

Code of Conduct



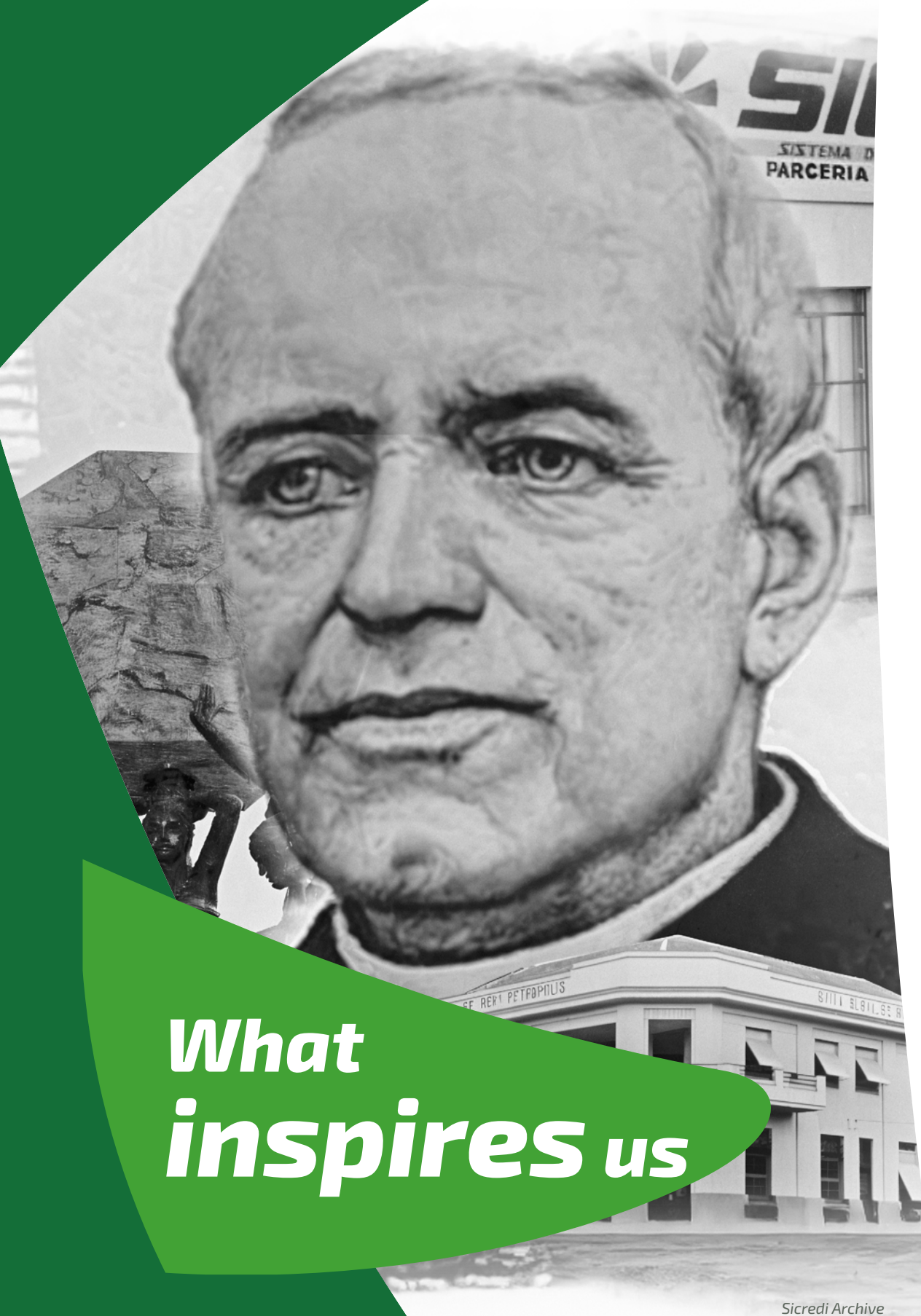


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What inspires us



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Father Theodor Amstad arrived in Brazil in 1885 and settled in the Nova Petrópolis region, in Rio Grande do Sul, where he helped the local community grow and prosper, with economic, social, and cultural assistance.

