

# Anti-discrimination Policy

## 1. OBJECTIVE

Unauthorised discrimination against people for personal characteristics such as their gender, colour of their skin, age, disability or sexual orientation has no place in the corporate culture at Belfius.

Belfius believes that the individual differences that exist between people create enrichment and, for this reason, operates a zero-tolerance policy to unauthorised discrimination, which must be adhered to in the strictest sense of the word.

This principle applies to the relations that Belfius enters into and maintains with existing and prospective customers, as well as with people who apply for a job at the company and with suppliers and partners. It also applies to the way Belfius treats its staff and the way employees treat each other. In addition, the products and services provided by Belfius, as well as the internal procedures used at Belfius, may not give rise to any form of discrimination.

## 2. SCOPE

Unauthorised discrimination can take various forms: direct and indirect discrimination, intimidation (sexual or other), allocating tasks in order to discriminate, the de facto discrimination against individuals with a disability by refusing to make reasonable adjustments for their situation. Bullying is also explicitly forbidden by law.

In practical terms, it is forbidden to discriminate on the grounds of any of the following criteria:

- > skin colour, nationality, place of origin, so-called racial, national or ethnic origin
- > disability
- > beliefs or philosophy of life
- > sexual orientation
- > age
- > assets or financial resources (financial capacity)
- > civil status

- > political convictions
- > convictions related to trade unions
- > state of health
- > a physical or genetic trait
- > birth
- > social origin
- > gender
- > language

Any person who considers himself/herself to be a victim of unauthorised discrimination needs only to substantiate facts that may suggest the existence of discrimination. In the event of suspected unauthorised discrimination, the alleged perpetrator will be required to demonstrate that this is not the case.

Bullying is a form of undesirable conduct and if bullying takes place based on one of the criteria stated under "unauthorised discrimination", it is placed on the same footing as unauthorised discrimination. In relations between co-workers, reference is usually made to bullying under the term "harassment", whereas in the context of relationships of power, for example between a manager and an employee, the term used is "intimidation".

## 3. OUR COMMITMENT

Belfius applies a zero-tolerance policy in relation to every possible form of unauthorised discrimination. Respective programs are put in place in order to sensitize and train the employees and inform them of the principles contained in the Policy as well of the possibility of submitting problems or questions.

## 4. PROCESS

Every report or complaint relating to unauthorised discrimination is investigated internally with the greatest thoroughness and care, taking all legal obligations into account, including the rules on privacy.

Employees who believe they have been the victim of or have witnessed unauthorised discrimination by other staff members have various options for reporting it:

- > to the prevention adviser for psychosocial aspects and/or to persons of trust: these employees occupy an independent and neutral position
- > to the HR department in general
- > to the reporting line (hierarchy)

## 5. REPORTING

Reports in relation to aspects or incidents regarding (anti-) discrimination are periodically drawn up by the department that is most closely involved with issues relating to discrimination and presented to the Board.