



tesselate

# ETHICS & CSR POLICY

Our company's commitments  
to create sustainable and agile partnerships  
& have a positive impact on society and planet

# Message from the Management Committee

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*Tesselate's mission is to create **sustainable and agile partnerships** between our people, partners and clients to make a positive contribution to the financial services ecosystem.*

*Our company has always shown respect for the employees, our customers and our partners.*

*The success of Tesselate lies in **the attitude we adopt** in conducting our business.*

*Social and environmental responsibility is now fully incorporated in our Group and our commitments must be strongly anchored in reality.*

*We can, all together and in all countries, conduct the affairs of our company with ethical values and reduce our environmental footprint while at the same time creating value for all stakeholders.*

*We are happy to share with you our **Ethics & Corporate social responsibility charter** which is an opportunity to define a common frame of reference and to recall our intrinsic values.*

*It is addressed to each of us who are the **ambassadors of our values**. This policy must be a compass that guides our behaviour and clarifies our choices. It represents the foundations of our commitments, which will evolve thanks to you and which will be supervised by our future governance committee in the coming months.*

*We can be proud to belong to an ethical and honest company ! We know that we can count on you to be the best ambassadors & to share these values with all stakeholders.*”

# Scope of application

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## TO WHOM DOES THIS CHARTER APPLY?

This Charter applies to

- all Tesselate Group employees worldwide (permanent and occasional)
- external consultants who work with our customers.
- all partners of the Group, in particular customers and suppliers, in the context of their contractual relations with our company

## HOW TO USE THIS CHARTER?



The purpose of this Charter is therefore not to detail in an exhaustive manner the behaviour to be adopted in each situation but aims to provide benchmarks and to recall the state of mind that must preside over each decision

The monitoring of this policy is carried out by a governance committee. This Charter will be updated regularly according to the evolution of Tesselate's activities as well as legislative and regulatory developments.

## WHAT PENALITY FOR NON-COMPLIANCE OF THIS CHARTER?



Non-compliance with the Ethics and CSR Charter is likely to result in heavy penalties for the Group but also, on an individual basis, for any manager or employee affected by a breach of these principles.

# Embody Tesselate's values

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*Our values represent our culture's foundations and our common language.*

*They are embodied by all of you*

*and guide our actions which lead to the success of Tesselate.*

We are guided by **our three core values** :  
our work ethics help us build agile partnerships that make a positive impact.



**WORKS  
ETHICS**

At Tesselate, work ethics is fundamental to the way we build business, create and grow relationships and collaborate within our teams.

Beyond the frame of legal and internal policies, it implies the respect of talent diversity, inclusivity, trust and a firm commitment to deliver on what we promise.



**AGILE  
PARTNERSHIPS**

We know our talents, clients, suppliers and fintech partners are our building blocks to a successful future, so we take a long-term perspective by creating partnerships within our ecosystem.

Life is unpredictable and so we approach our partnerships with an agility to ensure that they withstand the change that we encounter on a day to day basis.

A qualitative collaboration generates a virtuous circle of efficient contributions and continuous improvements.



**POSITIVE  
IMPACT**

We believe that professional behavior leads to positive impacts.

We empower talent from day one, build agile and sustainable partnerships and actively promote corporate social responsibility initiatives to increase solidarity within our society and to protect our planet.

# Ethics & Commitment it's everyone's responsibility

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This Ethics and CSR Charter expresses commitments of Tesselate, which are available into

3 STRATEGIC AREAS



Tesselate Ethics & CSR commitments



To act with integrity in conduct of our business and promote human rights

## 1 – Ensure compliance with business affairs

Tesselate & its collaborators must

- comply with the **laws and regulations** applicable in all the countries where they carry out their activities,
- prevent **corruption** or any behavior consisting of offering, soliciting, grant benefits and/or illicit payments required in order to obtain and/or maintain a market, or any other advantage irregular,
- fight against **money laundering** and the financing of terrorism,
- that calls for tenders, referencing and contracts are subject to a transparent and fair process **with objective criteria**
- not neither receive nor offer any **gift or benefit personnel** in the context of a business relationship, As an exception, and unless local law is more restrictive, may be offered or accepted non-monetary gifts or invitations, which fall within the normal framework of a business relationship, provided that they are of reasonable value and offered free of any negotiation period,
- respect **personal data** in order to protect all information about people directly or indirectly identifiable and to define the conditions according to which data can be collected and processed.

