



INTELIGO GROUP

Sustainability Policy

COMPLIANCE

Sustainability Policy

Version Control

Versión 1

Approval Date: 31/05/2023

Change Author : IPH Corporate Compliance Officer

Change Summary: First versión

Reviewed by : Legal Manager, Human Resources Manager, Sub-Manager Administration

Approved by : Board of Directors

Table of Contents

1. Version Control
2. Purpose, Objective and Scope
3. Definitions
4. Objective
5. Scope
6. Sustainability General Principles
7. Governance
8. Control de Cambios

1. Purpose

IFS¹ recognizes the vital role of the institutions that are part of the financial and insurance systems in the transition to a more sustainable world. The company also recognizes the great opportunity to positively impact the climate in which it develops its activities and operates its subsidiaries, its groups of interest, and the environment.

In this sense, to strengthen its business model and with a long-term view, IFS seeks to consolidate itself as a financial and insurance platform that incorporates environmental, social and governance (ESG) criteria in its way of operating and in the relationship with its stakeholders to promote the sustainable development of Peru. To this end, IFS adopts and encourages, in its subsidiary companies — including Inteligo Group Inc. - voluntary commitments in environmental, social and corporate governance matters that go beyond legal obligations and that are aligned with global sustainability standards, the Principles of Responsible Banking (when applicable) and the United Nations Sustainable Development Goals (SDGs).

At IFS, sustainability is assumed as a cross-cutting responsibility for the companies that integrate the financial platform, so that its vision and principles are put into practice in all the companies' daily operations and activities.

The scope of this policy extends to Inteligo Group Corp. ("Inteligo Group") and its subsidiaries: Inteligo Bank Ltd. ("Inteligo Bank"), Inteligo USA Inc. ("Inteligo USA"), Inteligo Sociedad Agente de Bolsa S.A. ("Inteligo SAB"), Inteligo Perú Holdings S.A.C. ("IPH") e Interfondos S.A. Sociedad Administradora de Fondos ("Interfondos").

2. Objective

The Sustainability Policy establishes the guidelines for the sustainable management and operations of Inteligo Group and its subsidiaries, considering global sustainability standards, as well as a continuous improvement approach, considering the social, environmental, and economic aspects in decision-making, acting at all times with ethics and transparency.

This Policy is developed within the framework of the Sustainability Guidelines and other corporate policies of the InterCorp Group and will be developed and complemented in each of the subsidiaries of Inteligo Group according to the nature of their business, operations, and applicable regulations.

3. Scope

This Policy provides guidelines for sustainable development in all Inteligo Group operations and takes into consideration our stakeholders with the greatest impact.

- i. Shareholders and investors: Inteligo Group is governed by the highest standards of ethics, transparency, accountability, and disclosure of information, in such a way that our shareholders and investors have updated information on the comprehensive performance of Inteligo Group.
- ii. Clients: We are committed to achieving the objectives of our clients, for which we provide expert advice and customized solutions, always working under a focus of continuous improvement and innovation to provide them the greatest possible value.

¹InterCorp Financial Services Inc, majority shareholder of Inteligo Group.

iii. Employees: Our commitment to sustainable development is based on providing a comprehensive wellness experience to our Employees, by always being attentive to their professional, personal and family needs.

iv. Regulatory and supervisory bodies: We are committed to corporate governance, legality, transparency, and security of our operations, complying with the standards established by our regulators and supervisors.

v. Suppliers: We promote that our Suppliers align with the values of Inteligo Group.

In addition, this document guides the disclosure processes of relevant information for Inteligo Group, such as the materiality analysis for the preparation of Sustainability reports.

4. Definitions

- Employees
Employees (fixed or indefinite term), officers or directors of Inteligo Group Companies and its subsidiaries.
- Community
Group of people who live and interact in areas close to where the subsidiaries carry out their operations.
- Environment
It is composed of variables of nature (climate, plants, water, among others) that interact with the subsidiary's operations, determine the welfare of living beings, and support the development of economic activities.
- Suppliers
Any person, company or entrepreneurship that provides services, supplies or commercial products to the subsidiaries.
- Sustainability
Satisfy current needs without compromising the ability of future generations to satisfy theirs, guaranteeing a balance between economic growth, environmental care and social well-being.
- Subsidiaries
Inteligo Bank, Inteligo SAB, IPH, Interfondos, Inteligo USA and any other that Inteligo Group has in the future.

