



RBS Group Position on Human Rights

The Royal Bank of Scotland Group is committed to respecting and upholding human rights in all areas of our operations and within our sphere of influence, as expressed in the Universal Declaration of Human Rights and the United Nations Global Compact.

Within our own operations, we regularly review our policies and procedures to ensure that we operate to best practice in this area. We select our people solely on the basis of merit, and actively recruit from the widest available pool of talent, advertising internally and externally to give us the best possible choice for selection and to avoid the possibility of discrimination.

The RBS Group Code of Conduct explains the professional standards that we expect of our people, dealing with issues such as inappropriate behaviour and the misuse of authority. We conduct regular consultations with employees on all aspects of their working environment, and operate a confidential helpline facility that allows employees to discuss any matter of concern with regards to their employment.

Beyond our own operations, we have in place a number of initiatives to ensure that we take account of human rights in our broader sphere of influence:

- To ensure that we operate to consistent standards globally, the Group has adopted a number of internationally accepted codes, notably the Equator Principles and the UN Global Compact, which specifically address the management of human rights issues.
- Our Group Ethical Code for Suppliers sets out our expectations of the companies that we work with. Based on the UN Global Compact, it specifically addresses human rights. Social and environmental performance is taken into account when selecting key suppliers and we conduct regular reviews against the Ethical Code for suppliers.
- We expect that all our customers conduct their business strictly in accordance with the legal and regulatory framework set out by their relevant operational jurisdiction. We assess each lending, investment and services decision on an individual basis through our defined risk and credit committee procedures and take into account relevant social, ethical and environmental issues as a part of that process.