

1 Frequently Asked Questions

1.1 How can I report complaints regarding the workplace conditions, employees or other issues?

Corporate Reporting Channel:

- Electronic Form: Corporate Portal > Bradesco > Complaints and Manifestations Channel and websites Bradesco Institucional and Bradesco Relações com Investidores > Corporate Governance > Complaints Channel.
- Phone: 0800 776 4820, Monday to Friday, from 08 a.m. to 6 p.m., except weekends and national holidays.

Bradesco Seguros Group:

- Dial: 0800 701 2788
- E-mail: etica@bradescoseguros.com.br.
- E-mail: prevencaoafraude@bradescoseguros.com.br.
- Form Website: <https://www.bradescoseguros.com.br/clientes/atendimento/canal-dedenuncias>

Note: In some buildings at Cidade de Deus, Social Responsibility Reporting Boxes are also available.

1.2 Where to I request poster for the disclosure of the Reporting Channels?

Access: Portal Corporativo – Pessoas, Cultura e Performance - Público - Responsabilidade Social - Materiais de Apoio.

2 Objective and Scope

The Corporate Social Responsibility Management System (CSRMS) addresses principles that promote respect for human beings in all their aspects and aims to continuously contribute to the quality of relationships and working conditions for employees, collaborators, and other interested parties. It also monitors aspects related to Occupational Health and Safety, as well as property conditions that impact the work environment. The CSRMS is based on the Code of Ethical Conduct, the Organization's Human Resources Management Policy, along with other internal policies, standards, and applicable legislation relevant to our activities.

The CSRMS extends the commitment to respect Human Rights, Children's Rights, and Fundamental Labor Rights to its suppliers. It also demonstrates clarity and transparency in relationships, establishing policies and procedures to manage matters the Organization can control or influence, expressing to interested parties that these practices comply with this Standard, through periodic audits conducted by an independent certifying body accredited for this subject and contracted for this purpose.

This Standard is a tool for applying the Organization's commitment, as expressed in its [Human Resources Management Policy](#), to the applicable legislation, labor principles, and fundamental

rights, along with other commitments as follows:

- Consolidation of Labor Laws - CLT.
- Regulatory Standards - NRs for Occupational Safety and Medicine.
- Collective Labor Agreement for the linked categories.
- ILO (International Labour Organization) Conventions ratified by Brazil and applicable to the Organization.
- Universal Declaration of Human Rights.
- United Nations Convention on the Rights of the Child.
- United Nations Convention for the Elimination of All Forms of Discrimination.

In this way, Bradesco reaffirms its commitment to continuous improvement in relations with people and fulfills an important step for the social pillar of sustainability, committing itself to socially responsible management.

3 Management System

The Organization will systematically structure, through the CSRMS Procedure Manual, processes related to the rules established in [Bradesco's Internal Regulations](#), [Bradesco's Code of Ethical Conduct](#) and other related rules that integrate and/or interact with the CSRMS, ensuring compliance with [Bradesco's Human Resources Management Policy](#).

The concept of continuous improvement of the Management System is based on a governance model that ensures the commitment of all levels and functions required for its successful implementation.

The Organization defines processes and procedures with the purpose of establishing a management model that monitors the social impacts generated by the Organization's activities with the public it interacts with.

3.1 Planning

Representatives from the areas within the scope of the Management System evaluate and contribute to aspects of the Development Plan, which highlights the commitment to the continuous improvement of the CSRMS.

The Development Plan outlines the activities related to maintaining the Corporate Social Responsibility Management System, and the results are presented by the CSRMS representatives during critical analysis meetings.

3.2 System Representatives and Responsibilities

RD - Director's Representative for CSRMS

The Director of the Human Resources Department or another employee designated by them at the managerial level is primarily responsible for ensuring the management of the CSRMS through:

- a) Participation in the Corporate Social Responsibility Management System Critical Analysis meetings.

- b) Administration and monitoring of actions outlined in the Development Plan within their area of competence.
- c) Ensuring compliance with applicable regulatory requirements in their area of competence.
- d) Approval of CSRMS procedures under their responsibility.

