

Group Human Rights Policy

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Bank of
Ireland

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1. Introduction

At Bank of Ireland (The Group), we are committed to upholding and promoting human rights in all areas of our operations. This policy draws on the Groups commitment to respecting and promoting human rights in accordance with the highest international standards, including the United Nations (UN) Guiding Principles on Business and Human Rights and the OECD guidelines for Multinational Enterprises on Responsible Business Conduct . Where practicable, we also align with international treaties and declarations intended to protect human rights. This policy also aligns with our commitments under the United Nations Principles for Responsible Banking (PRB), United Nations Principles for Responsible Investment and United Nations PRB Commitment to Financial Health and Inclusion.

We work to ensure that human rights considerations are integrated into our decision-making. Each year, we publish a Modern Slavery Statement, outlining the steps we take to prevent and address modern slavery and human trafficking. By embedding these principles into our business, we aim to uphold the highest standards of integrity and respect for people everywhere.

2. Purpose

The purpose of this policy is to provide information about the Groups commitments and efforts to respect human rights in all our business activities and relationships. The policy describes our governance structure and related policies supporting our commitment. The Group recognizes the major role and responsibility that the Group has as one of Ireland's pillar banks to deliver on our purpose which is to help our customers, colleagues, shareholders and society to thrive. We aim to ensure that our business operations do not infringe upon the human rights of our employees, customers, suppliers and communities.

3. Scope

This policy applies to all employees, contractors, suppliers and business partners¹ engaged in our operations across all locations we operate in. This policy was developed by our Group Sustainability Team, with contributions from across the Group, and has been approved by the Bank of Ireland Board. It was also informed by relevant legal requirements, internationally agreed standards and external human rights experts.

¹ Business Partners refers to subsidiaries of the Group.

The Groups Human Rights policy is supported by a number of key policies and processes listed below:

Supporting policies and processes

These can also be found on the Group intranet site.





Employees	Customers	Suppliers	Communities
<ul style="list-style-type: none"> ▪ Code of Conduct ▪ Speak Up ▪ Respect at work ▪ Inclusion & Diversity ▪ Information Security ▪ Health & Safety ▪ Recruitment Policy ▪ Fitness & Probity ▪ Financial Crime ▪ Flexible working ▪ Gifts & Hospitality ▪ Conflicts of Interests ▪ Anti-Bribery & Corruption ▪ Vulnerable customers ▪ Complaints ▪ Attendance policy 	<ul style="list-style-type: none"> ▪ Conflicts of Interests ▪ Information Security ▪ Data Protection Policy ▪ Anti-Bribery & Corruption ▪ Customer Complaints 	<ul style="list-style-type: none"> ▪ Code of Supplier Responsibility ▪ Speak Up ▪ Code of Conduct ▪ Group Financial Crime Compliance Statement 	<ul style="list-style-type: none"> ▪ Fraud Prevention ▪ Anti-Money Laundering ▪ Sanctions ▪ Information Security ▪ Health and Safety ▪ Complaints

4. Principles and Commitments

4.1 Own Workforce

Bank of Ireland Group has the Group Code of Conduct in place which sets out the behavioural standards which underpin our Group values of Customer First, Better Together, Take Ownership, and Be Decisive:

At Bank of Ireland, our four Values are:

 <p>Customer first</p> <p>Everything we do is for our customers. Our business is designed around them.</p> <p>We are empathetic, we listen, and we work hard to meet their needs, connecting with them to make them feel valued. Their success is our success.</p>	 <p>Better together</p> <p>We achieve more when we work together.</p> <p>We collaborate, we share ideas, we challenge thinking, and we learn from and care for one another. We value the real power that lies in our capacity to harness our diverse skills and experiences for the good of the whole.</p>
 <p>Take ownership</p> <p>We are trusted and supported to take ownership for our actions.</p> <p>We are trusted and supported to deliver the commitments we make to our customers, colleagues and communities. We accept responsibility for our decisions and actions.</p>	 <p>Be decisive</p> <p>We move quickly and make things simple to deliver positive outcomes for customers and for us.</p> <p>We move quickly, with purpose, to deliver our promises for customers and the Bank. We exercise good judgement, avoid complexity and work smarter together to get to the solution quickly.</p>

