Guidelines for responsible action with clients

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TABLE OF CONTENTS

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1. Introduction and scope of application

The Redsys Group places its clients at the **centre of its activity**, as one of the main stakeholders affected by our business. For this reason, we must ensure that meeting customer expectations is always a priority in our commitment to providing an essential service, as well as being a source of added value for both the client and their environment and the different entities with which it operates.

Because our clients value and need us to be initiative-taking, our service requires an elevated level of commitment, honesty, and responsibility on our part.

This document applies to all employees, managers, directors, and collaborators, who are obliged to know, understand, and comply with the guidelines contained herein, and who in turn are responsible for implementing, actively promoting and supervising compliance with these guidelines and objectives in their different areas of activity and responsibility.

2. Clients of the Redsys Group

Redsys Servicios de Procesamiento (hereinafter Redsys), as a leading technology provider in the payment industry with more than 35 years of experience, offers its services to entities in the national and increasingly international financial market.

Thanks to the complexity of the sector in which several parties are involved, Redsys offers a wide range of services that cover the entire value chain in this sector, all in an innovative, flexible, and adaptable way to the specific needs and differentiation of each client. Redsys is the point of union between banks, holders, merchants and third parties, thanks to compliance with SEPA requirements, as well as certification by PCI and the schemes of the national and international card brands with which we operate (American Express, MasterCard, Visa, Diners, JCB, Discover and China Union Pay).

In line with the corporate strategy of international and merchant diversification, Redsys also works closely with other national and international clients (merchants, *fintechs*, processors and payment aggregators, among others) on projects as *a technology partner* specialising in innovative and quality payment methods.

In addition, the Redsys Group has the Redsys Salud company, which markets its services, directly or indirectly, to a multitude of health insurance companies, hospital centres, clinics, and medical professionals, among others.

In short, at Redsys we ensure the highest quality, availability, process capacity and security for all our clients.

3. Responsible action guidelines

Through this document, the Redsys Group sets forth the guidelines regarding the required and expected way relations should be maintained and good practices with clients should be promoted, without prejudice and in addition to the provisions established in this respect in the Code of Ethics or other applicable corporate regulations, as appropriate. These guidelines are:

I. **Always observe the excellence in your work.** The setting of high-quality objectives in the provision of commercial services is essential in the Redsys Group, as well as the commitment to solve the different problems that may occur in the most immediate term.

II. **Get to know the client**. Each client is different for the Redsys Group, so it is important to know what each one is like (culture, values, history, or business, among others), as well as what their expectations are for the project or service, they have entrusted to us.

III. **Create a close relationship**. Establish a fluid and productive communication that allows you to obtain valuable information, with the aim of anticipating their needs, offering them what they need.

IV. **Provides equal treatment**. All our clients are an important part of the machinery and activity of the Redsys Group. Give them the time and attention necessary to achieve the results they expect.

V. **Provide a professional service**. You must act with the diligence, responsibility, speed, and commitment on a day-to-day basis that distinguishes the Redsys Group.

VI. **Be clear and transparent**. The use of a clear and concrete language will allow the client to make their decisions with all the necessary information.

VII. **Communicate the existence of a conflict of interest, in accordance with the provisions of the Code of Ethics and the Conflict-of-Interest Policy**. Notify your manager and/or client of any financial or other relationships that may create a conflict of interest with the client, in accordance with the Redsys Group's firm commitment to ethical *compliance*.

VIII. **Respect confidentiality and make exclusive use of the information that comes from the client** for the purpose for which it was given**,** in accordance with current regulations. This constitutes one of the pillars on which the trust relationship that forms the essence of the activity in the Redsys Group is based.

IX. **Encourages** the client, from the beginning of the relationship, to consider the Redsys Group as a *partner* **or collaborating organisation,** beyond the simple provision of services as a supplier.

X. **Adapt to the client's needs** to meet and satisfy their expectations. It offers an individualized and personalized response to each one of them.

XI. **Maintain a constant dialogue with the client and an initiative-taking attitude.** You will have the opportunity, as a representative of the Redsys Group before the client, to generate trust and empathy that will lead to a greater understanding and commitment by both parties.

In short, the Redsys **Group should be the natural partner** of choice for excellence in the payment industry and the private healthcare sector.