

Human Rights Statement

Bread Financial is committed to promoting and protecting human rights throughout our business operations and engagement with our associates, customers, clients, suppliers and the communities we serve. This commitment is embodied in our company values and culture, which includes treating everyone with respect, being authentic and embracing our differences. We value and strive to operate our business in a manner consistent with human rights principles such as those contained in the United Nations Universal Declaration of Human Rights.

Bread Financial's Commitment

Bread Financial recognizes its fundamental responsibility to protect human rights. We are committed to treating people fairly and maintaining a company culture where every associate, at every level, is treated professionally. We prohibit discrimination, harassment and retaliation. These same standards apply to our interactions with customers, clients, suppliers and others with whom we do business, as well as the communities in which we serve.

Bread Financial honors its commitment through the following actions and efforts:

- We prohibit discrimination, harassment and retaliation, and we offer equal employment opportunity to all. We will not discriminate based on race, religious creed, color, national origin, ancestry, physical or mental disability, medical condition, genetic information, marital status, sex and gender, gender identity and gender expression, age, sexual orientation, Civil Air Patrol status, military and veteran status, or any other status protected by law or by Bread Financial policy. We are committed to promoting a diverse, inclusive, equitable and prosperous workplace where associates are valued and heard.
- We maintain a [Code of Ethics](#) (Code) that outlines our values and principles, and provides guidance to help our associates make sound decisions and perform their duties ethically and responsibly. Our associates receive training on the Code and are required to acknowledge that they have read and understand the Code on an annual basis.
- We have an open door policy and encourage associates to ask questions and to speak up if they have concerns or suspect unethical conduct. We provide several channels through which associates can speak up, including an Ethics Office and an Ethics Helpline, which is run by an independent third party, is available 24/7 and enables confidential and anonymous reporting. Bread Financial does not retaliate or permit retaliation against anyone who raises questions or concerns in good faith.
- We strive to provide a safe and secure work environment for our associates. We also promote healthy lifestyles and support activities that enhance our associates' overall health, well-being and work-life balance.
- We comply with all applicable laws, rules and regulations in the countries and jurisdictions where we do business, including those that address labor, safety, health, anti-discrimination and other workplace laws.
- We expect that our suppliers, contractors and consultants share our commitment to human rights when doing business with us. These third parties are expected to abide by our Supplier Code of Conduct, which includes provisions relating to treating others fairly and with respect, complying with laws, rules and regulations, applying sound employee relations practices and conducting their business free from any form of slavery, human trafficking or any other forced, compulsory or child labor.
- We adhere to responsible underwriting practices and strive to treat all current and prospective customers equitably through financial wellness and inclusion; consumer privacy protections; and fair, unbiased lending.
- We support our communities by advancing social and environmental issues for all. We ensure that our support is fair and that our community partners are held to the same standards as those of our associates and suppliers.
- We regularly engage with both internal and external stakeholders – including our associates, investors, clients and other partners – to solicit their feedback and understand their sentiments regarding a variety of topics, including environmental, social and governance (ESG) matters believed to affect our business performance and long-term success. This engagement enables us to identify, prioritize and validate our most material topics and related actions.