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APPROVED
Minutes of the Supervisory Board
of "TASCOMBANK" JSC
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AGREED
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of "TASCOMBANK" JSC
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ENVIRONMENTAL AND SOCIAL POLICY
OF "TASCOMBANK" JSC

Kyiv – 2024

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Chapter I. GENERAL PROVISIONS

- 1.1. Environmental and social policy of "TASCOMBANK" JSC (hereinafter – Policy) is an internal normative document of "TASCOMBANK" JSC that defines governance principles of "TASCOMBANK" JSC (hereinafter – Bank) in terms of environmental and social risks management and is a key element of the Environmental and social management system (hereinafter – ESMS).
- 1.2. The Policy is aimed at sustainable development goals achievement and ensures reliable and proper functioning of the risks management system in the part of environmental and social risks management of the Bank as well as is obligatory for all clients of the Bank whose business activity can be financed by the World Bank, Credit Institution for Rebuilding (Kreditanstalt für Wiederaufbau – KfW) and/or, in relevant cases, other international financial organizations (hereinafter – IFO) and for all employees of the Bank at all levels.
- 1.3. The Policy defines the standards, principles and approaches in terms of the UN sustainable development goals achievement by the Bank by means of their integration into own business model and also defines the main instruments of environmental and social risks management in the projects that are financed by the Bank, general requirements to the reporting and information disclosure.
- 1.4. The Policy also defines the governance guidelines that outline the Bank's obligations in terms of compliance with the valid environmental and social standards in the part of human rights protection, climate change mitigation, adaptation and resistance to them, promote gender equality, taking into consideration interests of vulnerable populations or persons, ensuring safe and healthy conditions of labor, including with relevant culture and practice of labor security, support of effective system of the external communications that encompasses the matters of cooperation with stakeholders, disclosure of information and complaints consideration and management.
- 1.5. The aim of this Policy is the effective implementation of environmental and social risks management system in the activity of "TASCOMBANK" JSC to provide guarantees that financing of Bank's clients will not damage the environment or population.
- 1.6. This policy is developed in line with the requirements of the Environmental and social standard (ESS) 9 of the World Bank and requirements of the international financial organizations (IFO) to the investments of the financial intermediaries (FI) as well as in line with the requirements of the Good International Industry Practice of environmental and social risks management for financial intermediaries and Environmental, health and security guidelines of the World bank and Ukrainian legislative acts, such as:
 - 1.6.1. Law of Ukraine "On banks and banking activity" as of 07.12.2000 № 2121-III (with amendments);
 - 1.6.2. Law of Ukraine "On ratification of the Paris Agreement" as of 14.07.2016 № 1469-VIII;
 - 1.6.3. Law of Ukraine "On state climate policy guidelines" as of 08.10.2024 №3991-IX
 - 1.6.4. Law of Ukraine "On environmental influence estimation" as of 23.07.2017 № 2059-VIII (with amendments);
 - 1.6.5. Law of Ukraine "On protection of the environment" as of 25.06.1991 №1264-XII (with amendments);
 - 1.6.6. Regulation on organization of the risks management system at the banks of Ukraine and banking groups, approved by the regulation of the Management Board of the National Bank of Ukraine as of 11.06.2018 № 64 (with amendments);

- 1.6.7. Regulation on organization of the internal control system at the banks of Ukraine and banking groups, approved by the regulation of the Management Board of the National Bank of Ukraine as of 02.07.2019 №88 (with amendments);
 - 1.6.8. Charter of the Bank;
 - 1.6.9. Code of Conduct (ethics) of "TASCOMBANK" JSC;
 - 1.6.10. Environmental and social standards of the World Bank.
- 1.7. Development and implementation of this Policy comply with the goals of the environmental and social responsibility of the Bank, improvement of the business management transparency and effective cooperation with the main stakeholders, improvement of business reputation of the Bank, improvement of its investment attractiveness and management quality.
 - 1.8. Bank in its activity complies with the principles and standards of sustainable development of society and contributes to implementation of 17 Goals of Sustainable Development of the UN, having defined among this list a number of goals that became key goals of the Bank at this stage and by integrating these goals into its daily activity.
 - 1.9. Complying with the sustainable development values and sustainable business management, the Bank also promotes the environmental and social principles that it implements in its daily activity, in cooperation with clients and partners and expects that its clients and partners organize their activities also taking into consideration these principles.

