Title
Standard for Social and Environmental Responsibility

Manager
Planning, Budget and Control Department (DPOC)

Scope
Branches, Departments, Associated Companies and Overseas Units:

Summary
Social and environmental guidelines linked to business and relationship with stakeholders of the Bradesco Organization.

1. Purpose

Describe the main guidelines for social and environmental actions in the business and in the relationship with stakeholders of Bradesco.

2. Introduction

01.111 - Bradesco Organization’s Corporate Sustainability Policy aims to promote the sustainability of its operations and businesses with social and environmental responsibility. This Standard highlights the elements of sustainability of this Policy in the social and environmental scope, outlining the guidelines for the Organization. Reference should be made to the fundamental principles established by the 01.002 - Code of Ethics and the 01.029 - Corporate Governance Policy.

The preparation of this document observes the Principles of Relevance, Proportionality and Efficiency, according to the terms set forth by Resolution No. 4,327/2014 of the Central Bank of Brazil and by the Banking Self-Regulation System (SARB) of the Brazilian Banks Federation, No. 14/2014.

Standard 05.403 - Social and Environmental Risk presents the guidelines and details on Social and Environmental Risk.

3. Business

Guidelines:

3.1. Financial inclusion
- Work on the financial inclusion through a significant presence in the country, fostering actions for financial education, and offering inclusive products and services, suitable for the profile of customers and users.

3.2. Products and Services
- Promote creation and communication of products and services, considering the profile of the target audience and the market demands.
• Systematically incorporate the sustainability concepts, including from the perspective of social and environmental and climate change, in the creation, development and trading of new products and services.

3.3. Social and environmental risks

• Manage Organization’s social and environmental risk in an integrated manner with other types of risk, controlling exposure to relevant risks.
• Treat differently, with specific mechanisms and criteria for risk evaluation, operations related to the activities with the greatest potential to cause social and environmental damage.

3.4. Environmental Management and Eco-efficiency

• Ensure compliance with legislation, standards and regulations that govern environmental management;
• Avoid or minimize the environmental impacts arising from the Organization’s activities, including, but not limited to, the generation of waste, effluents and atmospheric emissions;
• Promote efficiency in the consumption of natural and material resources, including focusing on mitigation and adaptation to the effects of climate change.
• Adopt biodiversity preservation criteria in the management of risks and business opportunities.

4. Stakeholders

Bradesco Organization recognizes that the development of the relationship with the various stakeholders, through structured consultations and dialogs, contributes to the improvement of business management and fosters continuous learning for both sides. The guidelines below govern stakeholder relationships, in line with the commitments, guidance, roles, and responsibilities described in the Stakeholder Engagement Standard to be published.

Guidelines:

4.1. Customers and Users

• Serve customers and users, considering the needs and characteristics of the distinct profiles;
• Provide customers and users with a comprehensive service network, equipped with efficient technological, professional and security frameworks;
• Foster communication channels that promote service transparency and quality, promoting customer satisfaction and loyalty;
• Provide physical or digital accessibility to customers and other users.

4.2. Human Capital

• Promote the respect in relation to human rights, its diversity, dignity and equality, preserving their individuality and privacy, not admitting the practice of discriminatory and harassment acts of any nature and child and slave-like labor, and sexual
exploitation labor in the workplace environment and in all relations with the internal and external public.

- Promote training and awareness-raising actions related to sustainability to encourage its approach at all levels of the Organization and make them available to stakeholders.
- Engage its employees in the practices of volunteer work, highlighting the exercise of citizenship.

4.3. Shareholders and Investors
- Add value to shareholders and investors through financial results from businesses that adopt social & environmental and corporate governance criteria, aligned with long-term interests.

4.4. Suppliers
- Systematically incorporate the sustainability concepts, including from the perspective of social and environmental risks and opportunities, in the management of suppliers of products and services.

4.5. Society
- Strengthen the Organization's relationship with the main representatives of civil society, local communities, governments, educational institutions, among others, fostering the dialog and development of the local communities in which we are inserted.
- Contribute to the dissemination and strengthening of the Sustainable Development Goals.
- Promote the review of the Materiality Matrix of the Organization periodically, at least every two years, ensuring the participation of our main stakeholders in the process.
- Promote social and environmental investments and philanthropic activities that are aligned with the demands of society and with the Organization activities.

5. Governance

The Board of Directors is advised by the Sustainability Committee in the definition of guidelines and strategies for incorporating the theme into the business and relationships of the Organization. This Committee is responsible for ensuring that the Corporate Sustainability Policy is always updated, following best market practices and currently applicable laws and regulations.

The Corporate Sustainability area within the Planning, Budget and Control Department is responsible for integrating and coordinating the sustainability actions carried out by the Organization and advising the Sustainability Committee. Social and environmental risk management is coordinated by Social and Environmental Risk Analysis and Control area in the Integrated Risk Control Department. Branches, Departments, Associated Companies and Units Abroad are responsible for complying with the sustainability guidelines adopted by the Organization.
5.1 Board of Directors:
- Responsible for establishing the strategy of the Bradesco Organization according to the best practices of Corporate Governance and Social and Environmental Responsibility;

5.2 Sustainability Committee:
- The Sustainability Committee is responsible for watching over implementation of 01.111 - Corporate Sustainability Policy, Social and Environmental Responsibility Standard, and approving the fulfillment of sustainability commitments assumed by the Organization.
- This Committee may, with the consent of the Board of Directors, request actions to the other Statutory Committees or Executive Officers of the Organization, when these are involved in matters related to sustainability and social and environmental responsibility.

5.3. Sustainability Commission:
The Sustainability Commission is responsible for proposing strategies and solutions that promote the application of the best corporate sustainability practices to the activities and businesses of the Organization, and assessing the adhesion to voluntary sustainability commitments assumed by the Organization and guarantee its maintenance.

5.4 Planning, Budget and Control Department, Corporate Sustainability Area:
Responsible for integrating and coordinating sustainability actions, advising the Sustainability Committee and Commission, monitoring the implementation of Internal Policies and Standards, evaluating compliance with and adherence to voluntary sustainability commitments, engaging all areas of the Organization and seeking the best practices to achieve significant results in the ratios.

5.5 Integrated Risk Control Department, Area of Analysis and Control of Social and Environmental Risk:
- Responsible for integrating and coordinating the actions of identifying, evaluating, controlling, monitoring and reporting the Organization’s social and environmental risks.

5.6 Branches, Departments, Associated Companies and Overseas Units:
- Responsible for acting in accordance with internal policies and standards, voluntary commitments and sustainability indices used by the Organization in its activities and processes.

6. Glossary

As established by Resolution No. 4,327/2014 of the Central Bank of Brazil and by the Banking Self-Regulation System (SARB) of the Brazilian Banks Federation No. 14/2014, for the purposes of this standard, the terms indicated below shall have the following meaning:
Activities: internal processes and practices that may cause social and environmental impact, and should not be confused with financial operations or services.

Operations: financial operations identified as being capable of analyzing social and environmental aspects, defined based on specific methodology.

Stakeholders: these are the customers and users of the products and services offered by the Organization, suppliers, employees and collaborators, and other people affected by the activities developed by the Organization.

Social and environmental risk: the possible occurrence of losses in the Organization resulting from social and environmental damage.