RSSO - Director's Representative for Occupational Health and Safety

The Director of the Human Resources Department or another employee designated by them at the managerial level to respond to aspects of occupational health and safety as defined in [Bradesco's Occupational Health and Safety Management System Standard](#) and who, among other activities, is responsible for ensuring compliance with the CSRMS requirements within their area of competence through:

- a) Participation in Corporate Social Responsibility Management System Critical Analysis meetings.
- b) Administration and monitoring of the implementation and effectiveness of corrective and preventive actions arising from action plans in their area of responsibility.
- c) Administration and monitoring of actions outlined in the Development Plan within their area of competence.
- d) Approval of procedures representing the CSRMS under their responsibility.
- e) Implementation of actions to promote continuous improvement of the CSRMS in their area of competence.

RDCP - Director's Representative for Property Conditions

The Director of the Property Department or an employee designated by them at the managerial level is responsible for property conditions impacting the work environment within their area of competence through:

- a) Participation in meetings for the Critical Analysis of the Corporate Social Responsibility Management System.
- b) Administration and monitoring of the implementation and effectiveness of corrective and preventive actions arising from action plans in their area of responsibility.
- c) Administration and monitoring of actions outlined in the Development Plan within their area of competence.
- d) Approval of procedures representing the CSRMS under their responsibility.
- e) Implementation of actions to promote continuous improvement of the CSRMS in their area of competence.

CSRMS Critical Analysis Meetings

These are comprised of representatives from the following Departments: Human Resources, Property, Retail and Prime, and others that may be related to the topics discussed. Their responsibilities include:

- a) Maintaining and adjusting processes when necessary to ensure compliance with the requirements of this Standard, presenting CSRMS results, ongoing actions, plans, and goals.
- b) Implementing actions to promote the continuous improvement of the Corporate Social Responsibility Management System.

4 Terms and Definitions

For the purposes of this Standard, the definitions and terms related to the Corporate Social Responsibility Management System (CSRMS) and those specific to Bradesco Organization are as follows:

- a) CSRMS: Corporate Social Responsibility Management System.
- b) Objectives of the CSRMS: The purposes of social responsibility arising from the [Human Resources Management Policy of Bradesco Organization](#), which must be quantified, whenever possible, through established goals.
- c) Opportunity for Improvement: Partial compliance or a possibility for enhancement.
- d) Nonconformity: Failure to meet a requirement.
- e) Corrective Action: Action taken to eliminate the causes of nonconformities to prevent recurrence.
- f) Preventive Action: Action taken to eliminate the cause and root cause of a potential nonconformity.
- g) Employee: Professional with an employment contract with Bradesco Organization.
- h) Collaborator: A third party or service provider.
- i) Supplier: Any legal entity in the supply chain that directly provides goods or services to the Organization.
- j) Stakeholder: An individual or group with an interest in any decisions or activities of Bradesco. For the purposes of the CSRMS, stakeholders include employees, apprentices, interns, collaborators, clients, unions, regulatory and supervisory bodies.
- k) Child: Any person under 15 years of age, unless the minimum age for work or compulsory education is higher as stipulated by local laws, in which case the higher stipulated age applies in that locality.

- l) Collective Bargaining Agreement: A contract specifying the terms and conditions of work, negotiated between an organization (e.g., employer) or a group of employers and one or more labor organizations.
- m) Value Chain: The complete sequence of activities or parts that provide or receive value in the form of products or services. Parts that provide value include suppliers, third-party workers, contracted companies, and others; parts that receive value include clients, advisors, and other users.
- n) Dependencies: Departments, branches, and affiliated companies of the Organization.
- o) Corporate Social Responsibility Performance: measurable results of the management of social impacts.
- p) Stakeholder Engagement: activity undertaken to create opportunities for dialogue between Bradesco and one or more of its stakeholders, aiming to provide a solid and concrete foundation for the Organization's decisions.
- q) CSRMS Governance: the system through which the Organization makes decisions and implements them to pursue its corporate social responsibility objectives.
- r) Applicable Regulations: internal and external policies, standards, and procedures that govern the activities, products, and services of the Organization.