Chapter II. GLOSSARY

Terms are used in this Policy with the following meaning:

Biodiversity – diversity of living creatures that appears from all sources, including land, sea and other water ecosystems and ecological complexes that them include and includes diversity among species, between species and ecosystems.

Environmental risk – probability of appearance of losses/ sanctions, additional losses, revenue deficit or reputational losses of the Bank in the result of violation of the requirements of the environmental legislation of Ukraine that led to or can lead to negative consequences for the environment (land, atmosphere, water resources, forest and subsoil), ecological losses or appearance of threat for biodiversity in the result of activity of the Bank or in the result of financing of the activity of the Bank's clients within the credit process.

Stakeholders – individuals or legal entities that have interest in the Bank's activity, to some extent depend on it and can influence its activity or certain operations. They can be both internal (for example, shareholders, top management, employees, etc.), and external (creditors, investors, suppliers, representatives of the state and local authorities, local communities, etc.).

Socially vulnerable groups/ persons – people or persons who most probably can feel the negative influence from the project realization and/or are more limited than others in terms of the using of benefits of the project implementation. Such persons/ groups most probably will not be able to participate in the general process of consultation and can also require ad hoc measures and/ or help in this respect. In this process age group (elderly and minor's age) and other aspects due to which vulnerable persons can be separated from their families, community or other persons they are dependent on are also taken into account.

Local community – is a population (inhabitants of village, district, city and etc.) that can be directly or indirectly influenced by the Bank's activity or activity of the Bank's clients which was financed by the Bank by relevant credit granting.

Beneficiary enterprise (beneficiary) – is a Bank's client, the activity of whom is being financed by the Bank in terms of the programs of international financial organizations.

Environmental and social management system (ESMS) – is a complex of activities aimed at systemic identification and assessment of environmental and social risks and influences of

the Bank and its clients, management of such risks and influences, their prevention, monitoring and relevant reporting.

Social risk – probability of occurrence of losses and sanctions, additional losses, revenue deficit or reputational losses of the Bank due to worsening of the social condition of population caused by or that can be caused by negative influence onto its health and security, deprivation or limitation of the right for social welfare and protection as well as negative influence onto local communities, cultural and historical heritage in the result of the Bank's activity or financing of the relevant business activity of the Bank's client within the credit process.

Sustainable development – continuous economic prosperity, less dependent on the use of the limited resources and exploitation of the natural environment, more socially inclusive and such that includes environmental, social, economic and governance aspects which are closely interrelated.

All other terms mentioned in this Policy are used with the meaning defined by the legislative and regulatory acts of Ukraine.

Chapter III. GOVERNANCE GUIDELINES OF THE ENVIRONMENTAL AND SOCIAL POLICY OF "TASCOMBANK" JSC

- 3.1. In its activity the Bank complies with the regulatory acts within environmental and social spheres and on constant basis provides relevant support of implementation of environmental and social principles of its activity, existence or sufficiency of human and financial resources for realization of this Policy, and also takes all necessary actions necessary for environmental and social risks management in its activity.
- 3.2. Bank actively supports the ideas of sustainable business management: decrease of negative influence on environment, preserving and rational use of the natural resources, biodiversity protection, ensuring of the food security, support of local communities, etc.
- 3.3. This Policy is based on the standards and principles of ecological and social sustainability of international and national institutions:
- 3.3.1. Environmental and social standards of the World Bank:

Standard 1. Assessment and Management of Environmental and Social Risks and Impacts (contributes to the integrated approach to assessment of risks impact and management, providing environmental, climate, social and human rights matters management in the decision-making process; this standard defines the duties of the initiators regarding effective and sustainable environmental and social activity by means of creation of environmental and social management system that complies with the defined influences and risks);

