

SUSTAINABILITY POLICY

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1. Introduction

IFS recognizes the vital role of the financial and insurance institutions in the transition to a more sustainable world. The company also recognizes the great opportunity to positively impact the climate in which it develops its activities and operates its subsidiaries, its stakeholders, and the environment.

Given this, to strengthen its business model and with a long-term view, IFS seeks to consolidate itself as a financial and insurance platform that incorporates environmental, social and governance (ESG) criteria in its operations and in the relationship with its stakeholders to promote the sustainable development of Peru. To this end, IFS adopts and encourages, in its subsidiary companies, voluntary commitments in environmental, social and corporate governance matters that go beyond legal obligations and that are aligned with global sustainability standards, the Principles of Responsible Banking (when applicable) and the United Nations Sustainable Development Goals (SDGs).

At IFS, sustainability is a cross-cutting responsibility for the companies that integrate the financial platform, so that its vision and principles are put into practice in all the companies' daily operations and activities.

2. Definitions

Environment	It is composed of variables of nature (climate, plants, water, biodiversity, among others) that interact with the Companies' operations, determine the welfare of living beings, and support the development of economic activities.
Employees	Employees (fixed or indefinite term), officers or directors of the Companies.

Community	Group of people who live and interact in areas close to where the Companies carry out their operations.
Companies	Intercorp Financial Services - IFS and its subsidiaries, which integrate the financial and insurance platform of the Intercorp Economic Group.
Suppliers	Any person, company or entrepreneurship that provides services, supplies or commercial products to the Companies.
Sustainability	Satisfy current needs without compromising the ability of future generations to satisfy theirs, guaranteeing a balance between economic growth, environmental care and social well-being.

3. Objective

The Sustainability Policy establishes the guidelines for the sustainable management and operations of the companies, including their supply chains; considering global standards, best practices in their respective sectors and a constant search for innovation. In this way, we seek to strengthen a culture of sustainability and the fulfilment of its purposes.

This Policy is developed within the framework of the Sustainability Guidelines and other corporate policies of the Intercorp Group. The conditions contained in this Policy will apply to the Companies. They will be developed and complemented in each of the subsidiaries according to the nature of their business, operations, and other internal and external regulations that may be applicable.

4. Scope

The interpretation, application and implementation of the Sustainability Policy are transversal. Therefore, it is the responsibility of the Companies to incorporate in the development of their strategic plans, activities, operations, products, and services in Peru.

5. General Sustainability Principles

The companies will comply with the following general principles of action in matters of sustainability:

A. Ethics and Integrity

- We work with ethical reasoning and transparent conduct to develop our activities.
- We ensure the confidentiality of our information and that which is shared by our shareholders, customers, Suppliers and Employees.

- We avoid and, to be the case, declare the existence of conflicts of interest that may put the relationship with our stakeholders at risk.
- We comply with the legislation and regulations applicable to each company.
- We reject any irregular practice to obtain business advantages. Furthermore, we respect the free market and competition rules between our suppliers and competitors.
- We promote fair operational and commercial practices with suppliers, complying with high-quality standards and transparency, ensuring the alignment of Suppliers with the Company's sustainability standards and criteria.
- We do not participate in or promote activities of a political nature.

B. Human Rights

- We are committed to diversity, equity, and inclusion. Given their importance in building a fair society with equal opportunities for all, we proactively promote them.
- We reject practices of forced labor, child exploitation, discrimination based on race, color, nationality, ethnicity, religion, gender, sexual orientation, marital status, age, disability, or any other discriminatory practice that violates the dignity of people.
- We promote healthy and safe work environments, free from harassment, abuse, intimidation or violence, and the development of initiatives to serve vulnerable groups (women, the LGTBQ community, the elderly, migrants, among others).
- We respect the freedom of collective association and the opinion of our Employees.
- We provide our Employees with the required training for the proper performance of their duties, personal and professional development, fair compensation and a work-life balance.

C. Development and Inclusion

- We contribute to the social and economic progress of the country through our economic activity.
- We seek to facilitate access to financial and insurance products and services for more Peruvians through initiatives and solutions which are mainly digital.
- We are committed to developing entrepreneurs, small and medium companies, and their economic growth through financial education and - mainly- digital solutions that enhance their development.

D. Service and Innovation

- We aspire to deliver the best experience with innovative digital solutions anytime, anywhere.
- We provide timely and educational information about our channels, products, and services and diligent attention to our customers' complaints and suggestions.

- We responsibly promote sustainable practices that allow our clients and users to carry out projects with economic, social and environmental impact.

E. Environmental and Climate Commitment

- We are committed to the responsible use of the available resources in the environment without compromising future generations. Therefore, we develop our activities with an eco-efficiency approach.
- We seek to influence our stakeholders through communication, sensitization and awareness of sustainable development and environmental management.
- We are committed to promoting innovative actions to reduce environmental impacts and generate greater efficiency in the Company's value chain, enabling a circular economy.
- We will progressively incorporate the opportunities and risks related to climate change in our strategy, processes and risk management aligned to the Paris climate agreement goal of holding global temperatures to no higher than 1.5C above pre-industrial levels.

F. Partnerships and public engagements

- We are committed to contributing to the integration of ESG criteria in the financial system as a whole.
- We participate in initiatives in collaboration with our stakeholders, such as our investors, clients, trade associations, among others, to achieve a sustainable transformation of the Peruvian financial sector, specifically in topics that are material to IFS, such as sustainable finance, financial inclusion and education, SME development, cybersecurity, business ethics, among others.
- The Chief Sustainability Officer will verify each year that the trade associations in which we participate, published annually in the sustainability report, are aligned with the principles of this Policy and with international agreements such as the UN Global Compact and the Paris Agreement. If there are discrepancies between the activities of such trade association and our principles, we will contact the trade association with clear timelines and an escalation process if necessary, and we will proactively encourage dialogue with other members of that trade association to make it comply with the above-mentioned principles.

6. Governance

The IFS Board of Directors will supervise the application and implementation of the Corporate Sustainability Policy in the companies. For those purposes, the following governance was put into place:

- The IFS Chief Sustainability Officer (CSO), who will oversee the application of the IFS sustainability strategy; as well as being in constant coordination with its subsidiaries to ensure the implementation of the Sustainability Policy of each of them are aligned with this Sustainability Policy and the other guidelines established by the IFS Board of Directors in this regard. The results of the implementation of the ESG strategy are presented to the IFS board at least once a year by the CSO.
- Sustainability Owners at each subsidiary are responsible for the management and implementation of the sustainability policies in each of them with the permanent support of the Chief Sustainability Officer and its respective boards of Directors.

- Executive Sustainability Committee composed by each of the 4 CEOs, one per subsidiary, responsible for deciding strategic priorities, allocating resources, assigning responsibilities and overseeing the implementation of initiatives at executive level. This committee meets in the opportunities required by IFS' CEO but no less than twice a year.

August 12, 2024

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