing prohibited drugs in the workplace, or attending work having consumed prohibited drugs or impaired due to the consumption of alcohol.
- Allow workers to raise concerns and refuse to work in unsafe conditions and where necessary the supplier shall take reasonable action to address concerns.

## 2.4 Diversity & Inclusion

We encourage our suppliers to promote diversity and inclusion in their workforce and supply chain by:

- Complying with equal employment opportunity laws and regulations.
- Fostering a culture that values individual differences and promotes mutual respect, acceptance and fairness for all employees.
- Promoting a workplace that encourages people to contribute their different talents, skills, experiences, perspectives, beliefs and approaches to the way in which work is undertaken.
- Striving for a workforce that represents the communities in which we operate taking into account characteristics such as age, cultural background, disability, gender, language, religious belief and sexual orientation.
- Respecting, protecting and promoting the rights of indigenous people.

## 2.5 Environment

We encourage our suppliers to protect the environment and seek to reduce their environmental footprint. This may include:

- Reduction of greenhouse gas emissions by improving energy efficiency or use of renewable energy.
- Promotion of the efficient and sustainable use of resources, including energy, water and reducing waste to landfill.
- Seeking to minimise pollution and use of toxic or hazardous materials in their products, operations and supply chains.
- Identifying and minimising the environmental impact of their products and services, operations and supply chains.

## 2.6 Community

We encourage our suppliers to invest in and support their local communities for long term resilience and prosperity. This may include:

- Supporting not-for-profit and community organisations to deliver important social and environmental services.
- Supporting other local and SME businesses within your supply chain to create jobs and local economic development.
- Giving back programs either through donations, in-kind support and volunteering or other forms of philanthropy.

### 3 Supplier Engagement

We are committed to engaging constructively and openly with our suppliers. We also encourage them to do the same with their suppliers so that these standards may cascade down through our supply chains.

The following outlines our expectations for how our suppliers can engage with our organisation:

- By agreeing to comply with the requirements of this code.
- Building an open and trusted relationship based on aligned values and mutual benefit.
- By joining Sedex, an ethical sourcing platform (when requested), and undertaking a supplier assessment related to human and labour rights, modern slavery and other environmental, social and governance queries in line with this code. Completing this assessment within 3 months of our initial request and reviewing this assessment on an annual basis or as requested.
- By engaging in training and awareness resources that may be provided.
- By committing to improvement where noncompliance is identified.
- Through a willingness to engage with their own suppliers about modern slavery and sustainable procurement, and where practicable implement these requirements throughout their own supply chains.

### 4 Grievances and Whistleblowing

We have a responsibility to ensure suppliers have appropriate grievance and whistleblowing protections for their workers.

The following outlines our expectations for how our suppliers shall handle grievances:

- The supplier shall provide workers with a grievance mechanism or whistle-blower policy that is clearly communicated, protects whistle-blower confidentiality, prevents retaliation or discrimination against any person who has lodged a complaint or grievance and seeks to remediate any finding of adverse human rights impacts.
- Suppliers have access to Beyond Bank's third party and independent Your Call service, which also allows grievances to be made anonymously. Details of this service are available on our website.
- The supplier shall allow where reasonably practicable Beyond Bank to access records of any grievance relating to modern slavery upon written request.

## 5 Governance of the Code

We have a responsibility to conduct due diligence before entering relationships with suppliers. Our organisation is serious about implementing this code and working with like-minded suppliers to address modern slavery and improve sustainable procurement and supply chain transparency.

The following outlines our expectations for how our suppliers shall comply with this code:

- We reserve the right to carry out regular assessments of our suppliers through self-assessment surveys via Sedex, requests for additional information or site visits.
- The supplier shall allow Beyond Bank to perform, where reasonably practicable, periodic evaluations of its facilities and operations and we encourage our suppliers to carry out similar evaluations of their suppliers where practicable.
- Suppliers agree to be open and honest in response to requests for information.
- Suppliers shall self-monitor their compliance with this code and inform Beyond Bank of any non-compliance so that we may support them to improve.
- If a supplier is unwilling to address any noncompliance to meet our code requirements, we may choose to end the relationship at our discretion subject to contractual obligations.