

CODE OF ETHICS



Our Commitment to Integrity

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PREAMBLE

At InterCorp Financial Services Inc. (IFS), we believe in responsible and transparent financial solutions for all, contributing to build a better society and helping people achieve financial well-being.

We are convinced that the best way to achieve this purpose is by making the right decisions with integrity. For this reason, we expect our directors, employees, and stakeholders to always act ethically, regardless of their position, geographic location, or level of responsibility.

The Code of Ethics reflects our principles and values, as well as the way in which we achieve our purpose and strengthen our reputation.

Thank you for joining us in our commitment to do things right, we are confident that we will achieve our purpose together!

Luis Felipe Castellanos

1. PURPOSE AND SCOPE

The IFS Code of Ethics represents our beliefs, values, and principles, and establishes the guidelines and standards of conduct that must guide the decision making and actions of directors, employees, suppliers, contractors and business partners of IFS and its subsidiaries, in their relationship with customers, shareholders, directors, employees, counterparties and other stakeholders.

2. WILFULL BLINDNESS

Acting with integrity is a fundamental part of our decisions and behaviors; therefore, we must play a leading role in identifying and reporting misconduct. In this sense, if we are aware of any misconduct and deliberately ignore it, we incur in “willful blindness”, a situation that makes us as liable as the person taking part directly in the misconduct.

3. REPORTING CHANNELS AND WHISTLEBLOWER PROTECTION

All directors, employees, suppliers, customers and other stakeholders of IFS and its subsidiaries have the right and duty to report behavior that violates the guidelines of this Code of Ethics or any other improper act, and may do so anonymously through our whistleblower channel:

- Web: <https://ifs.com.pe/whistleblower-hotline/>

We have a zero-retaliation policy and the appropriate mechanisms in place to ensure the integrity and confidentiality of the reports.

All IFS subsidiaries have whistleblower channels and a Code of Ethics, which may establish stricter standards, but never less strict than those set out in this document.

4. LIABILITY AND PENALTIES

Directors, employees, suppliers and business partners of IFS and its subsidiaries represent us at all times and in all places. They are therefore obliged to comply with the guidelines set out in this document 24 hours a day, 7 days a week.

Failure to comply with the guidelines of this Code of Ethics will result in sanctions that may range from a warning to dismissal or termination of contract, as the case may be.

5. OUR COMMITMENT

IFS and its subsidiaries are committed to:

5.1. Diversity, equal opportunity and respect

We promote fair, equitable and respectful treatment, maintaining an inclusive environment, free of discrimination, harassment, violence, or any conduct that violates the dignity and integrity of people.

To do so:

- We encourage honest communication among IFS members and their subsidiaries.
- We work as a team, respecting the different opinions and contributions of all.
- We respect the work environment, our directors, employees, suppliers, customers, clients, users, as well as other stakeholders, and build relationships of trust by maintaining a safe and inclusive environment, with respectful, fair, and dignified relationships among all.
- We provide equal opportunities for professional and salary growth.
- We select professionals based on their talent, training, competencies and experience.
- We provide remuneration and labor benefits equivalent to those received by employees with the same level of responsibility or workers in the reference labor market, in accordance with the duties and responsibilities assigned to them.
- We recognize and promote respect for human and labor rights in line with international standards.

In IFS and all subsidiaries is prohibited to:

- Discriminate based on race, ancestry, gender, age, religion, nationality, academic level, political affiliation, physical disability, marital status, sexual orientation, or any other characteristic.
- Engage in aggressive and/or negative verbal or physical behavior intended to intimidate, hurt, frighten, threaten or intentionally exclude a person or a particular stakeholder.
- Carry out hostile or offensive treatment of a person in the workplace, by any means.
- Impose and/or permit any form of forced or compulsory labor or child labor.
- Make sexual requests, sexually offensive acts and comments, sexist, indecent or obscene conversations, gestures, statements, or comments.
- Be aware of any behavior that violates our commitment to diversity, equal

opportunity and respect, and fail to report it.

