

OUR RESPONSIBLE BUSINESS CODE

Chime acts responsibly and we conduct our business with honesty and in good faith. We set ourselves high standards in our business practices and work with our value chain partners and suppliers to meet the standards set out below.

We will comply with all laws and regulations, national or those with international reach, that could be construed as connected with our business.

Information about our business shall be communicated clearly and accurately in a non-discriminatory manner and in accordance with local regulations.

In each of our individual policies and procedures we set out who is the designated person responsible for the policy/procedure concerned (at times this may be a group such as our Board).

We encourage a meritocracy, employing and promoting staff on the basis of their qualifications, expertise, and merit, without discrimination or concern for national origin, ethnicity, gender, sexual orientation, religion or belief, age and/or disabilities.

Chime is a civilised and safe place to work. We will respect each other and not engage in, or condone, any form of harassment and discrimination, or offensive behaviours of any kind. We maintain high standards regarding ensuring the personal safety and health of our staff.

We believe in our staff having freedom of expression in order to contribute to our success and to address any perceived issues, without fear of any resulting detriment to their employment.

We maintain a Whistleblowing Policy and Procedure that facilitates the confidential reporting of any perceived issues within our business including illegal acts, corruption, harassment, discrimination together with breaches of our policies and procedures.

We prohibit the use, possession or distribution of illegal drugs.

We respect client, company and personal confidentiality. We have systems in place to communicate both company and staff obligations on data security and the need for the strict control of 'insider' information and Personal Data.

We do not knowingly create or distribute work which contains statements or images offensive to general public decency.

We consider the potential for reputational damage including unethical relationships when considering work from clients or appointing suppliers and/or partners.

Staff will not, for personal or family gain, directly or indirectly engage in any activity which competes with our subsidiaries.

We will not give, offer or accept bribes, whether in cash or otherwise, to or from any third party, including but not restricted to government officials, clients and brokers or their representatives. We will collectively ensure that all staff understand this policy through training, communication and by example.

We will not offer any items of personal inducement to secure business. This is not intended to prohibit appropriate entertainment or the making of occasional gifts of minor value unless our client has a policy which restricts this.

We will not accept for our personal benefit goods or services of more than nominal value from partners, suppliers, potential suppliers or other third parties.

We have formalised standards and policies that control the potential for conflicts of interest between the personal or family interests of staff and that of Chime and its clients.

No corporate contributions of any kind, including the provision of services or materials for less than the market value, may be made to politicians, political parties or action committees, without the prior written approval of the Chime Board.

We will continue to strive to make a positive contribution to society and the environment by: maintaining high standards of marketing ethics; respecting human rights; respecting the environment; supporting community organisations; supporting employee development; and managing significant sustainability risks in our supply chain. We shall report on our performance in these areas in our company publications.