



Live more, Bank less

DBS Diversity, Equity & Inclusion Policy





1. Objective

As a bank principally based in Asia, we embrace Diversity, Equity and Inclusion to enable us to attract the best people, build the best teams and produce the best work. We firmly believe that the bank's continued success is made possible by our employees.

We are committed to ensuring a workplace where employees are treated with dignity and respect. Our approach to Diversity, Equity and Inclusion ensures that all our people policies, programmes, and practices respect the rule of law and reference best practices in the markets that we operate in. We also respect the diversity of economic, legal, social, cultural, historical and religious backgrounds in Asia.

We endeavour to build the long-term careers of our people, helping them Live Fulfilled and enabling them to Be the Best, Be the Change and Be the Difference to create impactful outcomes for our customers and communities.

To build an equitable and inclusive workplace where all employees feel valued, cared for and invested in, we:

- **Value diversity and respect for all individuals:** We recognise and accept diverse identities, backgrounds, ways of thinking and abilities.
- **Establish fair and equitable processes:** We treat everyone fairly and equitably in all aspects of employment.
- **Promote an open and inclusive working environment:** We ensure psychological safety in the workplace where alternate or challenging views from all individuals are always encouraged and occur in practice.
- **Ensure no tolerance for discrimination and harassment:** We promote a safe work environment free of unlawful discrimination and harassment, and encourage employees who witness inappropriate behavior to speak up without fear of retribution.

2. Scope

This Policy applies to all entities of the DBS Group. It provides guidance to our employees regarding their responsibilities relating to human rights.

3. Driving Diversity, Equity & Inclusion

We are committed to providing equitable opportunities for our diverse employees to be their best at work and in life.



We drive this in the following ways:

- **Recruitment:** We hire people on the basis of merit through skills, relevant experiences or ability to perform the job regardless of age, race, gender, religion, marital status and family responsibilities, or disability.
- **Remuneration:** We are committed to regularly reviewing our compensation practices to ensure that our pay is fair and equitable.
- **Talent Development:** We are committed to building long-term careers for our employees by providing a robust range of education, exposure, and experience opportunities.
- **Flexible Working Arrangements:** We have various flexible work arrangements to empower employees to manage both professional and personal responsibilities at different life stages.
- **Flexible Benefits:** We recognise that the needs of our employees will evolve depending on life stage and personal circumstances and offer flexible benefits to support their health, wellbeing, family needs and financial wellness.
- **Environment of Inclusion and Belonging:** We nurture an inclusive culture where our employees are empowered to drive change and make a positive difference to others. We shape culture by design, build communities, and support employees in creating a safe and inclusive workplace.

4. Non-Discrimination & Anti-Harassment

We do not discriminate against any person based on these characteristics: age, race, gender, religion, marital status and family responsibilities, disability, or any other status protected by applicable local law.

We do not tolerate discrimination, harassment, retaliation, or intimidation of any kind that breaches our policies or is unlawful, whether committed by or against a manager, co-worker, client, supplier, or visitor and whether it occurs while at work, at work-related events, or outside of work.

Workplace harassment can take place through different modes of communications, such as by email, text messaging or social media.

Examples of behaviour that may be considered harassment include but are not limited to:

- threatening, abusive, or insulting language, comments or other non-verbal gestures
- cyber bullying
- sexual harassment
- stalking



Everyone is responsible for creating a work environment free of unlawful discrimination, harassment, and retaliation, and DBS encourages employees who witness inappropriate behaviour to speak up.

Remediation

If one observes any discrimination, harassment, bullying, threatening or inappropriate behaviour by a staff, customer, vendor or third party relating to DBS, a report can be made to any of the following: one's Supervisor, Human Resource (HR) or via the DBS Speak Up service. HR will investigate and address all reports in a fair and timely manner.

Any report made will be treated with the strictest confidence and every effort will be made to maintain confidentiality. Retaliation against anyone who, in good faith, seeks advice, raises a concern of misconduct, or cooperates in an investigation is strictly prohibited.

Any individual who is found guilty of inappropriate behaviour shall be subject to disciplinary action.

DBS Speak Up is a hotline service run by an independent external party that gives employees of the Group the opportunity to speak up on misconduct and/or wrong-doing by a DBS employee, customer, vendor or third party.

DBS Speak Up service includes:

- a dedicated hotline number, website, email address, fax number and postal address for reporting of suspected incidents of misconduct and wrongdoing
- specialist call centre operators with knowledge of individual organisations
- expert forensic investigators to analyse reports
- timely reporting of incidents to dedicated representatives within an organisation
- recommendations on corrective action

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5. Governance

This Policy shall be owned by Chief Operating Officer of Group Human Resources approved by Group Head of Human Resources and shall be reviewed once every two years, commencing from the last approval date.