## 2 – Respect people & working conditions

Tesselate & its collaborators must

- promote fundamental **labour rights** : forced labour, hidden work, child labour,
- identify and prevent **damage** to human rights, and health and safety of people,
- fight against all forms of **harassment and discrimination**,
- ensure an **healthy and safe work environment** to its employees, prevent risks and implement an appropriate action plan, anticipate and take into account the impact human changes in working conditions,
- respect the **major stages of life** (birth, marriage, leave, death of relatives,...) ;
- consider **psychosocial risks** and adopt methods of appropriate management.

federate



#2

To be a committed employer and federate collaborators by boosting level of information, skills development and fulfilment

## 1 – Promote well-being at work & commitment

Tesselate is committed to

- seek any improvement in the work environment and working methods, in terms of **physical and mental well-being**,
- take care about a **balance between professional and private life**,
- promote a permanent and qualitative **social dialogue** with his collaborators,
- ensure **transparent and reliable communication** and provide information support to be at the heart of the life of the company,
- encourage employees to **support communities and civil society**, by sponsoring or participating in any form of social initiatives with charitable objectives

## 2 – Take care of enablement & careers

Tesselate is committed to

- guarantee the best **recruitment process and development for equal opportunity, diversity and inclusion in recruitment**, without asking questions likely to be perceived as discriminatory,
- recruit only on the basis of our needs, based on **professional skills criteria and human qualities**,
- offer each new employee an **onboarding program**,
- provide to employees the means to **acquire or maintain their skills necessary** for the proper exercise of their profession, maximize our training offer and strengthen their employability,
- apply a **fair & motivating salary policy** in accordance with the profession exercised, experience, performance and local contexts.



protect

#3

To deploy more sustainable and environmental friendly solutions to have a positive impact on the society and our planet

## 1 – Protect the environment

Tesselate is committed to

- make every necessary effort to **preserve the environment and our natural resources** :
  - ◆ controlling **energy** consumption in all our sites, and choosing best options for any new situation,
  - ◆ preserve **water** resources by regular monitoring of consumption and adaptation of actions and equipment less consumers,
  - ◆ reduce our **pollution** by promoting the use of products eco-labelled (cleaning, maintenance, gardening...) which limit the content of chemical substances present in rejections, and favoring suppliers respectful of the environment.
- ensure the correct **treatment of waste** in all sites and reduce the amount of raw materials used, and increase the proportion of waste sorted and recycled,
- establish a **Responsible Purchasing policy** to integrate, in the various stages of the contracting process, the aspects of sustainable development, throughout the life cycle of the products or services purchased,

## 2– Contribute in economic and social development

Tesselate is committed to

- establish an **honest relationship** of trust with our partners,
- invest in the **local economy**,
- **make social and solidarity actions** by supporting local associations and foundations,
- encourage the **involvement of employees** in solidarity initiatives.



# Our charter, in a daily application


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## SIMPLE QUESTIONS TO MAKE THE RIGHT DECISION




- ? *Is the situation I am concerned is legal ?*
- ? *Does my situation comply with the charter ?*
- ? *Does my situation expose my company to risks or harm the interests of the group ?*
- ? *Can I talk about it freely or do I have a problem of conscience ?*
- ? *What would happen if this situation were relayed in the media or on social networks ?*

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 *you can talk to your Manager about it in any circumstances,*

 *you can also contact the governance committee that will be elected,*

 *or use our CSR mailbox to report any behaviour or situation contrary to this Charter or to a conventional, legal or regulatory standard : tessellate\_csr@tessellategroup.com*

## WHO TO CONTACT IF YOU ENCOUNTER A DIFFICULTY IN CONNECTION WITH THIS CHARTER ?



# Contact us

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Amsterdam - Brussels -  
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## tesselate

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