The core human rights commitments in regards Bank of Ireland own workforce are as follows:

Respect for Human Rights

We recognise and respect the human rights of all employees. Our business practices aim to prevent any violation of these rights, particularly concerning labour standards, non-discrimination and freedom of expression. The Group undertakes to maintain a culture and work environment free of bullying, harassment or any inappropriate behaviour and where colleagues right to dignity at work is respected.

Non-Discrimination and Equal opportunity

We are committed to promoting a workplace that is free from discrimination ensuring at all times people will not be discriminated on race, gender, sexual orientation, age, religion, disability, social condition or any other status. Employment decision are made solely on merit, qualifications and abilities. The group sets out clear obligations in regard to same through our respect at work policy and our recruitment policy which can be found on the groups intranet site.

Freedom of Association and Collective Bargaining

We recognise the rights of workers to freely form and associate with trade unions or representative bodies and to participate in collective bargaining. We maintain open channels for communication with workers and respect their rights to engage in collective representation in accordance with labour legislation.

Prohibition of Forced Labour/ Human Trafficking/ Child Labour Prevention

The Group will not knowingly resort to any form of forced labour. We strictly prohibit all forms of forced labour, including modern slavery and human trafficking. We are committed to the elimination of child labour and will not engage with suppliers or contractors that employ underage workers in violation of local or international regulations.

Safe and Healthy Workplace

The Group considers the well-being of its employees fundamental. We ensure a safe and healthy working environment for all our employees, in compliance with all applicable health and safety regulations. We actively work to identify, assess and mitigate risk to the health and safety of our employees. A health and safety management system is in place to help ensure that all applicable responsibilities are met.

Fair Employment Conditions

The Group offers its employees flexible work practices e.g. Hybrid working, leave policies etc that allow them to balance their careers with other interests. We promote a culture of employee well-being, work life balance, right to disconnect and ensure responsible use of data and right to privacy.

4.2 Bank of Ireland Customers

The Group recognises the rights of all people to equal and effective access to financial products and services.

The core human rights commitments in regards to Bank of Ireland Group customers are as follows:

Financial Wellbeing

Our goal is to help build a more financial resilient and confident Ireland by:

- **Fostering Financial Inclusion:** Ensuring that everyone has access to the financial services and support they need, regardless of background or circumstance.
- **Improving Financial Literacy and Capability:** Empowering people and communities with the knowledge and skills to make informed financial decisions.
- **Building Resilience for Life Events:** Supporting individuals to manage everyday spending, plan for the future, and withstand unexpected expenses or major life events.

Non-Discrimination

We will ensure that our engagements with customers are free from discrimination, through training colleagues effectively. We prohibit any form of discrimination, harassment or abuse based on race, religion or belief, disability, gender/ gender reassignment, sexual orientation, marriage/civil partnership, age or any other characteristic protected by local laws, and we prohibit customs that are intimidating, hostile or offensive to, or unwanted by, any other person.

Accessibility of Products and Services

We are committed to ensuring that our products and services are accessible to all individuals. Our goal is to provide equitable access to our products and services through inclusive design and accessible communication. We will regularly review and update our accessibility practices to ensure compliance with the latest regulations and to enhance the accessibility of our services. This will include ongoing staff training and technological improvements to support diverse customer needs.