On December 28, 1902, he founded the first credit union in Latin America, the Caixa de Economia e Empréstimos Amstad, in the community of Linha Imperial, Nova Petrópolis. This initiative was created to economically support the region's farmers, promoting cooperation and community development.

His legacy is an invitation to build a more just society, based on cooperation, mutual respect, and the valuing of people. Through cooperativism, he inspired a culture of ethics, integrity, and collaboration that we follow to this day.

Theodor firmly believed in the power of unity and solidarity. In his words:

“For if a large stone lies across the path and 20 people want to pass, they will not succeed if they try to remove it individually, one by one. But if the 20 people unite and apply force at the same time, under the guidance of one of them, they will jointly manage to move the stone and clear the way for everyone.”



Today, Sicredi continues this mission.

We are a Cooperative Financial Institution driven by close relationships and the appreciation of the stories of each of our members and all the regions where we operate. We build trusting relationships that drive development and generate prosperity.

To continue on this path, it is essential that all of us are aligned with the principles and values that have brought us this far.



The Code of Conduct represents our commitment to acting with ethics, transparency, responsibility, and respect.

Our actions reflect who we are.

Each of our attitudes, whether individual or collective, is a reflection of our identity and our values:
a System founded on trust, which prioritizes integrity, respect for our people, the confidentiality of information, and care for the reputation and the resources that support our work.



By respecting this code, we honor our history and the legacy of the founders.

Thus, we demonstrate that we are more than individuals: we are part of a legacy that grows with every correct decision, every ethical attitude, and every gesture of cooperation.

It is our responsibility to act with ethics, integrity, and cooperation.

Let us continue together, faithful to the purpose of making Sicredi not just a reference in the Financial System, but an example of commitment to people, the community, and the future.



What the Code of Conduct is?

It is a map of values and guidelines that serves as a conduct reference to guide our actions and decisions. It instructs us to make ethical decisions, promote a healthy and inclusive work environment, ensuring that all people are aligned with Sicredi's values and principles.

Who is it for?

The Code of Conduct is a document that applies equally, regardless of hierarchy, covering all employees, interns, apprentices, board and committee members, directors, presidents, and partners and suppliers. We have the duty to uphold, comply with, and disseminate the guidelines of our Code of Conduct.

What is my responsibility regarding the Code of Conduct?

Sicredi's culture is built by all of us. Each person is responsible for their own actions, but the collective has a fundamental role in reinforcing and multiplying good practices.

Therefore, each person must adhere to and comply with the guidelines established in our Code of Conduct and apply them in their daily attitudes and practices, both in the internal and external environment. In case of doubts or unforeseen situations in this Code, it is a person's duty to seek guidance from leadership or responsible areas.



Our values

The values we cultivate are the foundation of our Code of Conduct.

They not only guide our decisions and behaviors but are also the basis and inspiration for every guideline and expected conduct described in this document. Each guideline is born from the essence of these values, which reflect who we are and how we choose to operate.



Cooperation: Cooperation is in our essence.

The cooperative nature of the business is what makes us capable of reaching our maximum potential. Our choice is always to cooperate, because the whole is greater than the sum of its parts.



Systemic Performance: Systemic Performance is our strength.

It is the way we structure ourselves, recognize ourselves, and guide our operation. The whole works when each part plays its role in a coordinated manner.

The System makes us solid, and solidarity makes us strong..



People at the Center: Genuine interest in people is in our heart. We truly want to understand people's different realities and challenges to offer the ideal solution – from employees to members, from members to the community. We believe in a humanized and inclusive work culture, with pride in what we do together. And we project this outward, providing the best cooperative experience for the member.



Constant Evolution: Constant evolution is our mindset. We understand the dynamism of the market and relationships. Therefore, we have a curious outlook and adapt to every new movement to evolve, always creating opportunities to improve. We encourage entrepreneurship and continuous learning, in a renewed cooperativism model that is relevant to members and society and that grows with them.



Local Development: Local development is what drives us. We believe that, as protagonists of local and sustainable development, our daily decisions reverberate a positive impact in every region where we operate. It is the belief in providing quality of life for everyone that allows us to amplify the effect of our work.



Transparency: Transparency nourishes our relationships. With transparency, we establish solid bonds and trusting relationships with the people who are part of our System. It is through trust that we achieve profound transformations in society.



