

GUIDELINES FOR HUMAN RIGHTS AND WORKING CONDITIONS

established by the Chief Executive Officer on 5 May 2026

Info class: Open

Responsible owner: Handelsbanken Savings and Financing (HP)

The guidelines are to be applied throughout the Handelsbanken Group; where applicable, they are also valid for subsidiaries and foreign entities, unless binding regulations outside Sweden, or relating to subsidiaries, give rise to deviations. Acceptance and backing for such deviations must be gained from the unit responsible at Group level.

1. Purpose and scope of application

The purpose of these guidelines is to make clear Handelsbanken's approach as regards human rights and working conditions. These guidelines complement the Central Board's policy for sustainability.

The guidelines apply to Handelsbanken's own operations and to business relations with regard to lending, other financing, asset management (including holdings in mutual funds and investment portfolios managed by the Bank), advisory services, product development and purchasing, for example. They must factor into decision-making and, together with the policy, establish the basis for the drafting of the more detailed instructions which the Head of Handelsbanken Savings and Financing (HP) in consultation with business operations, is responsible for preparing, with regard to the additional business relations that are encompassed.

2. Background

By integrating sustainability work into all of its operations, the Bank can contribute to long-term, stable and responsible development that benefits customers, society and the transition to a sustainable economy. In its business operations, Handelsbanken must promote human rights, good working conditions, non-discrimination and equality. By doing so, Handelsbanken contributes to the 2030 Agenda and the Sustainable Development Goals.

3. Handelsbanken's commitments

Handelsbanken stands behind the UN's Guiding Principles on Business and Human Rights, and undertakes to act in accordance with national plans of action regarding these principles in the countries where the Group operates.

Handelsbanken integrates its work to promote human rights and good working conditions into its own operations and business relationships, and strives for continuous improvements within this area. Handelsbanken aims to avoid causing or contributing to any negative impact on human rights in its own operations, and to rectify such impact if it arises.

Handelsbanken recognises the fundamental rights of employees to determine whether they wish to be represented by a trade union or employees' organisation, and respects the rights of employees and their unions to negotiate on collective agreements.

At the Bank there must be no discrimination, victimisation, sexual harassment or other forms of harassment on grounds such as gender, transgender identity or expression, ethnic background, religion or other beliefs, functional impairment, sexual orientation, age, or any other grounds, either internally against or between employees, or against customers, suppliers or other external parties.

Gender equality, diversity and an inclusive corporate culture should be a fundamental part of Handelsbanken's values and should also be a natural part of our daily work. Through an inclusive culture, Handelsbanken utilises all the advantages that gender equality and diversity can provide. Handelsbanken aims to be an equal opportunities company where women and men have the same opportunities and chances. Handelsbanken works to ensure a safe, healthy work environment.

Handelsbanken also works to prevent or restrict any negative impact on human rights (including children's rights) and employees' rights which, through business relationships, is associated with the Group's operations, products or services, even if Handelsbanken itself has not caused this negative impact.

Handelsbanken does not accept any form of child labour, slave labour or human trafficking; it works to prevent the occurrence of these in the supply chain and in other companies with which Handelsbanken has business relations.

4. Relevant initiatives, guidelines and conventions

Handelsbanken advocates co-operation and supports international initiatives and conventions aimed at reinforcing global efforts to ensure sustainable development. The initiatives that Handelsbanken endorses and participates in are listed on the Group's website.