Standard 2. Labour and working conditions (defines that all employees are the main asset of any operation. Rational human resources and labor conditions management are the key factor of sustainable business management, creation of the working places and inclusive economic growth. Creation of the just, safe and healthy work conditions based on employees' rights respect contributes to effectiveness and productivity);

Standard 3. Resource Efficiency and Pollution Prevention and Management (defines the contribution of the resource efficiency to mitigation of the pressure onto environment and climate change, simultaneously contributing to increase of competitiveness at the expense of cost savings due to efficiency increase, commercialization of the innovations and better resources management);

Standard 4. Community, Health and Safety (defines the necessity to guarantee safety and health of employees as well as react onto quick changes in the economy, demography and labor models; the right of employees for fair and transparent working conditions; and also defines the responsibility of both employees and employers in terms of ensuring of safe and healthy working environment);

Standard 5. Land Acquisition, Restrictions on Land Use and Involuntary Resettlement (defines the necessity of involuntary resettlement avoiding and in case it is impossible – taking of relevant actions to mitigate the negative influence on the right owners in order to improve or regain their social, economic and cultural conditions);

Standard 6. Biodiversity Conservation and Sustainable Management of Living Natural Resources (defines protection and preserving of the biodiversity and ecosystems, and also support of the ecological functions and processes of such ecosystems are fundamental for ecological and social sustainability);

Standard 7. Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities (defines the duties of initiators in terms of performance of assessment, management and monitoring of the project, risks and opportunities related to the indigenous peoples and also the persons or groups that are vulnerable, marginalized or discriminated due to their social and economic characteristics);

Standard 8. Cultural Heritage (defines that protection and preservation of the cultural heritage that is a resource of valuable historical and scientific information, asset for economic and social development and integral part of the cultural rights, identity and practice of people, is fundamental for economic and social sustainability);

Standard 9. Financial Intermediaries (defines principles of intermediary financing, its main guidelines and requirements);

Standard 10. Stakeholder Engagement and Information Disclosure (defines the importance of the involvement of the stakeholders as a means of realization of rights for access to information, participation of community in the decision-making processes and access to justice).

3.3.2. Environmental and social management system of the Business Development Fund (hereinafter – BDF) as an agent of the Ministry of Finance of Ukraine and regional government bodies responsible for repayment of the subsidies for covering of interest for loans of micro-, small and medium enterprises and corporate loans (within the program "Available loans 5-7-9").

3.4. Bank contributes to prevention, minimization and mitigation of the negative influence and also growth of the positive influence of its activity onto environment and onto all stakeholders, including the employees and local communities that are influenced by the Bank's activity (taking into consideration available opportunities and relevance).

3.5. Governance guidelines of this Policy presuppose:

3.5.1. Fostering of efforts in terms of mitigation of consequences of the climate change, adaptation and increase of resilience to them and also agreement of the credit granting of the Bank with the goals of the Paris Agreement by means of inclusive agricultural practice and recovery, contribution to global agricultural and food security by protection, preservation and recovery of biodiversity and by rational use of the natural resources;

3.5.2. Ensuring of complete protection and preserving of the human rights in line with the legislation of Ukraine. Bank guarantees that risks and violation of human rights will be prevented and also will be taken immediate actions for effective prevention of any negative influence on human rights in the activity of its clients it finances;

- 3.5.3. Providing safe and favorable labor conditions, including with the relevant culture and practice of labor security and safety, according to the Ukrainian legislation and in line with the international standards and practice in the field;
- 3.5.4. Ensuring of compliance with the requirements of the Ukrainian legislation in terms of equality, equal attitude and non-discrimination, child labor, forced labor, organization of employees and also conventions of the International Labor Organization ratified by Ukraine;
- 3.5.5. Support of gender equality and zero tolerance to gender-based violence and sexual exploitation and violence/ sexual harassment;
- 3.5.6. Prevention of the potential negative influence of its activity or activity of the Bank's clients in terms of vulnerable or socially unprotected groups/ persons or local communities;
- 3.5.7. Providing compliance of all financial operations that are settled through the Bank with the requirements of legislation of Ukraine, international agreements and conventions the party of which is Ukraine, requirements of the World Bank regarding environmental and social risks management and if necessary with policies and standards of the other IFO.
- 3.5.8. Support of effective mechanism of the external communications and mechanism of complaints consideration and management in the Bank's activity and in the activity of its clients.

