

Short Version

STAKEHOLDER ENGAGEMENT POLICY OF PIVDENNY BANK PUBLIC JOINT STOCK COMPANY

The Stakeholder Engagement Policy defines the list and importance of all stakeholders, describes the key role they play in the overall success of the Bank, and outlines a stakeholder engagement plan in accordance with and on the terms provided for by the current legislation of Ukraine.

The purpose of the Policy is to form an approach to engagement with all Stakeholders who directly or indirectly influence the Bank's activities or are affected by them; to ensure transparent, timely, inclusive, and effective communication with all categories of Stakeholders during the planning, implementation, monitoring, and evaluation stages of corporate decisions and a wide range of the Bank's projects.

High-quality communication with internal and external Stakeholders is an important component of the Bank's strategy, which contributes to consistency and coordinated work at all levels and in all departments. Engaging a wide range of Stakeholders is an important component of proper corporate governance, which allows the Bank to understand, influence, and manage Stakeholder expectations.

This Policy is part of the environmental and social management system, integrating into the broader context of the Bank's Sustainable Development Strategy; it is aimed at ensuring a constructive dialogue with all Stakeholders and is directed towards promoting sustainable development values in the banking sector of Ukraine.

The objectives of this Policy are:

- ✓ improving the Bank's trust and reputation among Stakeholders;
- ✓ taking into account feedback from Stakeholders when improving products and services, and when making management decisions;
- ✓ high-quality identification of ESG risks (including social, environmental, ethical, and regulatory) at various stages of the Bank's activities;
- ✓ promoting proper management of reputational, credit, and operational risks;
- ✓ The Policy complements the Environmental and Social Management System (ESMS);

- ✓ The Policy facilitates compliance with CSRD and ESRS requirements regarding the preparation of high-quality non-financial reporting;
- ✓ compliance with international and national ESG standards (including GRI, CSRD) and environmental and social standards adopted by the World Bank Group (Environmental and Social Standards).

The Policy applies to the following categories of Stakeholders:

- ✓ Internal Stakeholders
- ✓ External Stakeholders
- ✓ Particularly vulnerable groups

Categorising stakeholders allows for the adaptation of engagement methods to the needs and expectations of different stakeholder groups, ensuring the inclusivity and effectiveness of the engagement process for various stakeholder groups.

Identification of stakeholders and determination of their level of influence

The Bank recognises a wide range of Interested Parties (Stakeholders) who have an interest in its activities, influence its activities, or may be affected by the Bank's activities. For effective interaction management, all stakeholders are divided into the following categories:

- ✓ Internal stakeholders
- ✓ External stakeholders
- ✓ Vulnerable groups

In turn, representatives of a Vulnerable group may belong to both Internal Stakeholders and External Stakeholders.

The Bank defines as *Key Stakeholders* those Interested Parties who have the highest level of involvement in the Bank's activities, who have the highest degree of influence on the Bank's activities, or who may be most affected by the Bank's activities, and who, based on the assessment of their level of involvement and influence, have achieved the highest score, namely:

| Type of Stakeholders | Categories of Stakeholders | Level of involvement and influence (low/moderate/high) |
|------------------------------|---|---|
| Internal stakeholders | Bank shareholders | High |
| Internal stakeholders | Supervisory Board | High |
| Internal stakeholders | Management Board | High |
| Internal stakeholders | Bank Employees | High |
| Internal stakeholders | Structural divisions of the bank | High |
| Internal stakeholders | Branches of the bank's regional network | High |
| External stakeholders | National Bank of Ukraine and other supervisory/regulatory bodies | High |
| External stakeholders | International Financial Institutions | High |
| External stakeholders | Partner Banks | High |
| External stakeholders | Corporate Banking Customers (Large Corp) | High |
| External stakeholders | Corporate Banking Customers (Middle Corp) | High |
| External stakeholders | Corporate Banking Customers (Small Corp) | High |
| External stakeholders | Corporate Banking Customers (Micro Corp) | High |
| External stakeholders | Co-financing Program Partners | High |
| External stakeholders | Media | High |
| External stakeholders | Retail Banking Customers (Premium) | High |

Categorising stakeholders allows for the adaptation of engagement methods to the needs and expectations of different stakeholder groups, ensuring the inclusivity and effectiveness of the engagement process for various stakeholder groups.

The main methods of stakeholder engagement used by the Bank are as follows:

- ✓ Public consultations
- ✓ Online surveys
- ✓ Focus groups
- ✓ Official approvals
- ✓ Direct communication – in-person meetings, online meetings, phone calls, email correspondence
- ✓ Reports, publications, newsletters

Methods for establishing business relations and providing financial services are carried out with the Bank's adherence to a number of consumer protection principles, including for *people with disabilities and other persons with reduced mobility*, namely:

- zero tolerance for any form of discrimination against clients when establishing business relations and providing financial services;
- notifying clients who are *persons with disabilities and other persons with reduced mobility* about the availability of specific solutions in the Bank that enable them to receive services on an equal basis with other clients, including by posting such information on the Bank's own website, including its mobile version, in the Bank's mobile application, and/or at locations where services are provided to clients;
- applying *positive actions and specific solutions* that enable the provision of *barrier-free financial services* to clients.

The Bank uses modern communication channels to inform Stakeholders about Bank news, promotions, new products, key events, etc., namely:

| Source of Information | Source Links |
|-----------------------|---|
| Bank's Website | https://bank.com.ua/ |
| Instagram | https://www.instagram.com/bank.pivdenny/ |
| Facebook | https://www.facebook.com/bank.pivdenny |
| LinkedIn | https://www.linkedin.com/company/bank-pivdenny/ |
| Telegram | https://t.me/pivdennybank |
| Viber | https://invite.viber.com/ |
| YouTube | https://www.youtube.com/@PivdennyBank |

To ensure high-quality communication with the media, the following communication channels have been designated separately:

- tel.: +38 (048)790 16 60
- email address: press@pivdenny.ua

Grievance Mechanism

The Bank encourages feedback and comments from any interested parties and guarantees that potential expressions of dissatisfaction will be handled fairly, consistently, and promptly, with mandatory feedback provided if contact details of the party that submitted the request are available.

The Bank provides the following channels for receiving requests:

- Phone Calls (+380-800-30-70-30// to call from abroad dial +380 482-30-70-30, [Online Support Call](#));
- Email: 307030@pivdenny.ua;
- Bank's Website –via the link [Customer Complaints](#);
- Via the App – [Download the App Pivdenny Online](#);
- Chatbot (Online Assistant) – access the Online Assistant via the following link: <https://bank.com.ua/>;
- Mail – postal address for correspondence: 65059, Odesa, 6/1, Krasnova Street, Pivdenny Bank Public Joint Stock Company.

To report instances of inappropriate conduct or violations of legal requirements, the Bank has established a "[WHISTLEBLOWING HOTLINE](#)" channel.