Ethics: Ethics governs our thought and action. It is part of our way of being, thinking, and acting. It is non-negotiable and present in every decision we make. It regulates our individual and collective behaviors, prioritizing respect for everyone inside and outside the System. It guides our relationships internally and externally, with members, partners, and the community.

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Respect for rules

We are members of the National Financial System, and we act with ethics, transparency, and full conformity with current legislation. All people must know and comply with the rules and legislation applicable to their work, ensuring that their actions reflect our values and commitments.

We must all fully cooperate with the competent governmental bodies, in accordance with applicable laws, to prevent, detect, and report any illegal action.

Respect for Internal Regulations

All people, regardless of their functions, ties to the System, or responsibilities, must read, understand, and appropriate our relevant internal documents.

It is essential that their actions are always in conformity with the guidelines established in these documents, ensuring their full compliance.



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Respect for Human Dignity

We recognize that everyone has their own trajectories, needs, characteristics, and aspirations. We work to create an environment where everyone feels respected, included, and has equal opportunities.

We promote a culture of equity, guaranteeing fair and dignified treatment to all people, regardless of gender, race, sexual orientation, religion, nationality, age, disability, economic and social conditions, level of education, political and union affiliations, or any other personal characteristic.

We believe that a respectful and inclusive environment allows everyone to contribute fully with their unique skills and talents.



We vehemently repudiate any form of violence, degrading treatment, prejudice, discrimination, and/or harassment, whether physical, moral, sexual, or psychological.

We do not tolerate behaviors that cause humiliation, intimidation, or any violation of privacy and human dignity, and Sicredi assumes the commitment to rigorously investigate and address these situations.



We respect people and their privacy, striving for a respectful, inclusive, and psychologically safe environment.

We strive for an environment free of embarrassment, where gestures, words, or attitudes do not compromise mutual respect. Any type of harassment is unacceptable and subject to consequences in accordance with our internal regulations and current legislation.



Inclusion, Diversity, and Equity

We foster practices that promote diversity, inclusion, and equity in work relationships.

We attract and retain talent inclusively, while adapting our physical, virtual structures, products, and services to ensure accessibility for all people.

We respect human rights, integrating this theme cross-sectionally into our activities, as cooperativism is for all people.



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Work Environment

We invest in infrastructure, training, and practices aimed at identifying, reducing, and eliminating risk factors in the workplace, promoting a safe, healthy space that values the physical and emotional well-being of employees.

Our work environment is guided by fair processes and practices, which promote growth opportunities based on the performance and development of our employees.

We believe that transparent communication strengthens collaboration, encourages creativity, and stimulates team problem-solving.

We value open dialogue and active listening, creating safe spaces for ideas, doubts, and concerns to be shared with respect.

The care for everyone's well-being and integrity is a responsibility that we build together, every day.

Professional posture

Maintaining a professional posture means acting with respect, empathy, ethics, honesty, and transparency in all interactions, whether internal or external, in-person, or digital. Communication must always be respectful, regardless of the position, function performed, or relationship with the Institution. Furthermore, we must adopt appropriate attire, in accordance with the guidelines set by Sicredi's entities, within their scope of competence.



Use of Artificial Intelligence

The use of Artificial Intelligence-based tools must be guided by ethical criteria, ensuring transparency, equity, and responsibility, with special attention to preventing discrimination, mitigating biases (conscious or unconscious), and protecting vulnerable groups, ensuring that automated decisions respect the human rights and dignity of all people.



What we value

- ✓ Daily promotion of a diverse, inclusive, respectful, and safe environment, valuing each person's individuality.
- ✓ Correct use of names and pronouns in all interactions, in addition to ensuring accessible communications, such as captions, Libras interpreters, and image descriptions.
- ✓ Maintaining transparent communication, with respectful and assertive feedback, strengthening inclusion and mutual respect.



What we repudiate

- ✗ The use of jokes, comments, or expressions that cause embarrassment or reinforce stereotypes and prejudices.
- ✗ The use of offensive words, threats, raised voice tone, violent communications, as well as any manifestation of physical or psychological violence against employees, members, partners, third parties, and others, whether in the internal environment or in external interactions.

Important: The examples presented in this document are illustrative, not constituting an exhaustive list, and may be supplemented or adjusted. Any conduct not expressly provided for must also be evaluated based on the guidelines of this Code, as well as other applicable internal and external regulations.



