

May 24, 2021

H.E. António Guterres
Secretary-General
United Nations
New York, NY 10017
USA

Dear Mr. Secretary-General,

I am pleased to confirm that MONETA Money Bank, AS supports the Ten Principles of the United Nations Global Compact on human rights, labour, environment and anti-corruption. With this communication, we express our intent to implement those principles. We are committed to making the UN Global Compact and its principles part of the strategy, culture and day-to-day operations of our company, and to engaging in collaborative projects which advance the broader development goals of the United Nations, particularly the Sustainable Development Goals. MONETA Money Bank will make a clear statement of this commitment to our stakeholders and the general public.

At MONETA Money Bank, we realize the importance of our actions and our social attitude. Therefore, we unequivocally stand against violation of human rights around the world or the tolerance thereof. MONETA Group defends human rights as declared by the Universal Declaration of Human Rights (UDHR) and other local and international documents on human rights and liberties. MONETA refuses any form of forced labour including child labour.

With emphasis on its employee policy MONETA stands against any form of discrimination and unfair approach to its employees. This has been also confirmed by the foundation of MONETA's own internal committee for diversity, inclusion and gender equality called MON FAIR. Furthermore, the institute of Employee Ombudsman is available to all employees, who can contact their Ombudsman at any time.

Deep in its core, MONETA has the principle of transparency and openness and the related anti-corruption and anti-bribery policies. MONETA strictly applies this approach towards its suppliers and other partners. Fair and equal approach is also promoted towards our clients as anchored in our Code of Ethics and other binding company policies.

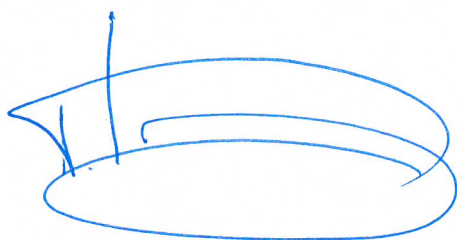
MONETA is aware of the influence of its day-to-day operations and their impact on the environment. Our approach in this area includes formation of a complex ESG strategy which, in addition to the environmental issues, involves social and governance targets. MONETA continuously takes systematic steps towards protection of the environment, including measurable outcomes such as reduction of its own carbon footprint. Since 2016, MONETA has achieved reduction of CO₂ emissions of more than 58% while also making a commitment this March to reach carbon neutrality in direct emissions by the end of 2025. Responsibility towards the environment is also reflected in organization of the products and services provided and the selection of our clients, whose business plans we help put into practice. MONETA leads its business partners by example, having one of the largest corporate fleet of electric cars in the Czech Republic and purchasing only green electricity for its branches and headquarters. It is also a member of the CZ-BIOM Association for biogas stations.

Support of innovative projects and promotion of new technologies in relation to the environment is one of our major steps, which is why MONETA also participates in, for example, the Smart Landscape 2030+ project in cooperation with the Czech University of Life Sciences focusing on examination of climate changes after 2030 and their impact on soil quality.

We recognize that a key requirement for participation in the UN Global Compact is the annual submission of a Communication on Progress (COP) that describes our company's efforts to implement the Ten Principles. We support public accountability and transparency, and therefore commit to report on progress within one year of joining the UN Global Compact, and annually thereafter according to the UN Global Compact COP policy. This includes:

- A statement signed by the chief executive expressing continued support for the UN Global Compact and renewing our ongoing commitment to the initiative and its principles. This is *separate* from our initial letter of commitment to join the UN Global Compact.
- A description of practical actions (i.e., disclosure of any relevant policies, procedures, activities) that the company has taken (or plans to undertake) to implement the UN Global Compact principles in each of the four issue areas (human rights, labour, environment, anti-corruption).
- A measurement of outcomes (i.e., the degree to which targets/performance indicators were met, or other qualitative or quantitative measurements of results).

Sincerely yours,

A handwritten signature in blue ink, appearing to read 'Tomáš Spurný', enclosed within a blue oval shape.

Tomáš Spurný
CEO MONETA Money Bank, AS