Supplier **Code of Conduct.**

Contents

Supplier Code of Conduct **3**

Compliance and governance **4**

Environment **4**

Social **5**

- Labour rights 5
- Modern slavery 5
- Inclusion and diversity 6
- Accessibility 6
- Indigenous rights 7
- Supplier diversity 7

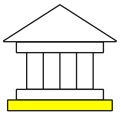
Raising a concern **8**

Supplier **Code of Conduct.**

At the Commonwealth Bank of Australia (the Group), our purpose is to build a brighter future for all.

Our Code of Conduct guides how we operate and outlines the standards we expect from our employees. The Code connects our Purpose, Values and key Group Policies, with a series of questions: 'Must We?', 'Can We?' and 'Should We?', to help us to deliver the right outcomes for all our stakeholders.

This Supplier Code of Conduct (the Code) shares our principles and clearly communicates the behaviour and business practices we expect of our suppliers including compliance with laws; social and environmental standards; and governance obligations. Suppliers include any organisation providing goods or services to the Group, including their sub-contractors.

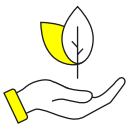


Compliance and governance

We are committed to assessing and managing risks in our supply chain, and seek to build a supply chain that is transparent, resilient, and free from bribery and corruption.

We expect our suppliers to:

- Comply with all relevant laws, regulations and standards, and proactively report any breach to the Group;
- Act fairly, reasonably and ethically in all dealings;
- Commit to zero tolerance of corruption and implement procedures to prevent corruption, including bribery, extortion, kickbacks, facilitation payments, tax evasion and improper benefits;
- Respond fully, openly and honestly to any requests for information from the Group including due diligence risk assessment questionnaires;
- Protect and handle business or customer information the Group shares in accordance with applicable contractual and regulatory requirements;
- Document and test a plan for managing incidents like data loss, privacy breaches and cyber incidents to meet regulatory requirements;
- Use '**Australia's AI Ethics Principles**' as a guide when designing, developing and deploying AI systems; and
- Agree to, and complete, a time-bound improvement plan to address any breaches or shortcomings related to this Code.



Environment

We seek to reduce the impact of the Group's operations on the environment and play our part in limiting climate change in line with the goal of the Paris Agreement and support the orderly global transition to net zero emissions by 2050. We aim to procure goods and services with a view to reducing negative environmental impacts, where practical.

We expect our suppliers to:

- Follow the minimum standards outlined in our **Environmental and Social Framework**, as applicable;
- Maintain policies and practices that address the environmental impact of, and risk to, their operations and supply chain;
- Minimise greenhouse gas emissions by using efficiency measures and renewable electricity; and
- Measure and set targets in line with the goal of the Paris Agreement and provide greenhouse gas emission reports to the Group as requested.

Social

We seek to understand and improve the impact we have on community and human rights across our supply chain, not just where we have direct control. The Group's overall approach to human rights is guided by the United Nations Guiding Principles on Business and Human Rights. We expect our suppliers to work to align their operations and supply chains with these principles.

Labour rights

We work to uphold fair wages, safe working conditions, and respect for the dignity and rights of all workers across our operations and supply chain.

We expect our suppliers to:

- Allow freedom of association and collective bargaining for workers, allowing them to join or form trade unions of their own choosing;
- Provide fair pay and working conditions for employees, including meeting minimum wage requirements, and without unauthorised or disciplinary measure deductions;
- Provide a safe and hygienic working environment by actively managing and controlling health and safety risks, preventing accidents and offering training for safe job performance;
- Allow workers to leave their employment after reasonable notice, and ensure workers are not charged recruitment fees, or require workers to lodge deposits or identity papers;
- Provide all workers with a written and understandable contract outlining their wage conditions and method of payments before entering employment; and
- Provide fair working hours, leave, adequate rest periods and benefits. Regular weekly working hours should not exceed 48 hours, and overtime should be voluntary and not excessive.

Modern slavery

We respect human rights as an employer, as set out in our Human Resources policies including the Group Diversity, Equity and Inclusion Policy, and Group Work Health and Safety Policy.

We work to assess the risks of modern slavery in the operations of our direct suppliers where reasonably practical.

We expect our suppliers to:

- Publicly commit to addressing modern slavery risks and impacts in their operations and supply chains, with their approach signed off by the most senior level of the organisation;
- Conduct risk management to assess and address modern slavery risks and impacts in their operations and supply chains, including to prevent the use of:
  - Forced or bonded labour, and work to ensure suppliers do not benefit from, or contribute to, any type of modern slavery; and
  - Child labour that harms a child's health, safety, development, potential or dignity, including by interfering with their education.
- Provide modern slavery training to all relevant employees, tailored to their organisation; and
- Have effective grievance mechanisms for managing labour or modern slavery concerns, available to all workers in their supply chain.



Inclusion and diversity

We are committed to creating an inclusive culture that respects and meets the diverse needs of all our people, customers and communities.

Our suppliers are encouraged to:

- Commit to a culture of respect and inclusion in both their operations and supply chain;
- Have equal employment opportunity, anti-discrimination and anti-harassment policies;
- Have fair and merit-based workforce processes, especially for recruitment, promotion, evaluation of performance and remuneration; and
- Consider establishing an inclusion and diversity strategy in their operations and supply chain.



Accessibility

We are working to embed accessibility standards and inclusive design principles across our products, services and experiences for everyone.

We expect our suppliers to:

- Make reasonable adjustments to meet all relevant discrimination laws, standards and codes;
- Follow Universal Design Principles to ensure accessibility of all their products and services; and
- Conduct appropriate consultation and usability testing with employees and customers with various disabilities, diverse perspectives and lived experiences.

Our suppliers are encouraged to:

- Have a Disability Access Plan or related strategy to ensure access and inclusion for candidates, employees and customers with disabilities;
- Show explicit leadership commitment to the access and inclusion of people with disabilities; and
- Where appropriate, have an Accessibility Conformance Report.

Indigenous rights

We are committed to respecting the rights of Indigenous peoples and will avoid relationships with suppliers that may harm these rights.

We expect our suppliers to respect the rights of Indigenous peoples.

Our suppliers are encouraged to:

- Recognise the right to free, prior and informed consent (FPIC) for Indigenous peoples affected by their supply chain decisions; and
- Ensure their operations or supply chain activities do not forcibly remove Indigenous peoples or other marginalised populations from their lands, territories and waters.

Supplier diversity

We are seeking to create a supply chain that reflects the communities in which we operate, as we recognise that a diverse supply chain enhances flexibility, responsiveness and innovation.

We aim to engage and support Indigenous enterprises through our direct and indirect supply chain. Indigenous suppliers are those that are more than 50% Indigenous-owned and controlled, or are recognised by a relevant certifying organisation.

We encourage suppliers to adopt supplier diversity initiatives to ensure diverse suppliers are not excluded from our supply chain, contributing to a brighter future for all.

We are guided by our Values





Raising a concern

We expect our suppliers to have a grievance mechanism or whistleblower policy that is clearly communicated and understood by employees and suppliers. This policy should protect whistleblowers and prohibit retaliation or victimisation by their employer, the Group or our employees.

Suppliers have access to the Group's SpeakUp service, a trusted avenue available 24/7 to raise concerns of relevance to the Group and its conduct:

Phone: 1800 773 258, or reverse charge from overseas on +61 2 9595 3294 (in English)

Email: speakup@speakuphotline.com.au

Online: cba.whispli.com/speakuponline

Option: **You have the option of remaining anonymous.**