5.2. Integrity of financial and non-financial reports

Our records fully reflect our commercial, accounting, and financial situation.

To do so:

- We communicate and maintain business, financial and non-financial agreements, transactions, operations, and reports in a transparent, accurate, timely, clear, complete, and comprehensive manner.
- We report financial information in compliance with the rules, accounting practices and standards applicable to IFS and its subsidiaries.
- We disclose complete, fair, timely and clear information in our public communications, regulatory filings and reports submitted to shareholders, investors and regulators.

In IFS and all subsidiaries is prohibited to:

- Falsify or manipulate in any way, financial and non-financial reports.
- Deliberately providing or recording false or erroneous data.
- Become aware of any manipulation or concealment of financial and/or operational reporting and fail to report it.

5.3. Protection of Proprietary Information and Intellectual Property

We protect the confidential information of IFS, its subsidiaries, directors, officers, employees, customers, suppliers, and other stakeholders.

To do so:

- We use inside information only for corporate purposes and prevent it from being used for other means.
- We comply with regulatory and legal obligations regarding banking secrecy, stock market secrecy, confidential information, and personal data protection.
- We protect our intellectual property and information systems by encouraging the proper use of information that we reproduce or distribute by any physical or electronic means.
- We reserve the right to review and examine assets used by employees, which may include e-mail, messaging, data and files recorded on the equipment or network of IFS and its subsidiaries.

In IFS and all subsidiaries is prohibited to:

- Use, appropriate or improperly disclose confidential, restricted or privileged information without authorization, including personal data of customers, directors, employees and other stakeholders, as well as information protected by specific laws and regulations applicable to the financial sector and/or securities market, and in accordance with the internal policies of IFS and its subsidiaries.
- Use privileged information of the company or customers to obtain undue advantages for their own benefit or for the benefit of third parties.
- Disclose customer or market strategies, strategic plans and any other information that could jeopardize the competitiveness of IFS and/or its subsidiaries.
- Misuse of access, sharing of keys or passwords provided for the development of their work.
- Deliberately, negligently or carelessly failing to comply with privacy policy, personal data protection, insider trading, antitrust, competition or other guidelines issued by IFS and/or its subsidiaries.
- Be aware of any misuse of confidential information and/or intellectual property and not report it.

5.4. Conflict of Interest

A conflict of interest arises when personal activities or relationships are incompatible or collide with the performance of our duties and/or the interests of IFS and its subsidiaries.

To do so:

- We avoid situations in which our personal relationships or interests may improperly influence the execution of our responsibilities, our business relationships with suppliers, customers or other stakeholders, or our work decisions.
- We hire directors, employees, suppliers, and other stakeholders based on their knowledge, experience, merit, reputation, technical and service quality.
- We declare, consult, and seek approval from the appropriate bodies in the event that we identify any situation that may affect or appear to affect our ability to make the best decisions for IFS and its subsidiaries.
- We decline gifts and hospitality from customers, suppliers and/or third parties to prevent them from influencing objective decision making. Each subsidiary has a policy that regulates exceptions for giving and receiving gifts and hospitality.

- We abstain from making decisions and declare any possible conflict of interest related to IFS and/or its subsidiaries in case we have any family relationship or affinity with a shareholder, director, employees, customer, supplier or other stakeholder.
- We must request approval from our leaders before accepting a proposal to provide professional services to a public or private entity to avoid conflict of interest.
- We report any irregular behavior that may be damaging the interests and reputation of IFS and its subsidiaries by implementing guidelines for the recruitment and hiring of family members and friends.
- We have good credit and financial ratings.

