

Sustainable Supplier Charter



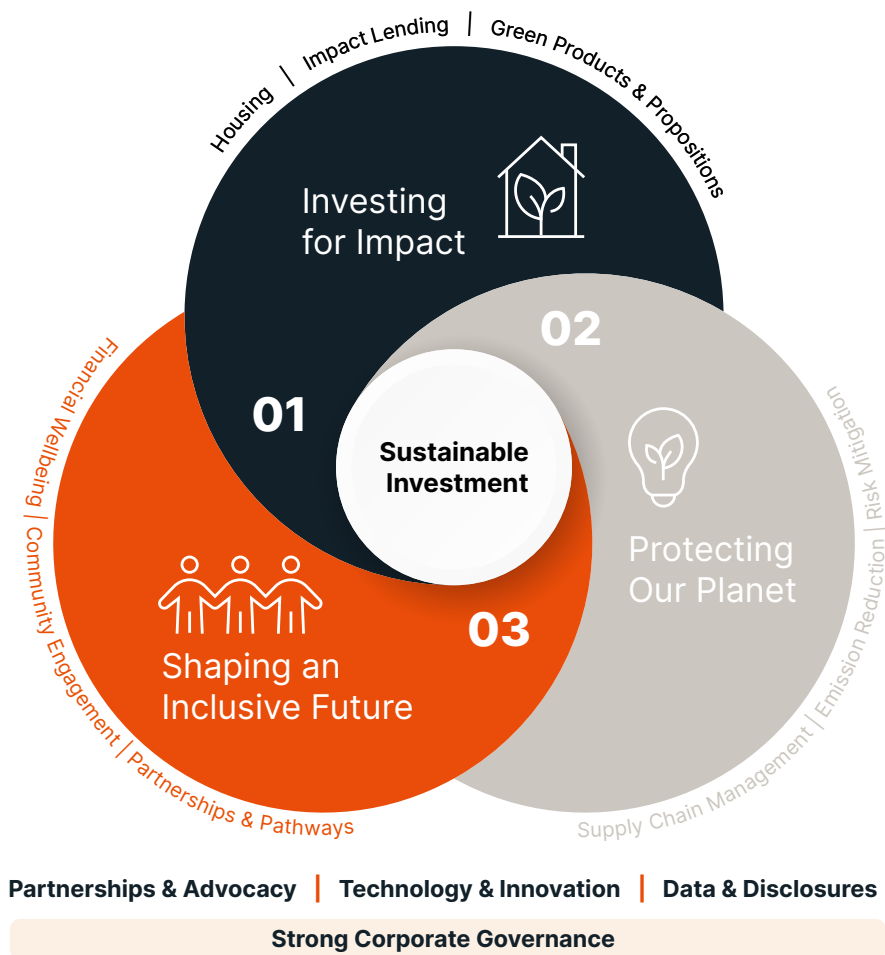
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Our Commitment to Building a Sustainable Business

During 2025, PTSB refreshed its Sustainability Strategy in response to evolving market conditions and to reinforce its commitment to long-term sustainable growth.

The new Sustainability Strategy 2025-2027 is focussed on channelling investment and directing our impact towards areas that enhance societal wellbeing and is built upon three pillars – Investing for Impact, Protecting our Planet and Shaping an Inclusive Future.



Sustainable Supply Chain Management is a key area of focus for the Bank under the 'Protecting our Planet' pillar of our Strategy.

We are committed to ensuring that all of our business activities are conducted lawfully, sustainably and above all, ethically. This Sustainable Supplier Charter sets out our expectations, and is one of the many ways in which we ensure that we purchase goods and services and engage with our suppliers in a responsible way, as we focus on continuous improvement and further integrating sustainability into all areas of our business.

You can learn more about the Bank's commitment to building a sustainable business by visiting our website [here](#).

Our Commitment to Sustainable Supply Chain Management

Sustainable Supply Chain Management is at the heart of our Sustainability Strategy and ensuring that we purchase goods and services and engage with our suppliers in a sustainable way is fundamental to its delivery. We set high standards for ourselves, and for you as our supplier, as we consider you to be an extension of our wider banking team.

This Sustainable Supplier Charter acts as a Code of Conduct and details what is expected from you with regard to business practice and your responsibilities as a supplier [to] of PTSB. It has been prepared in line with our Third-Party Risk Management Policy and our membership to the Financial Supplier Qualification System (FSQS), an online platform where suppliers are encouraged to submit their compliance data and sustainability information relating to their organisations.