Our Commitments to Customers

Our customer commitments are aligned to, and act in support of, upholding the human rights of our customers:

Be available to you	<ul style="list-style-type: none">• Provide a number of ways for customers to bank, so that no one is excluded from using our products or services
Listen to you	<ul style="list-style-type: none">• Design products and services that meet customer needs• Consider the impact on customers when we make decisions
Empower you to take control of your finances	<ul style="list-style-type: none">• Provide extra support for customers in vulnerable circumstances• Support customers to work out a solution when they are worried about their finances
Help protect your Finances	<ul style="list-style-type: none">• Provide 24/7 Fraud support• Proactive contact when potential fraud is identified on a customer account• Significant investment in fraud protection tools to help protect customers' money• Investment in fraud awareness / education campaign for customers
Communicate clearly	<ul style="list-style-type: none">• Make it easy for customers to understand the features, costs, terms and conditions of our products and services• Keep customers informed using simple language in a timely way• Give customers advance notice of any important changes to our services• Be inclusive and always treat customers with dignity and respect• Recognise and support customers diverse communication capabilities
Support you if things go wrong	<ul style="list-style-type: none">• Work to resolve any issue quickly• Minimize the impact to customers if there is disruption to our service• Make it easy to make a complaint.

Confidentiality

We respect the privacy of our customers and treat their information with appropriate confidentiality. We treat all information as confidential and do not release information about any of the Group's activities, customers or employees to people outside the Group, without permission.

Responsible Banking

We will not knowingly cause, finance or contribute to any business activity that breaches Human Rights, including human trafficking / modern slavery. If we become aware of any such situation within our operations or relationships, we will take appropriate steps to address and remediate it.

4.3 Bank of Ireland Suppliers

The Group is committed to protecting human rights in all areas of our operations and expect our suppliers to have appropriate controls to mitigate human rights and modern slavery risks in their business and supply chain. The Group have set out clear expectations and principles that the Groups suppliers should meet when carrying out their business activity through our Code of Supplier Responsibility. You can access the Code of Supplier Responsibility & Third-Party Policies here [Sourcing Responsibly | Bank of Ireland](#). Davy's suppliers are expected to comply with the Davy's Due Diligence questionnaire as part of our standard onboarding and compliance process.

The core human rights commitments in regards to our suppliers are outlined below:

We expect suppliers to:

- Respect the human rights of their employees and to comply with all relevant legislation, regulations and directives in the countries and communities in which they operate including compliance with the UK Modern Slavery Act, where applicable.
- Prohibit child labour, forced labour (slavery) and human trafficking in their supply chain and give all employees the right and ability to leave employment if they choose.
- Ensure that wages meet legally required minimum standards without unauthorised deductions.
- Allow employees to legally organise and join associations. (such as labour unions)
- Provide uniformly applied expectation of behaviour of all employees, to protect dignity and respect in the workplace.
- Treat all employees and workers fairly ensuring not to harass or discriminate based on gender, gender identity, race, age, sexual orientation, religion, disability, or family situation.
- Provide clear and uniformly applied disciplinary and grievance procedures including prohibiting mental, physical, or verbal abuse.
- Ensure working hours are in accordance with local regulation and industry practice and voluntary overtime is at a manageable level.
- Ensure there are no negative consequences resulting from employees speaking up about a workplace concern.
- Ensure ethical, transparent, and sustainable use of Artificial Intelligence (AI) that does not impact negatively on human rights.

4.4 Communities

Conducting our business in a responsible and sustainable way is fundamental to achieving our purpose of enabling society to thrive. In accordance with our Code of Conduct and the Group Sustainability Strategy, we must be accountable and act with integrity in all our dealings, and identify opportunities to reduce environmental impacts in our own operations and support transition to a green, sustainable economy.

The core human rights commitments in regards to Communities are outlined below:

Respect for Human Rights

We will not knowingly cause, finance, or contribute to any business activity that breaches human rights or fair practices, including human trafficking, modern slavery, or exploitative labour practices. If we become aware of any such situation, we will take appropriate steps to address and remediate it in line with our ethical standards and regulatory obligations.

Non-Discrimination

We ensure that our engagements with communities are free from any form of discrimination based on protected characteristics and prohibit any form of discrimination, harassment or abuse based on race, religion or belief, disability, gender/ gender reassignment, sexual orientation, marriage/civil partnership, age or any other characteristic protected by local laws or customs that are intimidating, hostile or offensive to, or unwanted by, any other person.

