Modern Slavery & Human Trafficking Statement

- The **Group Code of Conduct** is the standard that we set ourselves for what we say and do in our relationships with our customers, suppliers, colleagues, shareholders, regulators, government bodies and other parties. The Code represents our approach to the standards we expect from each other and it prescribes a set of behaviours expected of all employees of the Bank of Ireland Group, wherever they work. We organise these standards under four principles with clear lines of individual responsibility:
  - Customers – we treat customers fairly;
  - Conduct – we act with integrity in our dealings;
  - Colleagues – we are respectful to each other and value the contribution of others;
  - Compliance – we comply with the Code, our policies and applicable legal and regulatory obligations.

- The **Group Speak Up Policy** details the procedures our employees should follow if they have concerns about any wrongdoing, unlawful conduct, bribery, financial malpractice, dangers to the public or the environment, or possible fraud or other risks to the Bank of Ireland Group.

- The **Group Resourcing Policy** outlines our approach to recruiting employees for jurisdictions in which the Bank of Ireland Group operates. The principles of equality underpin our resourcing activity, seeking to
ensure that inter-alia recruitment and selection processes are designed to support fairness.

- **Group Anti-Bribery and Corruption Policy** standard applies to all directors, officers and employees of the Bank of Ireland Group, as well as third parties such as suppliers and sets out the rules with regard to bribery and corruption.

- **Group Anti-money Laundering Policy** applies to all our employees and sets out policies and procedures to prevent the commission of financial crime and the movement of money which has derived from crime.

- **Group Procurement Policy** sets out the requirements for the effective and consistent management for the procurement of Goods and Services for the Group while ensuring that consistent procurement best practices are followed across the Group.

- **Group Sourcing Risk Policy** sets out the requirements for the effective and consistent management of sourcing related operational risks within the Group.

As the Group is not in an industry with a high risk of modern day slavery, a risk based approach has been adopted to review supply chains that fall within industries that carry a high risk of modern day slavery.

In conducting appropriate due diligence, the Group assesses its suppliers across a number of key risk areas, at the on-boarding stage for all suppliers and annually thereafter for suppliers providing services of high criticality and dependency to the Bank. The Group seeks assurances (where appropriate) from our suppliers that they are complying with applicable laws and regulations including laws relating to minimum wages, working conditions, overtime, child labour and other applicable labour and environmental laws. This allows us to select suppliers to work with us who adhere to appropriate standards.

Detailed financial analysis and assessment of suppliers, reputations and experience is carried out. We also seek to identify if our suppliers operate a vendor management programme and carry out due diligence on their own suppliers to ensure that appropriate standards are being passed through the supply chain.

Our suppliers are required to notify us of a breach of applicable laws or regulations and outline their practices and procedures to ensure they do not engage in modern slavery (including their own supply chain). This includes monitoring the content of modern slavery and human trafficking statements published by our suppliers and completing additional assurance activity when we visit our supplier sites.
Bank of Ireland Group plc is a public limited company incorporated in Ireland, with its registered office at 40 Mespil Road, Dublin 4 and registered number 593672. Bank of Ireland Group plc, whose shares are listed on the main markets of the Irish Stock Exchange plc and the London Stock Exchange plc, is the holding company of Bank of Ireland.

Bank of Ireland is regulated by the Central Bank of Ireland. In the UK, Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. By proceeding any further you will be deemed to have read our Terms and Conditions and Privacy Statement.