

fennia

Fennia - Supplier Code of Conduct



Contents

Fennia – for business and life3

We are a fair and trustworthy partner to our customers,
employees and Suppliers 4

We promote integrity in all business operations, and we conduct our
business in a fair, responsible, lawful and professional manner..... 5

In Fennia we treat people with respect and dignity, whether it’s
our customers, employees, Suppliers or other stakeholders. 6





Fennia – for business and life

The Fennia Group, which dates back to the 19th century, provides various risk management and insurance services for enterprises, their personnel, entrepreneurs and private households, as well as flexible customer financing solutions.

Our vision is to be the most attractive and responsible operator for our preferred

customer and partner segments as well as for our employees, who share our values.

We operate as a mutual insurance company, which means that we are owned by our customers. We aim to be a long-term, fair and trustworthy partner to our customers. Our chosen strategy guides us towards this goal.

The purpose of Fennia Supplier Code of Conduct is to define the basic ethics and sustainability requirements we place on our Suppliers.

We are a fair and trustworthy partner to our customers, employees and Suppliers

Trust is a fundamental prerequisite for conducting insurance business. Operating in accordance with the principles of good business practice promote trust among our customers, employees, Suppliers and other stakeholders.

We look to continuously improve our environmental, social and economic performance. As Fennia's Supplier, you play an important role in our efforts to achieve our ambitions. Together we can promote responsible and sustainable business.

Fennia Supplier Code of Conduct sets out the general requirements for our Suppliers. Our Suppliers are responsible for ensuring that their own supply chain complies with the same principles as set out in this Fennia Supplier Code of Conduct.

Fennia Supplier Code of Conduct applies

to all Suppliers and business partners participating in the delivery of products, services, expertise or other deliverables to Fennia or Fennia's customers at the request of Fennia.

Fennia Supplier Code of Conduct is an integral part of any agreement between Fennia and a Supplier. Fennia has the right to audit the Supplier's compliance with this Code of Conduct and request all relevant information needed to verify the compliance with Fennia Supplier Code of Conduct.

Fennia encourages its employees, customers, Suppliers and other stakeholders to actively report non-compliance and has a whistleblowing channel in place.

Breach of Fennia Supplier Code of Conduct is considered a material breach of any agreement between us.

We promote integrity in all business operations, and we conduct our business in a fair, responsible, lawful and professional manner.

Fennia is an authorized insurer, we operate in a licensed business. In all our operations, we strive to comply with all the laws and regulations, the instructions and recommendations of the supervising authorities, and the industry's self-regulation. In our operations, we follow Finance Finland (FFI) association's instructions on good insurance practice and the general principles of insurance operations.

We expect our Suppliers to share the same level of integrity and standards in their business operations and interactions. We expect our Suppliers to

- comply with all applicable laws and regulations in its business
- act in accordance with high business ethics
- avoid situations where a conflict of interest between the Supplier and Fennia exists and notify Fennia immediately if it becomes aware of any such conflict of interest
- safeguard the security and confidentiality of Fennia's information and namely adhering to the statutory obligation of confidentiality in insurance undertakings
- handle personal and other data appropriately, in accordance with applicable

laws and regulations and Fennia's guidelines and instructions

- decline from any form of extortion, bribery or corruption, including making or accepting any improper payments to or from public officials, employees or other organizations
- not to provide Fennia's representatives with any gifts or hospitality which might influence, or appear to influence, a representative's decision making in relation to the Supplier
- implement protective measures to prevent and refrain from any activities which may be considered as money laundering or terrorism financing
- comply with all applicable laws and regulations regarding export control and export restrictions, as well as international economic sanctions.
- compete in a fair manner and not e.g., enter into any agreements with its competitors which limit or may limit competition

We also aim to identify opportunities to promote environmental sustainability, and we strongly encourage our Suppliers to take their own initiatives to mitigate the impacts of their operations on the environment.



In Fennia we treat people with respect and dignity, whether it's our customers, employees, Suppliers or other stakeholders.

Our corporate values are fair-minded, responsibly courageous, developing and co-operation. The values are visible in our everyday life and guide how we treat and cooperate with each other, whether its our customers, employees, Suppliers or our other stakeholders.

We expect our Suppliers to respect our values and respect internationally acknowledged labor and human rights. We expect that our Suppliers shall

- respect internationally proclaimed human rights like International Bill of Human Rights and ensure they are not involved in any human rights violations.
- treat their employees with respect and dignity. Any discrimination based on ethnicity, gender, sexual orientation, marital status, pregnancy, parental status, religion or alike is prohibited.
- not employ children who are below the minimum legal employment age.
- not use forced labor. Employees shall be free to leave their employment after reasonable notice.
- ensure that all employees are provided with written contracts setting out their term of employment. Working hours, salary and terms of employment shall be reasonable and comply with national laws.
- respect employees' freedom of association and their right to freely choose their representatives, and rights for collective bargaining.
- provide their employees with a safe and healthy workplace and ensure that appropriate health and safety information or education is provided



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