Financial Wellbeing

Our goal is to help build a more financial resilient and confident Ireland by:

- **Fostering Financial Inclusion:** Ensuring that everyone has access to the financial services and support they need, regardless of background or circumstance.
- **Improving Financial Literacy and Capability:** Empowering people and communities with the knowledge and skills to make informed financial decisions.
- **Building Resilience for Life Events:** Supporting individuals to manage everyday spending, plan for the future, and withstand unexpected expenses or major life events.

Through education, tools, and tailored support, we aim to give people the confidence and control to make the most of their finances and achieve long-term financial wellbeing.

Sustainability

We are committed to responsible business practices across communities we operate in such as supporting the green transition and social inclusion. We aim to make a positive contribution today while also investing in the future.

Information Security

We are committed to upholding the highest standards in physical information and digital security. We maintain vigilance to indications of fraud, money laundering and other financial crime, and report them promptly. We treat all information as confidential and do not release information about any of the Group's activities, customers or employees to people outside the Group, without permission.

Corruption/Anti-bribery

The Group is committed to complying with its legal and regulatory requirements to combat bribery and corruption, adhering to all legislation and regulation applicable in the jurisdictions in which it operates. We will not consider any business activities where bribery or corruption is necessary to make a contract binding. We will avoid engagement in any form of bribery, corruption, collusive or anti-competitive discussions or agreements and we don't deal with any organisations that partake in same.

5. Due Diligence

5.1 Our Approach

We are committed to identifying, preventing, and mitigating adverse human rights impacts across our operations and supply chain. Our due diligence process continues to develop to ensure compliance with international human rights standards and to provide transparency and accountability. It includes the following provisions:

- Continuing to embed human rights into group policies and procedures and strengthen the internal capability for managing human rights through training and processes.

- Identify and assess potential adverse human rights impacts and measures to address them.
- Cease, prevent, or mitigate impacts to ensure due diligence in respecting human rights, to avoid causing, contributing or being directly linked to adverse impacts on human rights.
- Communicate to key stakeholders, including affected communities, and seek their input to continuously develop the effectiveness of our due diligence processes.
- Provide remedy for any impacts when required by ensuring fair processes of inquiry and complaint processes by maintaining accessible and confidential grievance mechanisms for employees, suppliers, and affected stakeholders

5.2 Review and Continuous Improvement

Our due diligence processes to monitor compliance with the aforementioned international standards are outlined in the Human Rights Policy. We will regularly review our business practice to ensure adherence to our policy. Compliance will be monitored through on going assessments of risks and corrective measures will be implemented where necessary. We are committed to continuous improvement in promoting and protecting human rights.

5.3 Training and Awareness

The group provides annual training for employees and business partners to promote understanding of human rights issues and this policy. This training is mandatory and must be completed each year by employees and will provide a full understanding of the groups commitment to Human rights along with their role and responsibility to uphold the policy. We track completion rates to make sure full adherence to understating the policy. Colleagues are also expected to undertake regular, mandatory training which helps them develop their capabilities and understating of other Group policies. Group Colleagues are required to undertake training on the following topic's which are directly or indirectly related to human rights. Group Speak Up, Respect at work, Health & Safety, Inclusion & Diversity, Code of Conduct, Financial Crime, Modern Slavery & Human Trafficking and Privacy & Data protection training.

The group communicates this policy both internally and externally with our own workforce, suppliers and key stakeholders to ensure awareness of it. The policy is publicly available through the Groups Website at [Investor Resources - Bank of Ireland](#)

5.4 Stakeholder Engagement

The group will continue to engage with our stakeholders to understand concerns and collaborate on addressing human rights issues. The group maintains accessible and confidential reporting channels for stakeholders to raise concerns about human rights violations. The process for reporting complaints or grievances can be found here [Customer Feedback & Complaints Process - Bank of Ireland Group Website](#) and alternatively for employees & suppliers through our speak up process. The Group Speak Up Policy is available via [Corporate Governance - Bank of Ireland Group Website](#) and contains all the relevant contact details and information on resources/supports to raise a Speak Up concern. All reports will be investigated promptly and appropriate actions will be taken in response to substantiated claims.

