

OUR RESPONSIBLE PURCHASING POLICY









Crédit Agricole Group is strengthening its **Responsible Purchasing Policy**, in order to meet major upcoming challenges, contribute to the overall performance of its companies and act for the climate and the transition to a low-carbon economy. It is fully in line with the Group's Ethics Charter and Societal Project.

Crédit Agricole's Responsible Purchasing Policy aims to promote the purchase of a good or service by taking into consideration both the right need, and the economic, societal and environmental aspects of meeting this need, all the while ensuring a good balance of relations between the company and its suppliers, and respecting reciprocal rights.

This policy is part of a committed and responsible approach, and is intended to be a mutual vector of progress and innovation. It is aimed at all employees who are stakeholders in the purchasing process, and their suppliers.

OUR RESPONSIBLE PURCHASING POLICY IN 6 KEY POINTS AND 16 PRINCIPLES

- 1**  **To adopt a responsible behaviour in relation to suppliers**
 - Ensure balanced business relationships by adopting respectful practices and behaviours.
 - Promote reciprocal commitments while respecting the rights of all.
 - Provide purchasing forecasts.
- 2**  **To contribute to the economic competitiveness of the ecosystem**
 - Encourage the diversity of local businesses and strengthen cohesion and social inclusion.
 - Promote communication with local stakeholders and thus contribute to regional development.
 - Stimulate innovation with our suppliers to create value.
 - Assess the overall life cycle cost.
- 3**  **To continuously monitor the quality of relations with suppliers**
 - Involve buyers as soon as they express their need.
 - Strengthen the procurement skills of internal players (buyers/prescribers).
 - Develop mutual knowledge between companies and suppliers.
 - Establish a mediation mechanism
- 4**  **To integrate environmental and societal aspects in our purchases**
 - Identify and map risks and opportunities.
 - Integrate CSR criteria in the choice of a good or service and in the selection of our suppliers.
- 5**  **To act for the transition to a low-carbon economy**
 - Work alongside all our businesses to change the way they operate, in a low-carbon approach.
 - Engage with and encourage our suppliers to measure their carbon footprint and reduce their emissions.
 - Take carbon weight into consideration in the evaluation, referencing and monitoring of our suppliers
- 6**  **To include this responsible purchasing policy in existing governance systems**