



FINANCIAL OPENING COMMITMENT

by Bank Ochrony Środowiska S.A.

Responsible provision of banking products

The Bank has in place a 'New Product Approval Policy' and maintains a responsible product approach for all its clients. It adheres to elevated benchmarks in quality management across sales, client communications, service and solutions provided. It employs transparent and equitable marketing practices. Moreover, the Bank ensures equitable pricing and settlement practices across its array of products, services and transactions, while providing responsible post-sales support.

Responsible lending

In our commitment to responsible lending, we meticulously analyse and assess each client's specific requirements. Prior to entering into any contract, we take care to provide clients with a thorough understanding of potential risks associated with the financial liability they are about to incur.

Tackling financial exclusion due to geographical barriers

BOŚ is actively expanding the range of its remote service offerings. Our clients can now access the electronic banking platform (BOŚBank24), which includes a mobile application (BOŚBank24) and telephone banking service (TeleBOŚ). With the convenience of BOŚBank24 and TeleBOŚ, clients can securely manage their financial products from the comfort of their homes, overcoming geographical barriers. In addition to these services, we have introduced a website chatbot, which is available 24

hours a day, offering information on our range of services and products.

Tackling financial exclusion due to pricing

With the *'EKOkonto Podstawowy Rachunek Płatniczy'* payment account, clients have access to essential banking services free of charge. Our commitment includes maintaining the account, executing up to five domestic payment transactions, and enabling deposits and withdrawals at ATMs at no cost to the client.

Tackling financial exclusion due to age

For active clients, the *'EKOkonto Podstawowy Rachunek Płatniczy'* and *'EKOkonto bez Kosztów'* accounts come at no charge – this offer is also available to those aged 60 and above. In addition, we offer the convenience of remote contract signing involving a courier. This service is particularly valuable for the elderly who may face mobility challenges. Presently, we are utilising this process for the signing of contracts related to the *'EKOkonto oszczędnościowe'* account.

Tackling financial exclusion due to product or service terms

The Bank is dedicated to providing products that support households in the transition to a greener lifestyle, in line with the growing awareness of eco-solutions among the public. Hence, our portfolio is aligned to meet these expectations,

as we offer preferential products facilitating the transition to a greener lifestyle.

One such offering is the '*Kredyt Czyste Powietrze*' loan, which empowers clients not only to secure funds for replacing old and inefficient heating systems, thermally upgrading their homes to improve their energy efficiency or installing renewable energy sources, but also to apply for government subsidies under the 'Clean Air' scheme to partially repay the loan principal. In 2022, as part of the 'Clean Air' programme, we extended loans totalling over PLN 8.8 million, while our clients received subsidies in excess of PLN 5.3 million.

Furthermore, we regularly introduce promotional offers to support environmental protection. Our flagship product '*Energia ze Słońca*' enables clients to finance the installation of renewable energy sources, even if they lack the full investment amount or have limited financial resources. What is more, clients have the option to refinance costs incurred up to three months prior to the loan application date. Through these initiatives, our clients not only contribute to environmental protection but also enjoy cost savings. In the eighth edition of the programme, we provided loans of more than PLN 47 million.

To ensure equitable access to investment financing, we offer clients the free assistance of our Environmental Engineers Team. With their unique expertise, we can provide comprehensive guidance throughout the green transformation process, enabling our clients to make informed decisions.

Facilities for individuals with special needs

Bank Ochrony Środowiska has established 'Client Service Standards' as a general guideline. Additionally, we have developed specific instructions for serving clients with special needs at our Bank's branches. Every new member of our sales network is required to familiarise themselves with these materials and implement the standards in their daily interactions. Our employees are also trained via e-learning sessions to enhance their expertise in serving clients with special requirements.

We prioritise the proper adaptation and accessibility of the Bank's branches. Our approach includes carefully selecting branch locations to ensure ease of access for clients with limited mobility. As many as 96% of our branches are situated on the ground floor, ensuring accessibility for individuals with mobility challenges. When designing the layout of our branches, our primary objective is to ensure that access is open to everyone. In locations with entrance stairs, we install handrails and ramps, and our staff is readily available to provide assistance. We warmly welcome clients with dogs at our branches and business centres.

In our commitment to accessibility, we have thoughtfully designed our website to make it user-friendly for people with visual impairments. Also, the ATM machines at BOŚ branches have been adapted to serve the blind and visually impaired community, being equipped with numeric keypads featuring tactile Braille signage.