5 Requirements of the Corporate Social Responsibility Management System

The requirements Young Apprentices, Decent Work, Labor Relations, Diversity, Equity, Social Inclusion, Relations with Unions, Work Hours, Health, Safety and Well-being, and Management System express the commitment of Bradesco Organization to human rights, principles, and fundamental rights in labor relations, in alignment with the [Human Resources Management Policy of Bradesco Organization](#), applicable to administrators, employees, apprentices, interns, and collaborators, as follows:

5.1 Essential Human Rights

The application of the requirements Young Apprentices and Decent Work considers the awareness of administrators, apprentices, employees, interns, and collaborators, as well as the systematic monitoring of practices in labor relations, considering suppliers and socially risky services. The CSRMS establishes a management model that monitors the social impacts generated by Bradesco Organization's activities in the context of essential human rights:

- Support for professional development.
- Promotion of a healthy, productive, and quality work environment.

5.2 Fundamental Rights at Work

The application of the requirement Labor Relations encompasses the prohibition and repudiation of practices of moral and sexual harassment, sexual harassment, discrimination, and

inappropriate behavior, including recruitment and selection processes, hiring, promotion and career development; awareness and training programs for the target audience (employees, apprentices, interns, and collaborators). The CSRMS establishes a management model that monitors the social impacts generated by Bradesco Organization's activities in the context of labor relations:

- Promotion of affirmative actions.

The application of the requirement Diversity, Equity, and Social Inclusion encompasses processes aimed at compliance with legislation, applicable internal norms and regulations, and market best practices. The CSRMS establishes a management model that monitors the social impacts generated by Bradesco Organization's activities in the context of Diversity, Equity, and Social Inclusion:

- Promotion and Appreciation of Diversity, Equity, and Social Inclusion.

The CSRMS establishes a management model that monitors the social impacts generated by Bradesco Organization's activities in the context of Relations with Unions:

- Ensuring freedom of association and the right to collective bargaining.

Aligned with principle 7. Associations and Professional Entities, of the [Bradesco Organization's Code of Ethical Conduct](#), the Human Resources Department includes, in its structure, the Labor Relations area, responsible for maintaining ongoing dialogue and interaction with representatives of the labor movement nationwide, receiving feedback, clarifying doubts, and facilitating a relationship characterized by accessibility, agility, and proactivity between the parties.

All employees are covered by Collective Labor Agreements and may participate in collective bargaining through meetings. Information about union activities is disseminated via social media and the Union Newspaper, available at our entrances.

We provide infrastructure and guidance to managers regarding the Organization's neutrality towards employees' decisions during unionization campaigns, facilitating the campaign without imposing any obstacles to unionization.

The application of the requirements Work Hours and Safety, Health, and Well-being considers excellence standards in working conditions to ensure the occupational safety and health of employees, apprentices, interns, and collaborators, while also complying with applicable legal and conventional requirements related to work hours. The CSRMS establishes a management model that monitors the social impacts generated by Bradesco Organization's activities in the mentioned areas:

- Promoting the quality of life and well-being of employees, apprentices, interns, and collaborators.

6 Communication

The Organization establishes, implements, and maintains procedures for:

- a) Internal communication among the various levels of the Organization.
- b) Receiving, documenting, and responding to stakeholders' concerns when requested.

The available means for disseminating information about the performance of the CSRMS and its primary directions are:

- a) Investor Relations and Bradesco Suppliers websites: intended for all audiences.
- b) Normative System: intended for all Organization professionals.
- c) [Corporate Portal](#) > HR > Corporate Social Responsibility: intended for all Organization professionals.
- d) Integrated Report: the Organization's annual progress report on Socio-environmental Responsibility, intended for internal and external audiences.
- e) Human Capital - Economic and Financial Analysis Report: quarterly report intended for internal and external audiences.

7 Complaint Management

Complaints related to the [Bradesco Organization's Human Resources Management Policy](#) and the CSRMS must be made in accordance with the [Standard on Receiving, Handling, and Investigating Complaints](#), with anonymity, confidentiality, and non-retaliation guaranteed.