Chapter IV.

STRUCTURE OF THE ENVIRONMENTAL AND SOCIAL MANAGEMENT SYSTEM OF "TASCOMBANK" JSC

- 4.1. Bank gets involved into implementation practices of responsible and sustainable management of business and demonstrates unwavering commitment to effective realization and detailed monitoring of its initiatives and programs. Bearing this in mind, Bank introduces the Environmental and social management system of the Bank.
- 4.2. Environmental and social management system (hereinafter – ESMS) of the Bank aims at providing systemic identification and assessment of environmental and social risks and influences of the Bank, its clients and partners, management of such risks, their monitoring and reporting about them.
- 4.3. Responsibility for environmental and social risks management of the Bank is distributed in the following way:
 - 4.3.1. environmental risks of the Bank as an institution – Deputy Chairman of the Management Board responsible for operational activity;
 - 4.3.2. social risks of the Bank as an institution – HR director (in the part of Bank's personnel and cooperation with the personnel, fulfillment of the labor norms and etc.) and head of marketing and communications unit (in the part of external communications).
 - 4.3.3. Environmental and social risks of clients in terms of the credit granting process – Deputy Chairman of the Management Board responsible for risks management.
- 4.4. Environmental and social management system (ESMS) of the Bank consists of the following instruments:**
 - 4.4.1. Defined and approved Environmental and social policy of the Bank;
 - 4.4.2. Clearly defined procedure of identification, assessment, minimization and management of environmental and social risks and influences of the Bank's activity and its clients-borrowers (is regulated by the internal normative documents of the Bank that describe processes of cooperation between structural units of "TASCOMBANK" JSC in the process of environmental and social risks assessment in terms of credit granting to legal entities and individuals) which also envisages:

- review of activity of clients-borrowers compliance with the legislation of Ukraine in terms of environmental and social spheres and for belonging of the activity of client-borrower to the categories of activities that cannot be financed by the Bank (according to the requirements of the legislation of Ukraine and/ or requirements of programs that are financed by the IFO) at both stages before decision on financing is taken and during the credit agreement tenure;
- classification of the environmental and social risks (according to the environmental and social standards of the World Bank) in order to perform complex screening of the activity of clients-borrowers of the Bank in terms of the environmental and social risks.

Risks can be classified into the following categories: high, considerable, medium and low;

- screening, analysis and holding of classification of the activity of clients-borrowers according to the potential environmental and social risks and influences in terms of the defined criteria of acceptability for financing depending on the programs of crediting;
- application of the relevant requirements of environmental and social standards by means of the use of environmental and social assessments and plans of the corrective actions where necessary;
- monitoring of fulfillment of the corrective measures defined for the activity of client, with obligatory receiving of such assessments or plans by the clients of the Bank for their actual realization after approval by the Bank;

4.4.3. Development of the procedure of supervision, monitoring and reporting in terms of the environmental and social matters regarding the client during the whole term of financing of client by the Bank (is regulated by the internal normative documents of the Bank that define processes of cooperation between the structural units of "TASCOMBANK" JSC in the process of environmental and social risks in terms of the credits of legal entities and individuals-entrepreneurs) and effectiveness and implementation of the ESMS of the Bank.

4.4.4. Providing of the organizational capacity (existence of personnel) and professional competence (relevant education and professional experience) of the Bank's personnel for ESMS implementation with strictly defined functions and duties.

4.4.5. Existence of the incidents and accidents reporting mechanism and further requirements to reporting.

4.4.6. Existence of the mechanism of external communications, including with involvement of the stakeholders, order of information disclosure and mechanism of consideration and management of complaints from the local communities.

4.5. ESMS of the Bank is periodically reviewed and updated, namely, in case of the considerable changes in the profile of environmental and social risks of Bank's clients.

4.6. ESMS of the Bank regulated the order of credit granting of Bank's clients with different levels of the environmental and social risk depending on terms and requirements of the credit granting programs the Bank is working with.