5. General Sustainability Principles

The recognition of our impact as part of a business group, and therefore of our corporate social and environmental responsibility, is the starting point of our commitment to sustainable development.

Below, we present the general principles and guidelines that guide our actions within the framework of Sustainability:

A. Ethics and Integrity

- We work with ethical reasoning and transparent conduct to develop our activities.
- We ensure the confidentiality of our information and that which is shared by our shareholders, customers, Suppliers and Employees.

- We avoid and, to be the case, declare the existence of conflicts of interest that may put the relationship with our stakeholders at risk.
- We comply with the legislation and regulations applicable to Inteligo Group and its subsidiaries.
- We reject any irregular practice to obtain business advantages. Furthermore, we respect the free market and competition rules between our suppliers and competitors.
- We promote fair operational and commercial practices with suppliers, complying with high-quality standards and transparency, ensuring the alignment of Suppliers to our corporate policies.
- We do not participate in or promote activities of a political nature.

B. Human Rights

- We are committed to diversity, equity, and inclusion. We promote them, given their importance in building a fair society with equal opportunities for all.
- We reject practices of forced labor, child exploitation, discrimination based on race, color, nationality, ethnicity, religion, gender, sexual orientation, marital status, age, disability, or any other discriminatory practice that violates the dignity of people.
- We promote healthy and safe work environments, free from harassment, abuse, intimidation or violence, and the development of initiatives to serve vulnerable groups (women, the LGBTQ community, the elderly, among others).
- We respect the freedom of collective association and the opinion of our Employees.
- We provide our Employees with the required training for the proper performance of their duties, personal and professional development, fair compensation, and a balance between personal and professional life.

C. Labor practice and Employee management

- We ensure that working conditions comply with national laws and regulations and provide decent working conditions with regards to wages, working hours, vacations, health and safety, and reconciliation of family and work life.
- We promote equal opportunities for everyone, regardless of race, color, sex, age, marital status, gender, sexual orientation, belief, disability, ethnic group, nationality, economic condition or any other nature and all characteristics that make us unique beings.
- We promote a culture of safety and health in our Employees, safeguarding their life, their physical integrity and their well-being. For this, a culture of prevention of incidents, accidents at work, occupational diseases and other occupational risks is emphasized, specifically in the mitigation of psychosocial risks in the workplace that can cause stress or mental health illnesses, including.
- We train our Employees in an equitable and non-discriminatory manner and we promote an inclusive culture, where people receive the opportunity they deserve thanks to their ability, through a learning space that allows us to reinforce the commitment of our teams with diversity with knowledge that can be applied and disseminated in personal and work life.

D. Environment

- We are committed to the responsible use of the available resources in the environment without compromising future generations. Therefore, we develop our activities with an eco-efficiency approach.
- We seek to influence our stakeholders through communication, sensitization and awareness of sustainable development and environmental management.
- We are committed to promoting innovative actions to reduce environmental impacts and generate greater efficiency in the value chain of Inteligo Group.
- We will progressively incorporate the opportunities and risks related to climate change in our strategy, processes, and risk management.

E. Fair Practices

- We work under a fair and loyal competition approach, aligned with the laws and regulations on competition in the market.
- Our commitment to the development of a strategy with a Sustainability approach that contemplates (i) the promotion of inclusion through the digitalization of services, (ii) the assurance of equity and diversity in our Employees (iii) a corporate action based in integrity and (iv) an environmentally friendly economic activity.
- We identify corruption risks and implement mechanisms and tools that we make available to our Employees and other stakeholders to combat corruption.
- We train our Employees, leaders, and staff in general, in ethics and transparency in order to eliminate and prevent any type of action related to bribery, corruption or similar.

F. Suppliers Management

- We promote responsible practices with our suppliers, through a selection process initiated by each internal area according to the importance of their products and services, to ensure the continuity and stability of our operations, under principles of transparency and integrity.

6. Governance

The Management Committee of Inteligo Group will supervise the application and implementation of the group Sustainability Policy. For these purposes, will have as main collaborators:

- Sponsor and Director of Sustainability: in charge of promoting the sustainability policy and initiatives in the Management Committee and Board of Directors.
- Sustainability Leader: in charge of promoting the execution of the sustainability strategy in the Subsidiaries in coordination with the leaders of hubs and owners.
- Sustainability Owners: coordinate the execution of the strategy in the Subsidiaries with the responsible Employees.
- Employees who are responsible of the management and implementation of sustainability policies in each of the Subsidiaries.