Financial Education

Education is one of our causes. We promote educational initiatives that raise awareness about the importance of responsible financial management, encouraging healthy habits of planning, conscious consumption, and personal finance organization.

We offer Financial Education in the areas where we operate, stimulating the growth of our members and communities, contributing to a more prosperous society.



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Employee financial health

The Financial Education we promote to our members must also be applied in the personal lives of each employee.

It is the responsibility of all people to maintain balanced financial management, honoring their commitments and avoiding situations that may compromise their financial credibility and/or influence their performance within Sicredi.



The improper use of the Institution's values, assets, products, services, information, data, or facilities is a violation subject to disciplinary and legal sanctions, in addition to causing damage to its reputation and Sicredi's integrity.

Having responsible financial conduct reflects our commitment to the Institution's solidity, ensuring that our values are practiced by all people.



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Each employee must commit to applying the knowledge made available by the Institution (through training, educational materials, Financial Education initiatives, and professionals responsible for the topic) in their personal life, maintaining financial balance, avoiding excessive debt, and honoring their commitments.



Confidentiality

The information of Sicredi, its entities, and its members is confidential. This data is exclusively controlled by Sicredi and cannot be accessed, used, or disclosed without express authorization or consent.

We collect and process personal data only for legitimate and specific purposes, always in conformity with good practices and applicable rules. We adopt rigorous rules and practices to ensure the security, privacy, and confidentiality of the information and data obtained.

It is expressly prohibited to access, process, share, or use information controlled by Sicredi for any purpose that is not legally legitimate and authorized.

Strategic, operational information, and data of employees, members, customers, partners, and third parties belonging to Sicredi must only be accessed when necessary for our functions and activities.

It is our responsibility to protect data, credentials, and documents to which we have access, ensuring there is no improper use, leakage, or unauthorized data sharing. This commitment to confidentiality remains even after the end of the relationship with Sicredi.

The provision of data to third parties is only allowed in cases strictly necessary for conducting the business or complying with legal obligations, always ensuring proper protection against fraud, improper use, or any other illicit activity.

All employees have the responsibility to be aware of and adopt the good practices of information security and data protection and privacy provided by Sicredi, having the duty to report any suspicions to the official channels.

Intellectual property

All information, strategy, methodology, innovation, or material developed within Sicredi's environments and technologies are the property of the Institution, regardless of the individual participation of employees, partners, or third parties in its creation.

This right remains valid even after any person is no longer associated with the System, and the violation of these guidelines may result in civil and criminal liability.

The disclosure, reproduction, use, or sharing of any non-public information, strategic, or business data without the proper authorization of the competent areas is expressly prohibited.



What we value

- ✓ Transmitting financial information only through secure and authorized channels.
- ✓ Before sharing any strategic System information, it is necessary to formalize authorization with leadership and obtain prior validation from the areas responsible for risk management involving data from each entity. Sharing must observe criteria of necessity, purpose, and access profile.
- ✓ Using the Institution's financial tools responsibly and aligned with internal rules and regulations.
- ✓ Making conscious use of credit and financing, respecting repayment capacity.
- ✓ Promoting the responsibility of all people, encouraging each person to act proactively in preventing fraud, whether internal and/or external.



What we repudiate

- ✗ Improperly using Sicredi's resources, accesses, or benefits to cover personal expenses or for self-benefit.
- ✗ Omitting or providing false information about one's financial situation when accessing the Institution's financial products. Taking on debts incompatible with one's financial capacity, which may affect one's productivity, performance within Sicredi, or the brand's reputation.
- ✗ Sharing confidential data and information obtained at work for personal purposes, including in a family environment or among friends.
- ✗ Using methodologies, software, or materials developed internally for external activities without authorization.
- ✗ Using institutional resources, information, or positions to promote, facilitate, or participate in activities related to online betting or gambling.
- ✗ Using personal equipment to develop or operate solutions, software, or platforms that connect to the organization's systems, without prior authorization and approval from the responsible areas.

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Our relationships

Business Relationships

[Associates](#)[Public sector](#)[Suppliers](#)[Competitors](#)

Associates

The member owns Sicredi, having a voice in business decisions and participating in our results. Our objective is to offer an ethical, responsible, transparent, and careful relationship, which contributes to financial development.



