



KUVEYTÜRK

**KUVEYT TÜRK
PARTICIPATION BANK INC.**

HUMAN RIGHTS POLICY

CONTENTS

- 1. PURPOSE AND SCOPE**
- 2. DEFINITIONS**
- 3. DUTIES AND RESPONSIBILITIES**
- 4. GENERAL PRINCIPLES**
- 5. EFFECTIVE DATE AND VALIDITY**

1. PURPOSE AND SCOPE

In line with its motto, "People First, Employees First," Kuveyt Türk aims to create a work environment that respects human rights and increase awareness among its employees, customers, and other stakeholders within the framework of ethical and sustainable banking principles.

This policy applies to the Board of Directors, shareholders, employees, managers, customers of Kuveyt Türk Participation Bank Inc., as well as third-party service providers, suppliers, consultants, external auditors, and representatives acting on behalf of or providing services to the Bank. The policy is an integral part of Kuveyt Türk's internal regulations, including its Conflict of Interest Policy, Code of Ethics, and Employee Regulations, as well as the Bank's overall legal and regulatory framework.

2. DEFINITIONS

References to "Kuveyt Türk" or "Bank" within this policy refer to Kuveyt Türk Participation Bank Inc.

3. DUTIES AND RESPONSIBILITIES

The implementation of this policy is the responsibility of Kuveyt Türk's Executive Vice Presidents, the Human Resources Department, and all managerial staff.

4. GENERAL PRINCIPLES

Kuveyt Türk complies with:

- The Constitution of the Republic of Turkey,
- The Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights, the UN Convention on the Rights of Persons with Disabilities, and the UN Convention on the Rights of the Child,
- ILO (International Labour Organization) Conventions ratified by Turkey,
- The United Nations Guiding Principles on Business and Human Rights,
- The United Nations Global Compact,
- OECD Guidelines for Multinational Enterprises,
- Law No. 6701 "Turkish Human Rights and Equality Institution Law,"
- Other international agreements to which Turkey is a party.

Respect for Human Rights

Kuveyt Türk employees conduct their relationships with each other and with customers in accordance with the principles of honesty, trust, impartiality, and transparency, without discrimination based on language, religion, race, gender, age, disability, marital status, philosophical beliefs, sect, or similar reasons. Employees are also required to avoid actions that could be perceived as mistreatment and to maintain a harmonious work environment.

Equal Opportunity

Kuveyt Türk is committed to avoiding all forms of discrimination in employment, promotion, job classification, training, compensation, work-life balance, and other working conditions, in line with its principle of equal opportunity.

Freedom of Expression

Employees can report any notifications or complaints via confidential channels such as the Ethical Reporting Line and the Voluntary Audit Line. These complaints are taken seriously, thoroughly investigated, and do not lead to any negative consequences for the complainant.

Occupational Health and Safety (OHS)

The Bank ensures compliance with legal regulations on OHS and provides training through Kuveyt Türk Academy, including in-person and virtual classes, as well as e-learning on topics like “Basic First Aid” and “First Aid Updates.”

Prohibition of Forced Labor

No employee is compelled to work against their will or placed under any form of coercion.

Prohibition of Child Labor

In accordance with international labor standards, Kuveyt Türk does not employ child labor.

Prevention of Violence and Abuse

Kuveyt Türk is committed to providing a safe working environment and does not tolerate any form of physical, verbal, sexual, or psychological abuse, harassment, or intimidation.

Work Environment and Hours

The Bank supports work-life balance and ensures compliance with legal limits on working hours. Flexible and remote working arrangements are provided where applicable.

Employee Satisfaction

Kuveyt Türk prioritizes employee engagement and implements programs to enhance employee satisfaction, including:

- **Training and Development Programs:** Comprehensive training opportunities to develop

professional and leadership skills.

- **Social Benefits:** Health insurance, meal cards, and team-building activities.
- **Open Communication and Feedback:** Surveys and feedback mechanisms to address employee concerns.
- **Work-Life Balance:** Flexible working hours and wellness programs to reduce stress and improve productivity.

Compensation and Benefits

Kuveyt Türk adheres to the principle of “equal pay for equal work” and provides fair compensation based on objective criteria such as job responsibilities, experience, and performance.

Career Development

The Bank supports career growth through training, mentorship, and rotation programs. Special measures are in place to address the needs of working mothers to ensure equality in career opportunities.

5. EFFECTIVE DATE AND VALIDITY

This policy comes into effect on the first business day following its approval by the Board of Directors. Amendments will be subject to proper approval procedures and published on the Bank's website in alignment with principles of transparency and accessibility.