BNK Financial Group

ESG Policy Book

Fair Trade Policy

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Your Heart, BNK

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Fair Trade Policy

1. Objective

- BNK Financial Group complies with fair trade-related laws such as the "Monopoly Regulation and Fair Trade Act" in the course of its business activities and fosters a fair competitive environment to practice fair trade. This policy aims to establish the necessary standards and guidelines for employees to comply with fair trade laws and put them into practice.

2. Application Scope

- This policy applies to all employees of BNK Financial Group and its subsidiaries.

3. Target

- Establish a healthy and safe work environment by preventing accidents.
- Foster a safety-centric culture and maintain a 0% industrial accident rate by enhancing employee awareness.

4. Basic Principles

4.1 Prohibition of Unfair Trade Practices

- All members of BNK Financial Group shall not engage in unfair trade practices or violate fair trade laws. Any forms of unreasonable demands, coercion, or provision of disadvantages to the company's stakeholders are strictly prohibited.

4.2 Compliance with Relevant Laws and Regulations

- All members of BNK Financial Group must comply with fair trade laws, including the 'Monopoly Regulation and Fair Trade Act', the 'Act on the Regulation of Terms and Conditions', the 'Act on Fair Labeling and Advertising', and the 'Act on Consumer Protection in Electronic Commerce, etc' as well as subordinate laws such as enforcement decrees and rules of related laws, and internal regulations during their work. They shall not engage in any activities that violate or could be suspected of violating these laws and regulations.

4.3 Contribution to Achieving Organizational Goals

- All members of BNK Financial Group must adhere to fair trade laws and this fair trade policy. Through this, we avoid business opportunity losses due to a reputational damage, minimize fair trade related risks, and contribute to achieving the company's goals.

4.4 Protection and Confidentiality for Whistleblowers

- BNK Financial Group maintains the confidentiality of the whistleblower's identity regarding reports and disclosures related to violations of fair trade laws, ensuring to protect a whistleblower from any evaluation, reassignment, or economic disadvantages due to the report.

5. Implementation Plans

5.1 Implementation of Fair Trade Education

- BNK Financial Group regularly conducts training on fair trade-related laws, including the Fair Trade Act and the Subcontracting Act, to enhance the capabilities procurement personnel in realizing fair trade practices

5.2 Strengthening Compliance with Market Order

- BNK Financial Group conducts semi-annual inspections of all stock transactions carried out by its employees within the group to prevent unfair trading practices. BNK Securities has not only encouraged employee's voluntary reporting but also has submitted personal information consent forms of its employees to the Korea Exchange. Furthermore, BNK Financial Group conducts quarterly inspections to prevent unfair internal transactions between subsidiaries based on the group's internal transaction management guidelines.

6. Others

6.1 Reference

- The 'Monopoly Regulation and Fair Trade Act'
- The 'Act on the Regulation of Terms and Conditions'
- The 'Act on Fair Labeling and Advertising'
- The 'Act on the Consumer Protection in Electronic Commerce, etc.'

6.2 Enactment and Revision History

- June 27, 2024. Policy enacted and implemented
- July 24, 2026. Approved by the ESG Committee

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