Suppliers, Partners, and Third Parties

Our suppliers, partners, and third parties play a fundamental role in our value chain; therefore, they need to be in conformity with applicable legislation and establish a relationship of trust, integrity, and respect with our Institution.

We prioritize suppliers, partners, and third parties who contribute positively to the economic, social, environmental, and climate development of the regions where we operate and who respect our institutional values.

The relationship with our suppliers, partners, and third parties is guided by confidentiality, sustainability, and social responsibility guidelines, establishing quality standards, responsibilities, institutional collaboration, and collaborative communication.

We select our suppliers, partners, and third parties based on objective, technical, and transparent criteria. We negotiate fairly and transparently, ensuring equitable commercial conditions for all parties involved.



Public Sector

The relationship with public and governmental agents and bodies must be conducted with integrity, transparency, and conformity with applicable rules.

No employee or representative of Sicredi is authorized to offer, promise, or accept any undue advantage on behalf of the Institution.

We contribute to any inspection and practice verification actions coming from the public authority and regulation and supervision entities of the markets where Sicredi operates.

Sicredi's performance seeks to contribute to the strengthening of quality public services and policies, based on ethics and commitment to society.



Competitors

Our Institution respects competition defense rules and acts ethically and transparently in the market.

Conducts such as cartels, price-fixing agreements, market division, or abuse of dominant position are illegal, expressly prohibited, and do not align with our values and operation.



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What we value

- ✓ We carry out careful analyses to know the history and reputation of members, employees, suppliers, partners, donees, and sponsors before any transaction.
- ✓ Offering products and services appropriate to the needs, interests, and objectives of members, considering their relationship profiles and specific conditions.



What we repudiate

- ✗ Exchanging strategic information with competitors about prices, members, commercial conditions, or market strategies.
- ✗ Offering, promising, or accepting payments, gifts, or any undue advantage to influence decisions of public agents.
- ✗ Unduly favoring certain members, compromising equity in the relationship and the Institution's credibility.

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Our relationships

Society

Sicredi establishes clear guidelines for its relationship with society, based on ethics, sustainability, inclusion, transparency, and respect for human rights.

Community action

At Sicredi, we promote the culture of cooperation and believe that the socioeconomic development of communities strengthens society. We actively support the communities where we operate, contributing to the generation of opportunities, inclusion, and strengthening of the local economy.

At Sicredi, we foster the local economy, strengthening our members' businesses and encouraging the hiring of regional suppliers.

Sustainability Commitments

Our operating model is structured in three levels – Individual Cooperatives, Central Cooperatives, and Confederation, in addition to the other Companies of the Administrative Center; all these entities, together, form Sicredi – ensuring that decisions are participatory, processes are efficient, and actions are aligned with the needs of each region. This allows us to be closer and offer solutions that make a difference in people's lives.



Our commitment to sustainability is present in all our activities, guided by the values and principles of cooperativism, as well as by the universal principles for promoting social, environmental, and climate responsibility, and the commitment to sustainable development goals.

We seek to balance economic growth, positive social impact, and environmental preservation, ensuring that our development generates value for our members, employees, partners, and communities.

We adopt nationally and internationally recognized public reports and commitments, reinforcing our transparency in managing the impacts we generate.

We continually work to strengthen sustainable practices, aiming to reduce adverse impacts and increase positive results. We seek business opportunities and the development of products that integrate social, environmental, and climate aspects.

Our initiatives follow internal guidelines and current rules, with the objective of contributing to the transition to a low-carbon economy.

Care for our resources

Caring for the environment and Sicredi's resources is everyone's responsibility. Therefore, we repudiate waste and the inadequate use of our natural resources and System assets.

Furthermore, we encourage awareness of the importance of integrity, honesty, and good management of the System's goods and assets, ensuring their conservation and availability for the fulfillment of our objectives.

Financial statements

Our statements clearly and faithfully reflect the reality of our operations, strengthening the trust of members and society. Transparency and accuracy are indispensable in preparing our financial reports.



What we value

- ✓ Reducing paper consumption, saving energy, correctly disposing of waste, and responsibly using Sicredi's assets and resources, such as electronic devices, vehicles, among others.
- ✓ Seeking business opportunities and the development of products that consider social, environmental, and/or climate aspects.
- ✓ Adopting measures to mitigate risks and enhance opportunities and innovations that promote the sustainable use of resources, the conservation, and protection of Brazilian biodiversity.



