

Code of Conduct

1 Garantia's values

Values are the foundation of Garantia's operations and the starting point for the Garantia Code of Conduct. They serve as guiding principles for everyday choices and become visible through the actions of each employee.

Garantia's Code of Conduct is based on the values established by Garantia's Board of Directors, which are:

With know-how, skills and will

We are highly skilled. We understand our markets and the needs of our customers. We want to understand the future and learn something new every day. We love what we do. Together, our know-how, our skills and our will allow us to excel in our work.

Dare to succeed

We are proud to say it out loud: we have a desire to succeed. For us, success means the success of our customers, happy employees in a great workplace and a sustainable society.

Support each other

We value each other as individuals and professionals. We understand the importance of each role at Garantia. We help each other to succeed because we will only succeed together. Together we cherish the spirit of Garantia. We leave no colleague behind.

2 Garantia's principles of good business practice

Compliance with laws and corporate governance

Garantia complies with Finnish laws and regulations, instructions issued by authorities, generally accepted practices and good insurance practices. Garantia organises its operations in accordance with good corporate governance.

Respect for bank and insurance secrecy

Garantia's employees and management respect banking and insurance secrecy in all customer relationships. The secrecy obligation is maintained even after the end of the employment relationship.

Appreciation for stakeholders

Customer relationships are managed confidentially, fairly and on a long-term perspective. Garantia treats its competitors with fairness and respect. Garantia's relationships with other partners, service providers and suppliers are based on honesty and trust.

Responsible investment

Garantia's parent company Taaleri Plc is committed to UN Principles on Responsible Investment (UNPRI). Garantia complies with these principles in its own investment activities.

GARANTIA

The use and disclosure of inside information is prohibited

Person employed by Garantia may not disclose or use inside information they receive for their personal trading or to advise, assist, or otherwise direct another person to trade on the basis of inside information.

The Board of Directors of Garantia has approved a separate Insider and Trading Policy for Taaleri Plc.

Identifying and avoiding conflicts of interest

Garantia always strives to identify and avoid potential conflicts of interest. An employee of Garantia may not, in the performance of their duties, participate in the handling of a matter that they know or ought to know may result in financial or other benefits for themselves or a person or entity closely associated with them.

Open communication

Garantia's communication is open, honest, on time and easy to understand. The information provided must be reliable, comprehensive, timely and comparable.

Fair and encouraging work community

Garantia respects and is committed to fair employment practices and respects internationally accepted human rights, labour rights and Finnish labour laws and agreements. Garantia complies with the principle of equal treatment in all practices, guidelines and procedures concerning employment relationships.

Taaleri's Board of Directors has confirmed Taaleri's Code of Conduct, which complements Garantia's Code of Conduct. Read more about Taaleri Group's policies [here](#).