

RCI BANK UK LIMITED: SLAVERY AND HUMAN TRAFFICKING STATEMENT

This statement has been produced in compliance with the Modern Slavery Act 2015 in respect of RCI Bank's ("RCI") financial year ended 31 December 2025 and was approved by the Board on 24 February 2026.

The Modern Slavery Act 2015 places an obligation on UK businesses with an annual turnover of £36m or above to produce a slavery and human trafficking statement that details the steps that have been taken to ensure that slavery and human trafficking is not taking place in the business and supply chain. RCI has a zero tolerance to any form of modern slavery. We are committed to acting in an ethical manner, with integrity and transparency in all business dealings.

Our business

RCI is part of the RCI Banque SA Group of Companies) and is dedicated to providing its employees with a positive working environment which complies or exceeds the requirements of all applicable legislation. This is reflected in the RCI employees' policy and procedures which reiterate RCI's commitment to ensuring fundamental rights at work are protected including health and safety, working conditions, prevention of child labour and forced labour.

Our policies on slavery and human trafficking

RCI requires its network of suppliers to comply with the Renault-Nissan Corporate Social Responsibility Guideline and adopt similar policies and practices in their own respective businesses and supply chains. The guideline addresses issues including:

1. Prevention of discrimination
2. Respecting human rights
3. Prohibiting child labour
4. Prohibiting forced labour
5. Ensuring fair and legal remuneration
6. Ensuring fair and legal working hours
7. Ensuring a safe and healthy working environment

Due diligence processes

In addition, the Supplier Management Procedure applies to all purchasing activities at RCI. It emphasises the importance of doing business in an honest, open and ethical way. It requires all suppliers to be compliant with all applicable laws and regulations and forbids RCI from working with those suppliers who use or condone the use of child and/or forced labour or whom do not have policies for occupational risks prevention. Suppliers are reviewed to ensure that adequate policies have been adopted. Pre-contract screening includes modern slavery clauses, audit rights, and responsible disengagement. In-life monitoring covers strategic suppliers with annual attestations and enhanced checks for high-risk categories.

Committing Together for Sustainable Growth and Development

RCI is committed to promote sustainable development in the following areas:

1. Respect for fundamental social rights
2. Social responsibility to employees
3. Supplier and sub-contractor relationships

RCI Training and Whistleblowing Policy

RCI is dedicated to training and providing its employees with the means to report misconduct including the existence of potential or actual risks involving violations of human rights or fundamental freedoms such as slavery and human trafficking. The whistleblowing process enables employees and suppliers to issue alerts anonymously. Overall, this offers further assistance in combating slavery and human trafficking, as it enables employees and suppliers to bring such issues to RCI immediate attention. All employees receive training on the Code of Ethics.

Further steps

As a business, we will always work to the highest professional standards and shall continue to develop and improve our efforts in eliminating acts of modern slavery within our business and supply chain.

On behalf of the Board

Brian Williams

Chief Executive Officer

Date: 24 February 2026