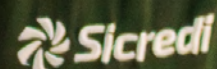
What we repudiate

- ✗ Removing Sicredi's assets without permission or diverting corporate materials for personal purposes.

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Political-Partisan Neutrality

Sicredi values the diversity of opinions and encourages the civic participation of our employees, partners, and members.

However, as an Institution governed by the rules, principles, and values of cooperativism, especially the principle of Autonomy and Independence, we adopt a neutral and impartial stance regarding political parties, candidates, and ideologies.

We ensure that our actions, decisions, and communications are free from any influence of political-partisan interests.

Sicredi does not make donations of any kind to electoral campaigns, candidates, or political parties.

Corruption Prevention

We are committed to preventing and combating any form of corruption, including bribery, undue favoritism, and other illicit practices that compromise transparency and equity in our relationships with public and private agents.



We ensure that every decision is guided by ethical values and respect for applicable rules. Any person who diverts resources, improperly appropriates assets of Sicredi, its members, or employees, or seeks undue advantages by illegal or unethical means, passively or actively, will be subject to internal disciplinary and legal measures.

Prevention of Money Laundering, Terrorist Financing, and Proliferation of Weapons of Mass Destruction

We adopt rigorous control and monitoring measures to prevent and detect activities related to money laundering, terrorist financing, and other illicit conduct, ensuring full adherence to applicable legislation and best market practices.

We repudiate any type of involvement in activities related to terrorism, money laundering, drug trafficking, or the commercialization of illegal products inside and outside Sicredi.

Prevention of Slave and Child Labor

We are committed to promoting human dignity. We repudiate any form of exploitation, degrading labor, or practice that violates the fundamental rights of workers.

In our operations and commercial partnerships, we do not tolerate child labor or conditions analogous to slavery. We do not hire labor that involves exploitation, forced labor, or child labor, and we demand the same commitment from our partners and suppliers.

All hirings of young apprentices, interns, and employees must strictly follow the legislation, ensuring dignified and safe working conditions.

Data Protection and Privacy

We maintain a data protection and privacy program compatible with the complexity of Sicredi's operations and processes, to ensure legal compliance and the privacy of the data controlled by the System.



What we value

- ✓ Participating in periodic training to stay updated on procedures related to mandatory topics for fulfilling their activities.
- ✓ Reporting to the entity's responsible parties whenever suspicious situations or practices are identified in our value chain.



What we repudiate

- ✗ It is prohibited to use institutional materials, such as badges, corporate emails, or Sicredi platforms to promote unauthorized personal, political, or commercial interests.
- ✗ It is not allowed to make donations, whether political or otherwise, or sponsorships with the intent of obtaining favors, illicit benefits, or undue advantages.
- ✗ Choices for lower price should be avoided to the detriment of ethical criteria.

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Our relationships

Media

Sicredi defines clear guidelines for its relationship with the media, reinforcing care for the brand and responsibility in how we express ourselves.

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Care for the brand

Our brand is one of Sicredi's most valuable assets and reflects our identity, credibility, and commitment to our values. Ensuring the brand's integrity and good reputation is a collective duty. We respect the private lives of our employees. Personal conduct, even outside the workplace and in virtual environments, must not compromise the image or integrity of our Institution. Each person is part of the brand's representation to society and has the duty to care for it.

We recognize that all employees have the right to private life and freedom of expression. Nevertheless, we remind that, in certain situations, in public and virtual environments, individual behaviors may be associated with the Institution's image.

Therefore, we guide that personal conduct, both inside and outside the workplace, considers the organization's ethical principles, always with mutual respect and common sense.

Care for the brand's reputation is a shared responsibility but must never override the fundamental rights of each person. Each person is part of the brand's representation to society and has the duty to care for it.





Public and virtual environments

Both in internal and external environments, we continue to represent Sicredi. Therefore, it is mandatory to adopt conduct compatible with the System's image and values, avoiding any association of Sicredi's name with situations that may compromise its reputation, whether in public spaces (restaurants, squares, parties, among others) or digital ones (social networks, search platforms, news sites, among others).

