

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) POLICY

Access Bank Zambia is committed to embedding Environmental, Social, and Governance (ESG) principles into its operations, decision-making processes, and stakeholder engagements. This commitment reflects our dedication to sustainable business practices that create long-term value for our customers, employees, shareholders, and the communities we serve.

Our ESG Policy provides a framework for managing environmental impacts, promoting social responsibility, and ensuring strong governance practices across all areas of our business. It aligns with global best practices and supports Zambia's national development agenda and the United Nations Sustainable Development Goals (SDGs).

Framework and Objectives

Access Bank Zambia's ESG objectives are to:

- Integrate ESG considerations into all business operations and credit decisions.
- Enhance transparency and communication on ESG performance internally and externally.
- Achieve positive ESG ratings and recognition from international rating agencies.
- Drive sustainable growth through responsible environmental practices, social inclusion, and sound governance.

Commitment and Approach

Our ESG approach focuses on three pillars:

Environment:

We strive to minimise our environmental footprint by:

- Improving energy efficiency and adopting renewable energy solutions.
- Reducing greenhouse gas emissions and managing waste responsibly.
- Promoting resource efficiency and biodiversity protection.
- Considering environmental risks and opportunities in lending and investment decisions.

Social:

We are committed to:

- Fostering diversity, equity, and inclusion in the workplace.
- Ensuring employee health, safety, and well-being.
- Promoting financial inclusion and supporting underserved communities.
- Driving community development initiatives aligned with SDGs (e.g., education, health, gender equality).

Governance:

We uphold the highest standards of:

- Corporate governance, transparency, and ethical conduct.
- Compliance with regulatory requirements and global best practices.
- Anti-corruption measures and whistleblowing mechanisms
- ESG disclosure and sustainability reporting in line with GRI standards.

The Bank has identified the following areas that it will focus on:

- Sustainability operations
- Sustainable development finance
- Corporate social responsibility and
- Advocacy and governance.

Continuous Improvement

Access Bank Zambia will:

- Review and update this policy annually to reflect regulatory changes and global standards.
- Train employees and engage stakeholders to build capacity for effective ESG implementation.
- Communicate ESG performance through annual sustainability reports, the Bank's website, and other public disclosures.

This policy is publicly available to all interested parties and is reviewed periodically to take account of applicable local, statutory, regulatory, and customer requirements and any changes in business activity.

This Policy applies to all Bank employees, its contractors, its consultants, and other individuals affiliated with third parties who have access to the Bank's information or business interests.