

MANIFESTO

THIS IS THE TIME TO ACT TOGETHER

At RCI Bank and Services, **our purpose is to care for our customers by building innovative financial solutions to create sustainable mobility for all**. By anchoring to our company purpose, we aspire to become a Sustainability-committed captive finance company, creating shared value for our stakeholder ecosystem: our customers, our people, our investors, the planet, and the societies in which we operate.

First, climate change is real, we all see it every day. All of us have been faced with events for which we were not prepared. At RCI Bank and Services, we have continued to remain resilient. Our group commits to do its part to find solutions and support the energy transition. To accomplish this, we must **transform together**. It is crucial for all of us to get involved to contribute towards achieving a low carbon strategy in line with Renault Group and in support of the Paris agreement. We are optimistic that we can meet this goal by building and by offering new and sustainable solutions. Our ambition is to provide environmentally friendly mobility solutions for all, and thus contribute to creating a better world.

Second, to build the world of tomorrow, diversity is a key factor. We believe that everyone can find their place within society. At RCI Bank and Services we embrace the differences and continue to help our employees to achieve their full potential to always meet and surpass the expectations of **all our customers**.

Third, the well-being **of all**, our customers, our employees, and those who will join us, is at the heart of our concerns. We will continue to listen to the voice of our employees, to go further, and make the changes to continue to grow with success and care.

Beyond the desire to be exemplary, this global challenge requires everyone's proactive involvement. RCI Bank and Services commits to **act now** to ensure a sustainable future for all.

We have brought together employees from all our countries, to collect the best practices already in place, to capitalize on them and scale in a continuous improvement process to build an ambitious sustainable policy.

This policy embodies our aspiration and our commitment. It will be, we hope, the impetus for our collective mobilization of which our employees will be an essential part.

Joao Leandro, Chief Executive Officer
Mallika Mathur-Lheritier, Chief Sustainability Officer

Steering the strategy

The definition, implementation and deployment of our Sustainability¹ policy is led at the highest level by our Chief Sustainability Officer (CSO) and our Chief Risk Officer (CRO). Dedicated governance bodies and committees including the Climate and Risk environment Steering committee, the Sustainability operational committee and involving full Executive Committee, have been established.

We also count on a Sustainability Tribe² and a network of Sustainability champions in all subsidiaries to foster good practices and enrich them, to allow us to **always do the right thing**.

The success and steering of the Sustainability strategy will require new ways of working, new ideas, new skills and capabilities. As such, we also commit to help our employees and our company to prepare for the future of work. Continuing to invest in and develop all our people is a key enabler of creating shared value for all our customers and our stakeholders.

¹ Corporate Social Responsibility

² Volunteers from across the business who come together to work on a topic not part of their normal day to day task.

Our strategy in facts

We are focusing on United Nations Sustainability Development Goals that are nearest to our activities and where we can really make a difference. Hence, we will concentrate our efforts on the following 3 pillars: Climate & Environment, Diversity & Inclusion, Safety & Care. We commit to mobilizing our people in all countries where we operate to make a positive impact together.

4 a green future



Care 4 wellbeing



Opportunities 4 all



Climate change is real.

At RCI Bank and Services, we have been financing electric vehicles since 2013. In 2021 it has represented 8.7% of our new financings mix. We have also launched our first green deposits in the UK and some subsidiaries have defined green action plans.

However, climate and environmental stakes demand to go much further and we must continue to build out our green initiatives to create a positive impact for a sustainable future through sustainable mobility together 4 all our customers.

That's why 2022 is the year in which we will work towards defining a global green strategy with the aim of reaching the ambitious target of a Zero CO₂ by 2040 in Europe and 2050 outside Europe, in line with Renault Group Sustainability Strategy.

RCI Bank and Services is committed to reach this level by reducing its CO₂ footprint, inviting its entire value chain partners to join us on this journey, by promoting internal initiatives and by helping our final customers to reduce their own footprint through a strong value proposition and through partnerships.

There is a common saying: we are all in the same boat. We definitely are in the same car to act against climate change.

The health and well-being of our employees and their families are of paramount importance to us. Our employees expect their jobs to bring a significant sense of purpose to their lives. RCI Bank and Services must help meet this need in physical, emotional, social, career and work-life balance matters

We have already partnered with "Great Place to Work" in some subsidiaries to listen the voice of our employees and we have continuously measured their enablement and engagement, with the objectives to ensure RCI Bank and Services continues to make positive change, grow and transform together.

Our aim is to continue to rollout the "Great Place to Work" project, with the ambition to have, at least 5 main countries certified in 2024 and to continue to embody our values for all.

We regularly conduct customer satisfaction surveys to steer improvement of customer journey and customer relationships. Customer care is at the heart of our processes. As we monitor and listen to the voice of customers, act upon their feedback, and work on the best customer experience, the employee experience will be more than ever valued

Employee well-being is the key to an engaged, happy, and productive workforce.

Diversity, inclusion, and equality are at the heart of our commitment and purpose. Embracing the difference is one our key values and is decisive sources of wealth for our performance.

The diversity of our employees should reflect the customers we serve. Through training and acculturation at all levels of the organization, RCI Bank and Services empowers its employees against all forms of discrimination.

About 15% of the world's population, or one billion people, live with some form of disability. Providing equal access to opportunities, resources and services for people who might otherwise be excluded or marginalized, through finance inclusion initiatives for example, will promote the achievement of our sustainable progress and our transformation.

Beyond being a fundamental human right, gender equality is essential for building societies with full human potential and sustainable development.

RCI Bank and Services is committed more than ever on this goal by increasing the place of women in management levels roles to 40% by 2024.