We must not use Sicredi's name on occasions, situations, or places that are not in harmony with the System's principles and values.

Speaking on behalf of sicredi

Sicredi's official communication is the exclusive responsibility of the teams responsible for institutional communication and the spokespersons defined by the management of each entity. Only these are authorized to speak on behalf of the Institution, publish institutional content, and respond to inquiries on official channels.

In situations where we may be contacted by partners, entities, government bodies, or the press to speak on behalf of Sicredi, it is essential that, before any response, we contact the competent areas and the spokespersons designated by the management of each entity.



What we value

- ✓ Expressing personal opinions without associating them with the Institution, avoiding statements that could be interpreted as Sicredi's official position.
- ✓ Whenever affiliated with or serving the Institution, via badges, uniforms, and others, maintaining a respectful professional posture and appropriate behavior.



What we repudiate

- ✗ Using Sicredi's name and brand in any context that could harm its reputation, such as in hate speech, fake news, or causes that are not aligned with our values.
- ✗ Becoming involved in scandals, unethical, or illegal behaviors in public or digital environments, where there may be any association with the Institution.

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Conflict of *interest*

We must avoid situations of conflict of interest, both real and apparent, to preserve impartiality, integrity, trust, transparency, and ethics in our relationships, whether internal or external, and in decision-making. You must communicate to your leadership and the appropriate departments within your organization any situation that may arise and affect your personal or professional circumstances, resulting in a conflict of interest.

A conflict of interest occurs when an employee and Sicredi have divergent or conflicting interests that may influence their decision-making (for example, owning a stake in a competing company or when an employee makes decisions that benefit a family member and harm the Institution).





Gifts, presents, and hospitality

Soliciting gifts, presents, and hospitality is not permitted. These or any other form of benefit may not, under any circumstances, compromise impartiality, influence decisions, or create the perception of undue favoritism.

The offering and receipt of gifts, presents, or hospitality that may influence decisions, facilitate business, or create the perception of favoritism are prohibited.

Gifts

Gifts may be accepted, provided their value does not exceed one-third of the current minimum wage and does not conflict with the guidelines established in this Code.

Gifts are considered to be items without significant commercial value and that bear the brand of the third party that provided them. Examples of gifts include those distributed as a courtesy, for advertising, publicity, or at events and commemorative dates.

Presents

Receiving presents should be avoided and, when they do occur, should be exceptional and occasional. If an item cannot be refused, the employee must immediately notify their manager, who will determine the appropriate course of action, ensuring compliance with the organization's guidelines and preventing any risk of conflict of interest.

Presents are considered to be any items and/or services provided for use or consumption that have commercial value and represent a personal benefit or pleasure to the recipient.



Hospitality

Receiving hospitality from third parties must be previously evaluated and authorized in accordance with the institution's governance, ensuring that the employee's independence and impartiality are not compromised, as well as avoiding situations that could create conflicts of interest.

Hospitality refers to expenses related to participation in professional events, such as registration fees, food, lodging, travel, and other related costs.

Personal expenses, including tourism, leisure, and entertainment, are treated as gifts and should therefore be avoided.

Donations and Sponsorships

Donations and sponsorships made by Sicredi, including support for philanthropic, cultural, social, or environmental projects, must be aligned with the institution's values and business or contribute to value generation. Donations to reputable and reputable entities, motivated by legitimate purposes, and in support of humanitarian, cultural, sports, or educational causes are permitted. Sicredi's receipt of donations must have a legitimate purpose, be aligned with Sicredi's values, and be formalized in a written instrument that ensures transparency, accountability, and compliance with ethical and legal principles.



What we value

- ✓ Reject any offer of commission or individual benefit in exchange for confidential information or undue advantages.
- ✓ Report to management any items received that exceed the permitted amounts.



What we repudiate

- ✗ Accepting a gift in exchange for favoritism in choosing a supplier.
- ✗ In campaigns, internal and/or external events, or for any other reason, requesting gifts or giveaways from suppliers, partners, or third parties.

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Outside activities

Professional activities outside of Sicredi should not, under any circumstances, interfere with the employee's responsibilities or compete with their duties within the System, whether in terms of content or time spent working.

Performing work or providing services, whether paid or unpaid, that conflict with the Institution's functions and interests is prohibited.