In IFS and all subsidiaries is prohibited to:

- Conduct personal business inside and outside the company facilities that may hinder the performance of functions or objective decision-making.
- Participate in hiring or selection processes involving family members or close associates who influence objective decision making.
- Maintain sentimental relationships with collaborators, directors or suppliers, and other stakeholders with whom there is a direct relationship of control, subordination, or report, as well as in other cases in which this may hinder objective decision-making.
- To be aware of any conflict of interest and not report it.
- Being a shareholder, director or representative of a supplier of IFS or its subsidiaries, when the position is related to the service provided by such supplier.
- Maintaining a poor rating in the credit bureaus and being over-indebted in the financial system.

5.5. Responsible corporate representation and safeguarding of reputation.

We protect the reputation of IFS and its subsidiaries, always respecting its values and principles, behaving properly in the work, social and family spheres.

To do so:

- We protect and strengthen the image, reputation, assets, and culture of integrity of IFS and its subsidiaries and require our stakeholders to comply with our ethical standards.
- We carry out off-site activities in a responsible manner, always taking care of our reputation, including the responsible use of our personal social networks.
- We respect the right of our employees to participate, on a personal basis, in the activities of various religious, educational, political, and other organizations, in which they must

always act in a respectful and responsible manner.

In IFS and all subsidiaries is prohibited to:

- Behave or disclose statements through physical or digital media, including social networks, that damage the image of IFS, its subsidiaries, directors, employees or other stakeholders, even if it has been made in a personal, social or family sphere.
- Compromise the image of IFS or its subsidiaries in personal activities of a political, religious, sporting, or social nature.
- Be aware of any action that jeopardizes the reputation of IFS or its subsidiaries and not report it.

5.6. Safe and Healthy Environment

At IFS and its subsidiaries, we conduct business in a safe and healthy manner, taking care of our employees and other stakeholders.

To do so:

- We promote a safety culture based on prevention, maintaining a safe and healthy work environment for our employees, managers, and visitors, and always complying with the safety provisions established by IFS and its subsidiaries.
- We act and/or promptly report risks or accidents in order to apply the necessary measures in a timely manner.

In IFS and all subsidiaries is prohibited to:

- Engage in any behavior that jeopardizes the safety and health of employees, managers, and third parties who are in our facilities.
- Work under the influence of toxic substances or consume alcoholic beverages during the hours assigned for the performance of their work.
- Be aware of any behavior of employees or third parties that undermines the safe and healthy environment for all and fail to report it.

5.7. Compliance with Laws and Regulations

We design all our products and services in compliance with external and internal standards applicable to IFS and its subsidiaries.

To do so:

- We comply with local and international regulations issued in the jurisdictions in which IFS

and its subsidiaries operate.

- We comply with internal policies and guidelines of IFS and its subsidiaries.
- We implement robust processes and continually train ourselves to prevent any activity related to corruption, money laundering, terrorist financing and/or other illicit activities.

In IFS and all subsidiaries is prohibited to:

- Deliberately or negligently failing to comply with internal policies and guidelines, as well as any applicable laws in the jurisdictions in which IFS and its subsidiaries operate.
- Suggest to a customer, partner, supplier, or other stakeholder to violate the internal and external rules applicable to IFS and its subsidiaries.
- Disclose any internal investigation related or linked to a customer, collaborator, supplier or other stakeholder.
- Be aware of non-compliance with external and internal standards that apply to IFS and its subsidiaries and not report it.

5.8. Anticorruption and Interaction with Public Officials

We are committed to maintaining honest and transparent relationships with private and public officials.

To do so:

- We conduct our operations with integrity, impartiality and without taking undue advantage.
- We conduct ourselves in accordance with the policies and guidelines established by IFS and its subsidiaries and in line with local and international anti-corruption standards aimed to prevent any act of corruption.
- We monitor and comply with the guidelines established for the interaction of our employees and representatives with Public Officials.
- We respond to regulatory entities in an honest and transparent manner, complying with the commitments assumed, providing accurate, appropriate, and timely information for proper supervision.
- We interact with public officials on behalf of IFS or its subsidiaries without seeking undue advantage or benefit.
- We do not make donations or contributions to candidates or political parties with IFS or its subsidiaries' resources. If an employee makes political donations or contributions, under no circumstances should they be made using the name of IFS or its subsidiaries.

