



Raisin SE • Schlesische Straße 33/34 • 10997 Berlin • Germany

Raisin Statement of Principles for Vendors

Valid as of 1st December 2025 | Version 1.2

Document details

Document title	Raisin Statement of Principles for Vendors
Version	1.2
Predecessor	1.1
Valid as of	01 December, 2025
Status	Approved version
Tier	Tier 4 - SE
Applicable entities	Raisin SE
Document Owner	ESG
Document Approver	Head of ESG

Raisin SE ("Raisin" or the "Company") is an open banking services provider in the savings and investments space within Europe and the USA, interacting with banks, financial services providers, several third party suppliers of services ("Vendors") and other third-parties to help them source stable and secure deposit funding and also enable them to offer third-party products to their customers. Through these relationships, Raisin enables retail savers to access high-quality, secure and competitive savings and investments products to help them maximise their returns.

As a significant business within the European and International market for open banking and particularly in the field of deposits, Raisin enters into agreements with third parties for either the procurement or supply of goods and services. These relationships with Vendors must be assessed and managed throughout their span in order that Raisin complies with the highest



legal, regulatory and ethical standards. This Statement of Principles sets out the standards that Raisin places on itself and the Principles which we expect our carefully-selected Vendors to meet.

We support, embrace and enact the following Environmental, Social and Governance (ESG) standards, which are based on the ten principles of the United Nations Global Compact initiative¹, the United Nations Guiding Principles on Business and Human Rights², and the International Labour Organization's Declaration on Fundamental Principles and Rights at Work³. Throughout the Vendor Relationship, we expect our Vendors to also uphold these Principles.

Environment

- We make all efforts to meet with all applicable environmental, health and safety regulations.
- We promote the safe and environmentally sound development, manufacturing, transport, use and disposal of products produced by and used by our Company.
- We ensure by using appropriate management systems that product quality and safety meet the applicable requirements.
- We take all reasonable steps to protect our employees' life and health, as well as that of our customers and stakeholders, against hazards which might be attributed to our processes.
- We use resources efficiently, apply energy-efficient and environmentally friendly technologies and reduce waste, as well as emissions to air, water and soil.
- We take steps to minimize our negative impact on biodiversity, climate change and water scarcity.

Social

- We fully support the protection of internationally proclaimed human rights, and affirm our support for the fight against forced labor and child labor (including modern slavery and human trafficking).
- We uphold the freedom of association and the right to collective bargaining in accordance with applicable laws.
- We treat your employees with respect and provide a workplace free of harassment or abuse of any kind, which prevents harsh and inhumane treatment, and avoids all unlawful practices or discrimination.
- We enable your employees and other stakeholders to report concerns or potentially unlawful practices at the workplace through an anonymous whistleblowing process.
- We comply with minimum wages and working hours in accordance with local laws.

¹ <https://www.unglobalcompact.org/what-is-gc/mission/principles>

² https://www.ohchr.org/sites/default/files/Documents/Publications/GuidingPrinciplesBusinessHR_EN.pdf

³ <https://www.ilo.org/declaration/thedclaration/textdeclaration/lang--en/index.htm>



Governance

- We abide by all applicable national and international trade laws and regulations including but not limited to antitrust, trade controls, and sanction regimes.
- We consider business integrity as the basis of business relationships.
- We prohibit all types of bribery, corruption and money laundering.
- We forbid gifts to private or public officials that aim to influence business decisions or otherwise encourage them to act contrary to their obligations.
- We respect the privacy and confidential information of all your employees and business partners as well as protect data and intellectual property from misuse.
- We implement an appropriate Compliance Management System, which facilitates compliance with applicable laws, regulations, and standards.

Ensuring the principles of sustainable development in our supply chain is important to us. We ask that our Vendors acknowledge the Principles stated above or demonstrate their commitment to these by ensuring that their own code of conduct or company policies embrace these standards.

Raisin carries out detailed assessments of all of our Vendors to ensure their integrity and commitment to ESG and will take appropriate steps regarding our relationship with any Vendors where there is a reason for concern. Raisin reserves the right to discontinue any relationship for non-adherence to international principles, failure to correct violations, or displaying patterns of non-compliance with these standards.

DocuSigned by:

E948DC7D56F244B...
Matthias Hennig-Frieten