If you have any questions regarding this Charter, you may contact our Procurement Team at procurement@ptsb.ie

Scope

All suppliers are expected to engage and comply with this Sustainable Supplier Charter, in addition to the requirements set out within your respective Supplier Agreement(s), PTSB Policies and the applicable laws and regulations in the jurisdictions in which you operate.

Support

We expect all of our suppliers to meet, or in some cases exceed, all provisions set out within this Sustainable Supplier Charter. We are committed to supporting you and to working alongside you to meet our sustainable procurement goals and objectives.

Compliance

Where you may not yet be compliant with the expectations set out within this Charter, you are obliged to let us know, so that our team can do everything they can to support you in developing solutions for those areas where you may have a gap. Failure to comply within a reasonable time frame may result in review of the Terms of your Supplier Contract with PTSB. This may include a reduction to the goods or services we require from you and may ultimately impact ability to engage in future contracts.

Sustainable Supplier Charter

We have categorised our Sustainable Supplier Charter into the following seven core areas aligned to ISO 20400, which outline our expectations of you as a supplier of PTSB. They include:

- Environmental
- Human Rights
- Operating Practices
- Labour Practices
- Supply Chain
- Social
- Health, Safety and Wellbeing

These core areas are underpinned by the [United Nations Sustainable Development Goals \(SDGs\)](#) which were launched in 2015 to provide a plan of action for people, planet and prosperity. The goals act as an urgent call for action for countries to work together to develop strategies to tackle some of the world's most critical issues.

While we recognise that we may contribute to all 17 SDGs in some way, we have identified seven as being core to our [Sustainability Strategy](#).



Environmental

At PTSB, we recognise our environmental impact and are mindful that making a positive contribution to the economy through consideration of environmental issues across each channel of our organisation is fundamental to running our business in a responsible and sustainable way.

At a minimum, we expect our suppliers to:

- Establish a Sustainability Strategy which outlines how your organisation is working towards reducing its environmental impact.
- Introduce an Environmental Policy and/or Statement which is appropriate and relevant for your operations.
- Comply with relevant environmental laws and regulations in the jurisdiction in which you operate.
- Measure your organisation's carbon footprint including direct energy and electricity usage, and have measures in place to reduce your carbon emissions.

In addition, we encourage our suppliers to:

- Adopt an Environmental Management System which is designed in line with ISO 14001 Environmental Management programming.
- Adopt circular economy practices which aim to eliminate waste.
- Provide evidence of your commitment to reducing carbon emissions in line with targets set in your jurisdiction, including metrics and initiatives.



Human Rights

At PTSB, we recognise our responsibility to respect the human rights of every individual. The Bank has in place a Human Rights Charter that sets out the procedures to ensure the protection of our employees, customers, suppliers and communities human rights. In addition, the Bank has in place a Dignity and Respect Code and Equality through Diversity and Inclusion Charter. The Code and the Charter focus on the prevention of discrimination, the provision of equal opportunities and ensure that individuals are treated with dignity and respect.

The Bank does not tolerate corruption, discrimination, harassment, child labour, forced labour, or slavery in any form. We are committed to an inclusive, safe and ethical workplace, always treating our customers fairly and with respect and we have set the minimum standards we expect of all third-party suppliers.

We acknowledge our responsibility to respect human rights as set out in the International Bill of Human Rights and the eight fundamental conventions on which the United Nations Guiding Principles on Business and Human Rights are based. We will work to enforce these rights within our supply chain and encourage our suppliers to do the same. We have a zero-tolerance policy for human rights violations.

At a minimum, we expect our suppliers to:

- Ensure respect for all employees while complying with applicable laws and legislation in the jurisdiction in which they operate.
- Prohibit child labour.
- Prohibit forced or compulsory labour, and/or labour held under slavery or servitude.
- Ensure wages meet the legally binding minimum wage in the countries in which you operate.
- Ensure working hours and overtime are in accordance with local regulation and industry practice.
- Prohibit mental, physical and verbal abuse, and put in place procedures to address instances that may occur.



Operating Practices

PTSB is dedicated to operating responsibly and conducting our business to the highest ethical and professional standards. Through our Sustainability Strategy, we are equally committed to building trust and actively contributing to communities across the country.

We prioritise upholding exemplary standards of conduct and behaviour among our people. This commitment underpins how we work together, our relationship with society, and, most importantly, how we build trust with our customers and play an active role in our communities in which we live and work.