In IFS and all subsidiaries is prohibited to:

- Offer, give, request, or accept any kind of reward, benefit or incentive, as well as any contribution, donation or sponsorship on behalf of IFS or its subsidiaries, in order for a public or private official to act improperly or to grant an improper advantage.
- Deliberately or negligently failing to comply with the rules or policies issued by IFS or its subsidiaries to prevent acts of corruption.
- Make an offer to a representative of the public or private sector with the aim of obtaining preferential treatment.
- Offer or make on behalf of IFS or its subsidiaries, donations or political contributions to acts promoted by candidates, parties, or political organizations.
- Be aware of a any acts of corruption and not report it.

5.9. Fair Competition

We conduct our business committed to fostering fair competition, promoting innovation and continually improving our products and services.

To do so:

- We respect our competitors, without referring to their brands in a negative or demeaning manner.
- We develop our business, set prices and commercial aspects independently of our competitors.
- We compete fairly and honestly, based on our ethical principles and in compliance with the Antitrust laws.

In IFS and all subsidiaries is prohibited to:

- Take advantage of a leading position in the market or make agreements with other companies to manipulate market conditions, prices, or bidding processes.
- Obstruct in any way our competitors, or misuse the reputation, image, or intellectual property of other companies.
- Engage in, allow, or become aware of, and fail to report any anti-competitive behavior.

5.10. Honesty

We are convinced that we will achieve our mission and vision, acting with honesty in any situation that may arise.

To do so:

- We reject any dishonest act such as fraud, theft, robbery, unlawful appropriation, or misuse of resources of IFS and its subsidiaries, directors, employees, customers, suppliers and/or the public.
- We act with integrity and transparency in our daily decision-making.

In IFS and all subsidiaries is prohibited to:

- Conceal information, carry out fraud, falsifications, provide false information, generate or take advantage of errors or omissions in the procedures, systems or virtual media to obtain benefits for themselves or in favor of third parties.
- Use ambiguous or misleading terms or explanations, as well as conceal relevant information for making informed decisions.
- Steal money or goods from IFS and its subsidiaries, customers, employees, suppliers and other stakeholders.
- Misuse the assets assigned by IFS or its subsidiaries for personal use or for third parties or for purposes unrelated to their work.
- Encourage others to engage in dishonest or fraudulent acts.
- Be aware of any dishonest act and fail to report it.

5.11. Commitment to the community and the environment

We acknowledge that our activities have an impact on the community and the environment; therefore, we are committed to raising environmental awareness, preventing environmental impacts, and positively impacting the communities in which we operate.

To do so:

- We measure and monitor our carbon footprint in order to reduce our impact.
- We promote the responsible use of resources (energy, water and waste).
- We seek that our participation adds value and helps community development, working actively with stakeholders.
- We evaluate environmental, social and governance (ESG) factors in the projects we finance or invest in, encouraging our clients and stakeholders to move towards socially

and environmentally responsible business practices.

In IFS and all subsidiaries is prohibited to:

- Be aware of any action that threatens our commitment to the community and the environment and not report it.

Commitment – Code of Ethics

Our Code of Ethics reflects our commitment to integrity and guides our behavior towards our principles, therefore I,

hereby confirm that I have received and read this code and commit myself to comply with its guidelines to strengthen our value of Integrity.

I also agree to cooperate with any investigation or evaluation conducted by IFS or its subsidiaries, participating in face-to-face and/or virtual meetings, as well as authorizing, delivering and allowing access, review and use of all physical or electronic information, which is in any place or equipment delivered by IFS or its subsidiaries or those where access to electronic communication tools or systems used for the execution of my duties has been configured or installed.

Signature

Identification document