

## SAGA'S SUPPLIER CODE OF CONDUCT: EXPECTED BEHAVIOURS

Saga provides products and services tailored to customers aged 50 or over, including insurance, cruises, package holidays, personal finance and media content. Central to the success of each of these operations are the suppliers we work with. The varied nature of our products and services means we purchase a wide variety of goods and services from suppliers within the UK and internationally. Our supply chain is large and complex, with each supplier often having its own supply chain. Saga is a recognised and trusted brand for the over 50s in the UK. We therefore expect the highest business and ethical standards to apply both within our own businesses and our supply chains.

### ABOUT THIS CODE

Corporate integrity, responsible sourcing and the safety and wellbeing of workers in the countries where we do business are of paramount importance to Saga. These core principles are reflected in this Supplier Code of Conduct: Expected Behaviours, which establishes the types of behaviour Saga expects from any entity that supplies products or services to the Saga Group. Each Saga company will also have its own Supplier Code of Conduct to supplement this Code and which sets out the standards that are reflective of their individual business needs and any relevant regulatory standards.

Suppliers must notify us immediately upon becoming aware of any actual or suspected non-compliance by it or any member of its supply chain with this Code or any other applicable Saga Supplier Code of Conduct.

### SUMMARY OF OUR EXPECTED BEHAVIOURS

<b>Business standards and ethics</b>	We expect high business standards and ethics to be maintained and the highest degree of professional honesty and integrity to be exercised across our supply chains.
<b>Workforce and human rights</b>	We expect all human rights to be respected and all relevant human rights regulations to be complied with, encouraging equal opportunities for all and creating a working environment that is compliant, safe, and fair.
<b>Environmental responsibility</b>	We expect compliance with all relevant environmental regulations and standards and for suppliers to assist us in understanding and disclosing the environmental impact of our activities and products.
<b>Diversity, equity, inclusion and belonging</b>	We expect all employees to be treated equally, fairly, and respectfully, without discrimination, and suppliers to take seriously and resolve any complaints of bullying, harassment, victimisation or discrimination.
<b>Financial crime and competition law</b>	We expect bribery and corruption to be prevented and strict policies and procedures to be maintained to ensure compliance with relevant anti-bribery legislation. We expect compliance with all applicable competition laws, the avoidance of unfair business practices and compliance with applicable anti-money laundering and sanctions legislation. We also expect a zero-tolerance approach to be taken in respect of any behaviour which may constitute tax evasion.
<b>Procurement</b>	We expect appropriate due diligence to be conducted on businesses within supply chains and for any agreements with these businesses to be sufficiently robust to underpin the behaviour we expect.
<b>Vulnerable customers</b>	We expect assistance in ensuring our products and services deliver the best possible outcomes for customers, including those who are considered vulnerable.

### WHO MUST COMPLY WITH THIS CODE?

All suppliers to the Saga Group are expected to comply with this Code and any other applicable Saga Code of Conduct. Suppliers must also ensure that their own workers and representatives as well as their supply chains are aware of and comply with this and any other applicable Saga Code of Conduct and, where appropriate, have systems in place to support and demonstrate such compliance.

Please contact your Saga representative for further details about this and any other applicable Saga Supplier Code of Conduct.