It is your responsibility to maintain transparency and immediately notify your organization so that it is aware of and in line with Sicredi's guidelines.



Relationship and proximity

Transparency is a fundamental pillar for the proper functioning of Sicredi, ensuring that all interactions and transactions are conducted in a fair, impartial, and ethical manner. We do not accept any type of favoritism based on kinship, friendship, or relationship. It is your responsibility to disclose to your leadership and/or the appropriate department any kinship, relationship with other Sicredi employees, partners, or members, or potential conflicts with parties involved in the performance of your activity.

Personal benefit due to role and/or activity

We must act correctly, responsibly, and respectfully, maintaining an ethical stance in all situations. Each employee's role must be performed with integrity, without using their position for personal gain, harming the organization, colleagues, associates, or the community itself.



Obtaining personal benefits or advantages through the use of privileged information arising from a role or activity performed at Sicredi **is prohibited**.



Using your role, access, or activity to perform self-service, services, transactions, or any type of transaction for your own benefit, or for the benefit of any person that could compromise the impartiality, security, or integrity of the transaction **is prohibited**.



Using financial resources of the Institution or its members for your own benefit or that of third parties **is prohibited**, regardless of the position held or the trust placed in you.



What we value

- ✓ In selection processes, negotiations, hiring, voting, and decision-making, always disclose factors that may constitute a conflict of interest.
- ✓ Always communicate through the appropriate channels and formalize with your leadership your participation as a partner in a company, even if it does not conflict with Sicredi's schedules and activities.
- ✓ Do not perform self-service without the necessary approvals.



What we repudiate

- ✗ As an employee, take advantage of your position to work for or provide services to other suppliers or partners of the System.
- ✗ Omit information that may compromise impartiality and impartiality in decision-making, such as romantic relationships or family ties.
- ✗ Use friendships or close relationships with colleagues or leaders as an advantage to obtain preferential treatment, secure benefits, recognition, or influence decisions.

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Whistleblowing Channel

The Sicredi Whistleblower Channel is a secure and confidential channel for anyone to report conduct that violates Sicredi's Code of Conduct, current legislation, or other internal regulations.

The Channel is an important tool for ensuring an environment of integrity, ethics, and transparency.

Reports can be made anonymously or identified through the link or by phone:



Access the Reporting Channel.

<https://contatoseguro.com.br/sicredi>



0800 602 6918



If violations of the Code of Conduct are confirmed, disciplinary measures will be applied in accordance with applicable legislation, internal documents, and the severity of the violation. Actions may include, but are not limited to, warnings, suspension, dismissal, and termination. Furthermore, depending on the case, the statutory provisions of each entity may apply.

Sicredi's integrity and reputation are everyone's responsibility. Proper use of the Whistleblower Channel reinforces our commitment to an environment of trust and mutual respect.

- All reports will be treated impartially, confidentially, and ethically.
- All reports will be investigated confidentially and confidentially; we also respect our legal obligations to notify the relevant authorities whenever required.
- Sicredi does not tolerate retaliation, punishment, reprisals, or any form of discrimination against whistleblowers.
- Reports submitted through the Whistleblower Channel must reflect responsibility and a commitment to the truthfulness of the facts. For reports to be properly evaluated and addressed, it is essential that they contain sufficient material evidence, accompanied by as much information as possible to support the report. These premises are not intended to restrict the legitimate use of the channel by good-faith whistleblowers, but rather to mitigate risks related to misuse, especially in situations motivated by bad faith, revenge, or retaliation. Reports that prove to be unfounded or slanderous may be archived.
- Reports made intentionally falsely, in bad faith, or motivated by revenge are inconsistent with Sicredi's values.
- If you have experienced or witnessed a situation that violates our values, the law, or our Code of Conduct, it is your duty to report it.

More than guidelines, the Code of Conduct represents our collective commitment to ethics, respect, and cooperation.



It reflects what we believe and how we choose to act every day, in every decision, in every relationship.

**It is in practice that we keep our
Sicredi Way of Being alive.**

And that starts with you.



General Coordination
Compliance

Graphic Design and Layout
Buenas - Advertising Agency

Photos
Sicredi
Archive Freepik

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periodic review every 5 (five) years.**

www.sicredi.com.br

Code of Conduct



Sicredi