7.1 Complaint Channels

The [Bradesco Organization's Code of Ethical Conduct](#), [Internal Regulations](#), [Human Resources Management Policy](#), and [Diversity, Equity, and Inclusion Policy](#) define organizational guidelines that prohibit and repudiate moral and sexual harassment, sexual misconduct, and discrimination.

Moral Harassment: Consists of the deliberate and prolonged repetition of gestures and/or words that subject an employee or group of employees to humiliating and embarrassing situations in the workplace.

Sexual Harassment: Refers to sexual coercion in the workplace, where, as a rule, the perpetrator uses their superior hierarchical position or influence to seek sexual advantages or favors.

Sexual Misconduct: Involves performing a lewd act against someone without their consent, intending to satisfy their own lust or that of a third party. Sexual misconduct does not always originate from someone in a higher hierarchical position; it may be committed by peers or subordinates. It can occur among individuals of all genders and sexual orientations, occupying various positions, or even involve clients or members of one's family.

Discrimination: Refers to unfair or negative treatment directed at a person or group. It represents prejudice in action.

Bradesco Organization is guided by the principle of promoting inclusion without discrimination or intolerance, regardless of ethnicity, color, gender, age, marital status, sexual orientation, gender identity, religious beliefs, physical condition, or socioeconomic class.

The Organization invests heavily in people development through training and cultural initiatives, focusing on valuing and respecting individuals in a holistic manner. Additionally, to prevent moral and sexual harassment, sexual misconduct, discrimination, and other inappropriate behaviors, Bradesco has established a formal structure for receiving, addressing, and investigating complaints. This structure is available to administrators, employees, apprentices, interns, and collaborators:

Corporate Complaints Channel:

- Electronic Form: [Corporate Portal](#) > Bradesco > [Complaints and Manifestations Channel](#) and websites *Bradesco Institucional* and *Bradesco Relações com Investidores* > Corporate Governance > [Complaints Channel](#).
- Telephone: 0800 776 4820, available Monday to Friday, from 8:00 AM to 6:00 PM, excluding weekends and national holidays.

Grupo Bradesco Seguros [Bradesco Insurances Group]:

- Call: 0800 701 27 88
- E-mail: etica@bradescoseguros.com.br.
- E-mail: prevencaoafraude@bradescoseguros.com.br.
- Online Form: www.bradescoseguros.com.br/clientes/atendimento/denuncie-afraude

Note: In Cidade de Deus buildings, Social Responsibility Complaints Boxes are also available.

7.2 Flow of Handling Received Complaints

1. Upon registering a complaint, a protocol is generated and provided to the complainant, allowing them to track the progress and outcome of the case by the Bradesco Institutional and Investor Relations websites.
2. The Corporate Complaints Channel screens complaints and forwards to the Human Resources Department (DHR) – Social Responsibility all those related to moral and sexual harassment, sexual misconduct, inappropriate behavior, discrimination, misconduct, legal compliance, career progression, and occupational health and safety.
3. The Social Responsibility team logs the complaints in internal controls and gathers relevant information, such as recurrence, results of behavioral assessments, department history, and other contextual data to support the analysis.
4. In light of all the gathered information, the reports are presented to the Human Resources Working Group, composed of experts in people management, who analyze all the reports and direct the appropriate actions. The analysis involves the characteristics of the report, the knowledge the group members have about the organization's managers, the results of potential, competency, and performance evaluations, and defines the direction to be taken by the solution providers. The solution provider reports to the DHR-Social Responsibility, within a pre-defined timeframe, the actions taken for fact analysis, the result of the evaluation, the implemented solution, and any follow-up actions.

5. The result of the process is recorded in the internal controls of DHR - Social Responsibility and reported to the Corporate Complaints Channel for feedback to the complainant.
6. Quarterly, consolidated information on the reports received during the period is presented to the Ethics and Integrity Committee.

8 Supplier Management

The Corporate Social Responsibility Management System extends the commitment to suppliers, and those considered critical for the CSRMS include service providers residing on Bradesco's premises and activities that, by their nature, pose a risk to worker health and safety.

