

Non-Discrimination and Anti-Harassment Policy

I. Introduction

IFS is firmly committed to fostering a safe work environment in IFS and each of our subsidiaries. We believe in the value of diversity and uphold the dignity of all individuals; thus, we expect our subsidiaries to maintain a zero-tolerance policy for any form of discrimination, including sexual and non-sexual harassment.

II. Objective and scope

This Policy establishes a common framework for preventing, addressing, and correcting incidents of sexual and non-sexual harassment across all IFS' subsidiaries.

Scope: This Policy applies to all board members, employees, customers, and suppliers of IFS and its subsidiaries.

Each subsidiary will follow the procedures, timelines, and committee requirements established by local regulations in the country where it operates as well as IFS' high standards for prevention, victim protection, and due process set out in this Policy.

III. Definitions

1. **Sexual harassment:** Any unwelcome conduct of a sexual or sexist nature that creates an intimidating, hostile, or humiliating work environment, or negatively affects the activity or employment status of the person affected.
2. **Non-sexual harassment:** Any unwelcome behavior, act, or remark in the workplace that, while not sexual, is discriminatory, intimidating, offensive, demeaning, or threatening.
3. **Conduct of a sexual nature:** Includes unwelcome physical, verbal, visual, or online behavior of a sexual nature (e.g. sexual comments, leering, touching, pornographic content).
4. **Sexist behavior:** Actions or attitudes that reinforce stereotypical roles or characteristics attributed to a particular gender, suggesting subordination of one sex or gender over another.

IV. Employees Commitment

IFS' subsidiaries must ensure that all board members, employees, especially those in leadership roles, demonstrate and promote the following commitments:

1. Treat all individuals with whom relationships are established for work reasons (e.g. employees, customers, suppliers) with respect to their dignity and fundamental rights.
2. Refrain from engaging in any action, attitude, or behavior of a sexual or sexist nature that is offensive, humiliating, degrading, distressing, intimidating, hostile, or that reinforces stereotypes implying the subordination of one individual to another.
3. Act appropriately when witnessing sexual or non-sexual harassment: do not ignore or tolerate them, voice disapproval, prevent repetition or escalation, and report them through official channels.

V. Framework Guidelines

IFS and its subsidiaries are responsible for including the following guidelines for the prevention, care, and corrective actions of sexual and non-sexual harassment in their framework:

1. Share the content of its respective sexual and non-sexual harassment policies and the established reporting channels with their employees, customers and suppliers.
2. Carry out training sessions regarding the prevention of sexual and non-sexual harassment, throughout the employees' employment cycle.
3. Implement annual evaluations to identify employees' perception regarding sexual and non-sexual harassment situations to design strategies and trainings.
4. Conduct retrospectives to assess the effectiveness of management and prevention initiatives implemented throughout the year by Human Resources and, where legally required, by the Sexual Harassment Prevention Committees in their respective jurisdictions, with the aim of identifying gaps and planning improvements.

VI. Investigation protocols

Each subsidiary shall implement procedures that are confidential, impartial, prompt, and effective. Key elements include:

1. Complaint process:

- 1.1. IFS and its subsidiaries will provide designated contacts and access to a dedicated Ethics Channel.
- 1.2. Complaints may be submitted verbally, in writing, or electronically. Verbal complaints must be formally documented. The complaint should include relevant details, names of the accused and witnesses, and any supporting evidence.
- 1.3. All procedural steps and communication with all the people involved will be documented through formal channels.
- 1.4. The identities of the victim, complainant, and witnesses (upon request) will remain confidential outside of the investigation process.

2. Support for victims:

- 2.1. Medical and psychological support: Upon receipt of a harassment complaint, subsidiaries shall promptly provide medical and psychological assistance to the affected individual, either through internal resources or external professionals.
- 2.2. Protective measures: Apply context-specific measures to safeguard the victim and maintain the integrity and fairness of the investigation. These may include modifications to the work environment and, where necessary, protection for witnesses.

3. Investigation Body: Depending on each subsidiary, a specific governance and decision-making structure may be established (e.g. Sexual Harassment Intervention Committee).

4. Corrective actions: Confirmed instances of sexual or non-sexual harassment must result in disciplinary measures proportionate to the gravity of the incident, aligned with relevant labor legislation and the internal policy framework of the respective subsidiary.

Approved by the Board of Directors of InterCorp Financial Services, Inc. on August 11, 2025.