4.7. ESMS Structure of the Bank is organized and functions according to the 3 lines of defense:

The first line: at the level of business-units and operational support units of the Bank;

The second line: at the level of risk management and compliance (compliance service) units;

The third line: at the level of internal audit (internal audit service).

4.8. Within ESMS, the subjects of the process of environmental and social risks management are:

4.8.1. Supervisory Board of the Bank:

- approves internal normative documents of the Bank of the first level in terms of environmental and social risks management, ensures control over their implementation and timely updating;
- ensures control over the Bank's ESMS functioning by means of consideration and approval of the reports on environmental and social risks of clients-borrowers that are financed by the Bank in terms of the relevant programs of the IFO within risks reporting, fulfillment of recommendations and remarks of the internal audit service, external auditors, National Bank of Ukraine and other supervisory authorities;
- performs consideration and approval of the reports on environmental and social risks management of the client-borrowers that are financed by the Bank within relevant IFO programs.

4.8.2. Risks management Committee of the Bank:

- participates in the development of the internal normative documents of the Bank of the first level on environmental and social risks management, performs control over their implementation, fulfillment and updating;
- considers reports on environmental and social risks of clients-borrowers that are financed by the Bank in terms of the relevant programs of the IFO;
- provides relevant recommendations on environmental and social risks of the Bank for consideration and approval of the Supervisory Board of the Bank.

4.8.3. Management Board of the Bank:

- participates in the development, consideration and approval of the internal normative documents of the Bank of the first level and the second level on environmental and social risks management, performs control over their implementation, fulfillment and updating;
- approves the actions on operative settlement of shortcomings in the process of environmental and social risks management, provides fulfillment of recommendations and remarks according to the results of the environmental and social risks management, internal audit service revisions, external auditors, National Bank of Ukraine and other supervisory authorities;
- considers reports on environmental and social risks of clients-borrowers that are financed by the Bank in terms of the relevant IFO programs.

4.8.4. Credit granting authorities of the Bank:

- analyze the main conclusions of the performed by the Bank environmental and social assessment of the perspective economic activity of the enterprises-beneficiaries;
- approve the plans of the corrective measures for enterprises-beneficiaries;
- ensure the inclusion of the plans of corrective measure to the agreements concluded with enterprises-beneficiaries;
- according to the powers, take decisions on financing, taking into consideration the environmental and social risks and problems, identified during the complex

environmental and social assessment as well as the plan of the corrective measures used for offered business activity financed by the Bank.

4.8.5. Responsible persons of the Bank for environmental and social risks management of the Bank:

- perform control over realization and functioning of the internal procedures of identification, assessment, categorization, control and monitoring of the environmental and social risks of the Bank, its clients and partners;
- ensure preparation and submission for consideration of the relevant bodies of reports on environmental and social risks, organization of the relevant processes and controls;
- control informing of the IFO about any considerable environmental and social incidents or accidents that appeared during the activity of enterprises-beneficiaries within defined terms.

4.8.6. Units of the first line of defense:

- perform primary contact with clients in order to receive information on the activity of the client/ client's project that have to be financed by the Bank in terms of the IFO programs and accept the package of documents for assessment of the environmental and social risks;
- perform primary analysis of the client's documents for identification and primary assessment of the environmental and social risks that appear in the activity of the client/ client's project that has to be financed by the Bank;
- provide offers on the Plan of the corrective measures (hereinafter – PCM) in terms of the identified environmental and social risks in the client's activity;
- transfer the package of documents to take a decision on client's crediting to the department of credit risks of corporate clients;
- monitor the fulfillment of terms of crediting on environmental and social risks according to the PCM after the credit granting (monitoring of the fulfillment of environmental and social covenants);
- inform the units of the second line of defense about identified considerable environmental and social incidents or accidents that appeared during the activity of the enterprises-beneficiaries in the defined terms.