It is the responsibility of contract managers, within their areas of competence, to ensure compliance with the [Policy on Management of the Life Cycle of "Non-Employees" within the Bradesco Organization](#).

9 Documentation and Records

The department managing the CSRMS must maintain appropriate records to demonstrate the organization's compliance with the requirements of this Standard, control, and keep these records organized, in either physical copy or electronic format. The organization sets forth, in the Corporate Social Responsibility Management System Manual, documented procedures for identifying, storing, protecting, retrieving, retaining, and disposing of records.

9.1 Documentation

The CSRMS documentation includes:

- a) The guidelines of [Bradesco's Human Resources Management Policy](#).
- b) Norms, procedures, and documents required by the organization to ensure the effective planning, operation, and control of its processes.

9.2 Procedures Manual

The Corporate Social Responsibility Management System Procedures Manual is based on this Standard. The managing department must define:

- a) The scope of the CSRMS.
- b) The documented procedures established for the CSRMS, or references to them.

9.3 Measurement, Analysis, and Improvement

The organization establishes and maintains documented procedures, through the CSRMS Procedures Manual, for implementing and continuously monitoring to demonstrate its effectiveness, aiming to meet [Bradesco's Human Resources Management Policy](#) and the requirements of this Standard, as described under responsibilities and authorities earlier.

10 Internal and External Auditing

The managing department must ensure the execution of both internal and external audits to verify whether the CSRMS is in compliance with the planned provisions and is adequate to the established norms and procedures.

For this purpose, evaluations will be conducted in two formats:

- a) Internal Audit: carried out based on documentation, according to the AIGL's planning, considering previous findings or deviations that occurred between audits, as per the CSRMS Procedures Manual. Local checks may be performed when critical situations are identified.
- b) External Audit: carried out once a year by an accredited and independent certifying body, according to the CSRMS Procedures Manual.

10.1 Non-Conformity, Improvement Opportunities, and Corrective and Preventive Actions

When Non-Conformity is identified in relation to this Standard and [Bradesco's Human Resources Management Policy](#), corrective actions must be implemented. Based on these findings, it is possible to implement Preventive Actions when feasible and viable, allocating the appropriate resources. If an Improvement Opportunity is identified, the process must be reassessed.

10.2 CSRMS Performance Analysis

The CSRMS Performance Analysis is a management tool that allows those responsible for the areas of competence to present to the Management the results regarding the objectives achieved and the needs for adjustment for deliberation on the system's effectiveness and decision-making regarding resource allocation.

The critical analysis meeting should occur at least once a year, after the external audit is completed.

10.3 Critical Analysis of the CSRMS

The Critical Analysis is a management tool that allows the areas of competence to assess the adequacy, relevance, and continuous effectiveness of the compliance with [Bradesco's Human Resources Management Policy](#), procedures, and the performance of the Corporate Social Responsibility Management System, with the definition of objectives, goals, plans, and actions. It must be conducted at least once a year, after the external audit. Records of the analyses must be maintained through minutes.

10.3.1 Inputs for the Critical Analysis by the Responsible Areas of the Management System

The inputs for the Critical Analysis should include information about:

- a) Results of the CSRMS audits: Internal and External Audits.
- b) Status of corrective and preventive actions.
- c) Follow-up on actions and decisions from previous analyses.
- d) Recommendations for improvement.

10.3.2 Outputs of the Critical Analysis

The outputs of the Critical Analysis should include any decisions and actions related to the resource needs and possible changes to this Standard (Corporate Social Responsibility Management System).

11 Application of Consequence

It is up to the application of consequences for actions related to violations of conduct that breach the [Corporate Consequences Policy](#) and the [Bradesco Organization's Consequences Standard](#), such as, but not limited to:

Unacceptable Behaviors
Engaging in moral harassment, sexual harassment, sexual solicitation, or discriminatory acts.

11.1 Method of Applying Consequences/Disciplinary Measures

It is the responsibility of the Dependency Administration, where the employee is assigned, to apply the disciplinary measures immediately, observing the provisions in the "Types of Consequences/Disciplinary Measures" section of [Bradesco's Consequences Standard](#).

Area
4240 / People, Culture, and Performance