5.5 Governance

Our governance is designed to embed the respect for human rights across our operations. It fosters collaboration, engagement, and accountability throughout the organisation, enabling us to address human rights challenges effectively.

Upholding human rights in our daily business practices is the responsibility of each employee, regardless of their role or department. All employees are accountable for integrating respect for human rights into their work and contributing to the Groups purpose and values. The responsibility for the design, implementation and improvement of our Commitments to Human Rights is overseen by the Sustainability Team.

The Group Sustainability Decision Group (SDG), with cross-functional representation, plays a central role in driving our Group Sustainability strategy and commitments, and in leading the implementation of activities, including those related to social responsibility. It serves as an expert group, providing expertise and guidance on integrating Human Rights considerations throughout the Group. The implementation is further supported by Group functions such as Group Risk, Group legal, Enterprise Services and People Services to ensure proper risk management, alignment with regulations and adherence with applicable legislation.

The Group Executive Committee (GEC) acts in an advisory capacity to the CEO and assists the CEO in the management and leadership of the Group on a day-to-day basis, making decisions on matters affecting the operations and performance of the Group's business and the delivery of the Board-approved strategy.

The Group Sustainability Committee (GSC) provides board focused oversight and responsibility for the development, implementation and future direction of the Group's Sustainability strategy including review and challenge of material key sustainability policies of the group. As such, the GSC will assist the Group Board in fulfilling its oversight responsibilities regarding adherence to human rights commitments and goals.

The Human Rights Policy and Commitments have been approved by the Group Board after being recommended by the GSC and GEC.

An annual report will be provided to the GSC on any aspects for review, and any breaches which have been identified and action taken. The governance model is structured to align to the Groups Risk Management Framework, composed of three lines of defence who monitor and govern compliance with the policies that support these commitments.

6. Appendices:

ESG Regulatory and Voluntary Commitments

The Group has regulatory obligations in relation to the management of ESG risks.

The Group has also voluntarily committed to meeting a range of standards to support delivery of ESG goals.

Mandatory Commitments

- Corporate Sustainability Reporting Directive (CSRD)
- Corporate Sustainability Due Diligence Directive (CSDDD)
- EU Taxonomy
- EBA Sustainable Finance Pillar 3 ESG Disclosures
- EU Sustainable Finance Disclosure Regulation (SFDR), applicable to Group entities New Ireland Assurance Company plc, Davy, and Bank of Ireland Investment Markets
- EBA Guidelines on Management of ESG Risks
- EBA Guidelines on ESG Scenario Analysis (effective from Jan 2027)
- Regulatory expectations on climate change as set out by the European Central Bank (ECB), and the Prudential Regulatory Authority (PRA) for BoI UK plc and the Basel Committee on Banking Supervision

Voluntary Commitments

- UNEP FI Principles for Responsible Banking
- UN Principles for Responsible Investment
- UN Principles for Responsible Banking 'Commitment to Financial Health and Inclusion.'
- CDP (formerly The Carbon Disclosure Project)
- UN Sustainable Development Goals (UN SDGs)
- Science Based Targets Initiatives (SBTi)
- Partnership for Carbon Accounting Financials
- Taskforce for Nature-related Financial Disclosures Forum
- Partnership for Biodiversity Accounting Financials
- All-Ireland Pollinator Plan
- UNPRB Nature Target-setting Working Group
- Circuléire
- Business in the Community Ireland's Elevate Pledge
- ISO 50001 Energy Management System and ISO 14001 Environmental Management System (EMS)
- UNEP FI Pollution Working Group