4.8.7. Units of the second line of defense:

4.8.7.1. Department of credit risks of corporate clients (in terms of assessment of credit risks of the client's activity/ projects that are financed by the Bank):

- performs timely identification, analysis, assessment, categorization of the environmental and social risks of clients;
- performs monitoring, control, reporting on social and environmental risks;
- analyzes environmental and social risks of client's business activity and provides conclusions on possibility of their financing;
- performs preparation of the PCM in order to minimize environmental and social risks and provides suggestions in term of environmental and social covenants for credit agreements;
- prepares information on environmental and social aspects of business activity of clients-borrowers in terms of the credit projects within general conclusion on credit operation performance;

- provides control in terms of the preparation and providing reporting on the environmental and social risks of clients-borrowers to the relevant IFO;
- prepares management reports on environmental and social risks of clients-borrowers that are being financed by the Bank in terms of the relevant IFO programs and submits to the head of department of credit risks of corporate clients and to the Deputy Chairman of the Management Board (CRO) who reports to the Supervisory Board, Management Board and to the Risks Management Committee not less than once per quarter in terms of the quarterly risk reports.

4.8.7.2. Compliance Service:

- monitors changes into the legislative and normative and legal acts that regulate environmental and social risks management as well as assessment of influence of such changes onto business processes and procedures approved in the Bank and controls implementation of relevant changes into the internal normative documents of the Bank;
- participates in the development of the internal normative documents of the Bank in terms of environmental and social risks management of the Bank;
- performs other functions envisaged by the legislation for compliance service unit in terms of the environmental and social risks management.

4.8.8. Internal audit service (the third line of defense) in terms of the ESMS of the Bank ensures:

- proper independent assessment of the effectiveness of the first and second lines of defense and general assessment of the effectiveness of the environmental and social risks management system.

- 4.9. Management of the Bank (members of the Management Board, members of the Supervisory Board, heads of structural units) in the process of taking of managerial decisions, development and approval of the internal normative documents is governed by the principles and requirements of this Policy.
- 4.10. Bank is obliged to improve and increase the quality of results of the environmental and social risks management taking into consideration the priorities of its activity, financial and technical opportunities.

Chapter V. ENVIRONMENTAL MANAGEMENT AND SOCIAL RESPONSIBILITY OF "TASCOMBANK" JSC

- 5.1. Environmental management and social responsibility of the Bank presupposes implementation of the mechanism of management and monitoring of the environmental and social indices of the Bank's activity.
- 5.2. This mechanism is being developed based on the best practice and standards in this sphere, it regulates the daily activity of all Bank's units and presupposes:
- 5.2.1. Management and monitoring of the environmental indices of the Bank's activity, such as:
- accounting of the energy consumption, implementation of the progressive technologies of the energy consumption and illumination;
 - responsible consumption of the resources, priority in the use of resources produced from ecologically friendly or processed raw materials;

- minimization of the harmful influence onto environment that can be caused by the waste produced by the Bank in the result of its activity;
- minimization of the harmful influence onto environment in the result of the use of vehicles for performance of the daily duties.

Management and monitoring of the ecological indices of the activity of the Bank is performed by the Deputy Chairman of the Management Board responsible for operational activity and to whom the Coordination and development department is reporting to (structural entity that coordinates administrative activity of the Bank).

5.2.2. Management and monitoring of the social indices of the Bank that include:

- care about health and security of the employees;
- implementation of the principle of the equal opportunities and mutual respect among all heads of units/ employees regardless their positions and units;
- right of every employee of the Bank for respect and diligent attitude to their work and personality from all employees and at all levels;
- just, transparent and professional process of personnel recruitment;
- training, development and opportunities of professional growth for all employees of the Bank;
- equal opportunities and support of diversity;
- zero tolerance to any evidence of discrimination;
- support of the rights of employees for freedom of gatherings, freedom of expression of their views and right for collective negotiations, support of fair remuneration of the results and achievements;
- every employee of the Bank has the right to express his concerns by the results of the collective business and to inform about improper behavior of the heads of units/ employees of the Bank as well as about any potential and actual violations of the Code of Conduct (ethics) of "TASCOMBANK" JSC with a help of the mechanism of confidential informing about improper behavior/ violations in the activity. Bank guarantees confidential, unbiased and comprehensive consideration of all applications.

