

DIVERSITY & INCLUSION POLICY

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ABSTRACT

For CRIF, diversity in terms of gender, age, culture, skills and experience is an asset worth investing in to create a dynamic and inclusive working environment, which is unique precisely because of the coexistence of different values. Respect and the inclusion of differences constitute core values for CRIF, which are referred to and defined in its Code of Conduct. They are among the core values of its corporate culture, which aims to develop an environment that supports people to fulfill their potential, each according to their own characteristics, life experiences, and personal knowledge and skills.

Diversity & Inclusion (D&I) values and principles are included in all Human Resources management processes, such as recruitment, performance management, training and talent development.

CRIF has launched a process to enhance Diversity & Inclusion through the integration of D&I in its Leadership Model and the adoption of a strategy which aims to promote equal opportunities, increasing people's awareness of D&I topics and developing a work environment that encourages people to express their potential.

PURPOSE

The aim of having a Diversity & Inclusion (D&I) Policy is to promote and reinforce a culture of equity, which values people's individuality and ensures the same professional growth opportunities, regardless of gender, cultural and generational differences and job role.

SCOPE

This Policy applies to all CRIF Group companies.

USERS

These principles and provisions are applicable to CRIF Group, defined as CRIF S.p.A. and other Italian and foreign companies controlled by it and related to it (herein also referred to as **CRIF** or **Company**), and shall be binding for CRIF directors, for all CRIF employees and those who work for CRIF, whatever the employment relationship, including temporary employees, contractors, suppliers and interns/trainees (herein also referred to as **Recipients**).

CRIF COMMITMENT TO DIVERSITY & INCLUSION

CRIF undertakes to:

- Promote an inclusive work environment
- Increase D&I awareness
- Promote equity and equal opportunities during the employee life cycle
- Empower women in the workplace, at all organizational levels
- Prevent any form of discrimination and prejudice related to gender, cultural, generational, political, religious, ability and socio-economic diversity
- Adopt a data-driven approach to D&I strategies.

D&I PRINCIPLES

The principles which guide this Policy are based on CRIF's Values and Code of Conduct. They are also linked to the United Nations 2030 Agenda Sustainable Development Goals (SDGs) **no. 4** "*Providing quality, equitable and inclusive education and learning opportunities for all*" and **no. 5** "*Achieving gender equality and empowering all women and girls*".

- **Non-discrimination and Zero Tolerance:** this is one of CRIF's key principles, as also described in the Code of Conduct. CRIF does not tolerate any form of intentional or unintentional harassment or discrimination related to gender, age, religion, disability, ethnicity, social status and personal characteristics. In particular, in line with SDG no. 5, the company is committed to preventing and avoiding any form of discrimination against women and girls, and removing all forms of gender-based violence. CRIF has adopted internal reporting procedures to ensure that this principle is respected and applied. If they believe or suspect that discrimination has occurred, Recipients are required to notify the HR Dept. through the relevant HR Business Partner, and must report this to their manager or the relevant contact person within CRIF Group as soon as possible. CRIF undertakes to ensure that the reporting employee

does not face any form of retaliation or any detrimental treatment (including dismissal, disciplinary action, threats or other unfavorable treatment).

- **Equal opportunities:** CRIF promotes the development of an inclusive and equal opportunities culture where employees feel free to express their potential and are made to feel that their contribution is important, regardless of gender and personal background. The Group is committed to promoting gender-balanced panel speakers during conferences and official events and to creating communication and marketing campaigns that avoid gender stereotypes.
- **Work-life Balance:** the Company gives value to both the professional and private lives of employees through welfare policies and by paying attention to employee wellbeing to increase a sense of belonging.
- **Talent promotion:** the Company undertakes to recognize and enhance the skills and potential of each employee, regardless of personal characteristics.

Furthermore, this Policy must be read together with the CRIF Group Code of Conduct, whose provisions on the Company's grievance procedure, support for diversity, and the rejection of any form of discrimination, abuse and corruption are fully incorporated by reference in this Policy.

APPLICABLE PROCESSES

Recruitment and hiring process

CRIF, in line with its corporate culture and principles of inclusion and fairness, also reported in the Group's Recruitment Policy, is committed to attracting and hiring candidates in line with Company values and professional needs. Employees recruited worldwide are assessed based solely on their skills and experience. Furthermore, CRIF offers all candidates equal opportunities, adopting a zero-tolerance policy toward discrimination. Skills, experience and potential professional growth are the drivers that guide the choice of talent.

Performance Management, Training & Talent Development process

CRIF focuses on unlocking the potential of employees, building career paths that allow them to evolve, and offers programs that aim to develop and optimize talent. That is why, every year CRIF invests in adding value to the Company's most strategic HR process, the annual Performance Management process.

To guarantee objectivity in the assessment and avoid the influence of prejudices and stereotypes related to gender and diversity, CRIF is committed to training all managers participating in the assessments, offering a training course on unconscious and cognitive bias. Human Resources plays a key role in the Performance Management process to ensure that the assessment is conducted with accuracy and equity, taking into consideration only the skills, role and development potential of the employee.

CRIF undertakes to raise employee awareness about D&I and female empowerment by offering training programs and sharing best practices, engaging all employees, from managers to staff.

Remuneration policies and MBO

CRIF is committed to ensuring equal pay in relation to the remuneration policies and MBO incentive parameters. The goal is to ensure equal pay, regardless of gender, respecting the principles of equal opportunities, and rewarding employees on the basis of their role, responsibilities and results achieved.

Work-life balance and parenting support

CRIF promotes welfare policies and initiatives to improve the work-life balance and parenting experience. One such initiative is the adoption of the hybrid work model, promoting a blend of working from home and in the office, giving employees the flexibility to manage their personal lives.

Employment relationship termination

With a view to continuous improvement, CRIF conducts Exit Interviews with employees leaving the company to gain qualitative feedback about their decision to leave. The Group investigates whether their decision to leave had any link to instances of discrimination.

KPI Monitoring

CRIF has developed a KPI monitoring system related to diversity in order to guarantee equity and to plan employee inclusion initiatives. The KPIs are updated and shared with Management. CRIF undertakes to identify new KPIs related to D&I.

INFORMATION AND COMMUNICATION

In order to ensure the correct understanding of this Policy and raise awareness about the Diversity & Inclusion impacts on business processes, CRIF is committed to bringing the Diversity & Inclusion Policy to the attention of internal and external Recipients through communication activities (e.g., posting on the Company notice board, sending to all employees, posting on the intranet and/or the Company website, sending to contractors, etc.).

CRIF is committed to assessing its suppliers and subcontractors to ensure compliance with the Principles and Values stated in the Code of Conduct and in this Policy.

REFERENCES

Agenda 2030 for Sustainable Development Goals (SDGs)

REVISION HISTORY

Version	Revision Date	Description	Approver Name
1.0	27/04/2023	First release	