At a minimum, we expect our suppliers to:

- Have in place an Anti-corruption and Anti-bribery Policy and/or Statement.
- Provide guidance and training which takes a zero-tolerance approach to these actions.
- Prevent corruption by raising awareness and providing training, where appropriate.
- Prohibit inappropriate influence by stakeholders and behaviours such as manipulation, intimidation and coercion that can undermine your procurement process.

In addition, we encourage our suppliers to:

- Provide support to Small and Medium Enterprises (SMEs) that include raising awareness of sustainability issues and best practice, while also focusing on providing additional assistance or support, where required.
- Establish your own Code of Conduct/guidelines regarding Sustainability.

Labour Practices

PTSB is an equal opportunities employer committed to creating a professional environment in which our employees feel valued. We expect our suppliers to demonstrate the same commitment to equal opportunity and to foster an inclusive and respectful workplace for their employees.

At a minimum, we expect our suppliers to:

- Have in place a Diversity, Equity and Inclusion Policy and/or Statement.
- Foster and promote an inclusive, equitable and diverse working environment across your business through programmes and training.
- Treat all employees fairly and do not discriminate on the basis of gender, age, sexual orientation, race, religion, ability/disability, background or life experiences.

In addition, we encourage our suppliers to:

- Develop a Wellbeing Strategy or Policy which addresses physical, emotional and mental wellbeing in the workplace.

Supply Chain

PTSB continues to enhance its Procurement and Sourcing Frameworks to ensure that they support our sustainability goals and objectives. Our Procurement Policy sets out a framework for engaging with our suppliers, including a commitment to procure goods, services and works from suppliers who can support the needs of our business in a sustainable manner. We expect our suppliers to place the same level of importance on their own supply chain, through ensuring the integration of responsible procurement practices.

At a minimum, we expect our suppliers to:

- Have in place a Sustainable Procurement Policy and/or Statement.
- Have clear and fair payment policies/process for your own suppliers.
- Have open and transparent methods of communication with your suppliers to both improve operations and encourage best practice.
- Comply with consumer data protection and privacy laws applicable in your jurisdiction.
- Manage your supply chain to mitigate the risk of breaching the expectations set out within this Charter.

In addition, we encourage our suppliers to:

- Support SMEs and your communities.
- Stay up to date with industry standards.
- Put in place your own Sustainable Procurement Framework in line with ISO 20400.

Social

With 98 branches nationwide, PTSB is a local community bank whose purpose is to work together to build trust with our customers and communities. We are a community serving the community and our commitment to having a positive and meaningful impact in the communities in which we operate is a demonstration of that purpose in action.

At a minimum, we expect our suppliers to:

- Have in place a Community Policy, or similar.
- Engage in local initiatives which give back to the communities in which you operate, while respecting the cultural, social and political diversity of the people who live and work in them.

In addition, we encourage our suppliers to:

- Invest in skills development and education in the areas which are important to you as an organisation.
- Where possible, contribute to the development of innovative or low-cost technologies that can have a positive impact on society.

Health, Safety & Wellbeing

The wellbeing of our employees throughout all stages of their career and personal lives is of paramount importance to us and we are committed to providing a safe working environment for all.

It is our collective duty to actively contribute to maintaining a safe workplace for ourselves, our colleagues, and our customers.

At a minimum, we expect our suppliers to:

- Have in place a Health, Safety and Wellbeing Policy and/or Statement.
- Comply with the level of health and safety performance appropriate for your organisation and provide employees with necessary training.
- Provide a safe working environment for all customers, employees and any subcontractors.
- Abide by local laws and regulations to ensure the health, safety and wellbeing for all customers, employees and any subcontractors.
- Complete an annual risk assessment to identify any hazards for all work activities including potential data breaches.
- Inform us of any incidents that may affect us in a timely manner.

In addition, we encourage our suppliers to:

- Be certified (or working towards certification) to ISO 45001, the Internationally recognised Occupational Health and Safety Management Standard.
- Have a dedicated Health and Safety Advisor or access to an expert.

Reporting

Suppliers who believe that a PTSB employee, or anyone representing PTSB, has engaged in illegal or improper conduct must report the matter. Suppliers should also report any violation of this Charter. Reports may be made directly by email to procurement@ptsb.ie

PTSB's relationship with a supplier will not be affected by an honest report of potential misconduct.

Audit Investigation

PTSB requires the rights to conduct an audit of our supplier (or our supplier's supply chain) as relevant, to ensure that our suppliers are acting in good faith and adhering to the relevant legislation.

If PTSB has reasonable grounds to believe that a Third Party has engaged, and/or been in any violation of the above, PTSB will either work with the supplier to rectify the violation, and/or terminate its Agreement.

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