Management and monitoring of the social indices of the Bank's activity is ensured by the HR Director.

5.3. Bank defines as its priority:

- 5.3.1. Implementation of the effective energy supply, progressive technologies and shortening of consumption of the energy resources that are being used for illumination, air conditioning and heating of the premises;
- 5.3.2. Shortening of consumption of paper and gradual minimization of its use in the Bank's daily activity.
- 5.4. Bank in its activity is responsibly managing its waste that is created in the result of its activity and introduces collection, sorting and further transfer for utilization of several types of waste.

Chapter VI. MECHANISM OF CONSIDERATION OF APPLICATIONS

- 6.1. During the work with complaints the Bank is governed by, but not limited to, the Laws of Ukraine on "Consideration of citizens' applications", "On banks and banking activity", "On protection of the rights of consumers", Decision of the NBU Management Board №889-pw as of 28.11.2019 "On approval of the methodological recommendations on

- organization of consideration of citizens' applications and holding of the personal meetings of clients of the Banks of Ukraine".
- 6.2. Detailed information on the order of consideration of applications of citizens, requirements to submission of the oral, written and digital applications as well as the order of holding of personal meetings of citizens are located at the official website of the Bank <https://tascombank.ua>. At client's request one can receive the additional information on the order of consideration of applications before and during Bank's services providing.
 - 6.3. Procedure of consideration of applications to the Bank is regulated by the "Regulation on consideration of applications and holding of the personal acceptance of clients of TASCOMBANK JSC" and presupposes the opportunity of registration of clients' applications by means of the external web-site in the chapter <https://tascombank.ua/customer-appeals> as well as further processing of such application by the Bank according to the internal procedure and in line with the requirements of the Ukrainian legislation.
 - 6.4. Application to the Bank can be fixed/ performed via the online support chat at the external website of the Bank <https://tascombank.ua>, via the call to the Contact-center of "TASCOMBANK" JSC, by the post or by means of providing of the personal written address at the outlet of the Bank.
 - 6.5. In case of need to file an external/ internal letter of complaint about improper behavior of the Bank's employees or violation in the activity of the Bank, such applications are submitted and processed in line with the internal document "Regulation on mechanism of confidential acknowledgement about improper behavior or violations in the activity of TASCOMBANK JSC".

Chapter VII. FINAL AND TRANSITIONAL PROVISIONS

- 7.1. This Policy is agreed by the Management Board of the Bank and is approved by the Supervisory Board of the Bank and comes into effect since the date defined by the decision of the Supervisory Board of the Bank. If the minutes of the resolution of the Supervisory Board of the Bank do not define the date of entry into force of this Policy, it comes into effect the next working day since the date of approval.
- 7.2. Supervisory Board of the Bank is responsible for ensuring implementation of this Policy at the Bank.
- 7.3. Units of the Bank responsible for development and agreement of this Policy are responsible for the contents of this Policy according to their field of competence. Unit responsible for development/ updating of this Policy is the department of credit risks of corporate clients with participation of the compliance service.
- 7.4. Changes and amendments to this Policy are approved by the Supervisory Board of the Bank.
- 7.5. Approval of the new edition of this Policy automatically leads to expiration of validity of the previous version of the document.
- 7.6. In case of change of the organizational structure of the Bank, this Policy will be valid taking into consideration the change of titles of positions and change of names of structural units.
- 7.7. The Policy is reviewed according to the schedule in terms of the actuality not less than once per three years. Off schedule review of the Policy is performed in case of changes of the normative and legal acts of Ukraine, requirements of the other internal normative

documents of the Bank, changes in the other internal normative documents of the Bank, changes into the Bank's processes, change of Policy's owner, etc.

- 7.8. In case of incompliance of any part of this Policy with the requirements of the current legislation of Ukraine, normative and legal acts of the National Bank of Ukraine, including due to approval of new legal acts of Ukraine or normative and legal acts of Ukraine, the Policy will be valid in the part which complies with the current legislation of Ukraine, normative and legal acts of the National bank of Ukraine.