



Human Rights

Caixa Geral de Depósitos Declaration of Commitment

This statement aims to reinforce Caixa Geral de Depósitos (CGD) commitment to respect the internationally recognized Human Rights alongside with the enlargement of its relationships with Employees, Customers, Suppliers, further stakeholders and Communities in which it operates, to avoid or mitigate adverse, direct or indirect impacts of its activity.

Standing in line with the Values, Beliefs and principles of action, enshrined in CGD's Code of Conduct, namely those regarding compliance with legal, regulatory and conduct obligations, CGD goes beyond complying with the law, guided by what is right, namely, the contribution to strengthen sustainable development with non-discrimination, tolerance and equal treatment.

1. REFERENCES

CGD undertakes to respect human rights as set forth in the Universal Declaration of Human Rights adopted by the General Assembly of the United Nations (UN), the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights.

In addition to these worldwide agreements, CGD is guided by a wide range of international standards, principles and guidelines, including related or similar declarations:

- International Labor Organization (ILO) Declaration on Fundamental Principles and Rights at Work Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy;
- UN Guiding Principles on Business and Human Rights, in particular its three fundamental pillars "Protect, Respect and Repair";
- Organization for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises, part of the "OECD Declaration on International Investment and Multinational Enterprises", and
- The 17 UN Sustainable Development Goals (SDG).

In addition, CGD subscribes the 10 Principles of the UN Global Compact since December 2013.

2. SCOPE

This declaration of commitment is public and applies transversally to CGD and CGD Group Entities, being taken into account within the activities carried out by each respective organic and functional structure, according to the complexity and risks associated with inherent operations.

3. CGD POLICIES AND IMPLEMENTATION

Respect for Human Rights underlies several policies adopted by CGD, aligned with the best practices of corporate governance, social and environmental responsibility and their contribution to sustainable development.

Other documents and commitments are also indicative of the concern of the organisation with Human Rights, such as: the Code of Conduct, the Policy on Prevention of Corruption and Related



Offenses, the Declaration on Money Laundering Prevention and Financing of Terrorism, the Internal Communication System of Irregular Practices to Information Security Policy, the Global Policy for the Prevention and Management of Conflicts of Interests, the Sustainability Policy, the Community Involvement Policy, the Environment Policy and the Good Practices for Suppliers.

CGD promotes the incorporation of sectoral exclusion criteria in the financing processes, safeguarding the adoption of health and safety policies at work, privacy and the concern for sustainability in its operations.

4. COMPLAINTS AND REPORTING

CGD undertakes to develop and implement specific policies and procedures that reflect its respect for Human Rights, providing the monitoring of impact and the consultation of its essential stakeholders - Employees, Clients, Suppliers -, as well as the execution of the necessary diligence in operations whenever justified, ensuring the adoption of this commitment by its subsidiaries and affiliated companies.

For the purposes of complying with this declaration, the Corporate Support Division (DSC) is entrusted with the competencies and functions necessary for its dissemination, implementation and monitoring, underpinning the articulation with other governing bodies and reporting to the Executive Commission, taking into account its competences.

This commitment will be reviewed periodically to ensure that its content will be kept up-to-date and adapted to the reflection that is constantly induced by its practical application.

Any complaints, questions or divergences regarding the application of this declaration, including those concerning human rights, should be communicated to the Corporate Support Division, which will deal for, either, intervention and involvement of other CGD structure bodies.

The contact channels, publicly disclosed by CGD in its corporate website, are entitled to receive and forward any questions that refer to the content of this commitment to Human Rights: Customer Area (+351) 707 24 24 24 or the online form <https://www.cgd.pt/Ajuda/Espaco-Cliente/Pages/Contacto-On-line.aspx?op1=3>

Date of publication: December 2018.