

ABU DHABI COMMERCIAL BANK PJSC

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ADCB Group Human Rights Position Statement

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Purpose

This position statement outlines Abu Dhabi Commercial Bank PJSC (ADCB)'s commitment to promoting and supporting respect for human rights across its operations, supply chain, and financing activities. Our approach aligns with UAE Laws and internationally recognised standards that protect human rights. In accordance with our values of integrity, care and respect, we aim to foster a work environment where dignity and equality are upheld for all individuals.

Objective

The primary objectives of this statement are to reinforce ADCB's commitment to human rights and ethical business practices by;

- Recognising and upholding human rights in all ADCB business activities and relationships
- Ensuring compliance with UAE labour laws and internationally recognised principles related to human rights
- Identifying, preventing and mitigating risks of discrimination, harassment, unsafe working conditions, human trafficking, child labour, modern slavery, and other unethical labour practices
- Promoting a diverse, inclusive, and respectful workplace environment

Laws and guiding principles

The Bank respects and supports both national laws and international principles aimed at protecting human rights.

The following laws and principles inform our approach:

- [UAE Labour Law & Human Rights platform of UAE Government](#)
- [International Labour Organization \(ILO\) Conventions](#)
- [United Nations Universal Declaration of Human Rights](#)
- [United Nations Guiding Principles on Business and Human Rights](#)

These standards inform our approach and are applied in a manner consistent with applicable UAE laws and ADCB's operational context.

How we work

The following sections outline how the Bank's commitments are operationalised in our relationships with employees, suppliers, and clients, demonstrating our holistic approach to human rights across the value chain.

Employees

We uphold equality of opportunity, fair treatment, and respect for all employees. Our [Employee Code of Conduct](#) promotes diversity, inclusion, and wellbeing, including flexible work arrangements, grievance mechanisms, and compliance with UAE labour regulations including the Bank's obligations under Emiratisation requirements as set by UAE authorities. These efforts include fair and consistent hiring practices, equal pay, comprehensive training programs, and leadership development opportunities. By embracing diversity at all levels of the organisation, ADCB strives to create a workplace that reflects the communities it serves and empowers everyone with the tools they need to succeed.

Suppliers

ADCB is committed to working with suppliers, service providers, and contractors whose policies and practices on human rights align with the Bank's requirements, as outlined in the [ADCB Vendor Code of Conduct](#). We require practices that comply with labour laws governing employee compensation, reimbursements, and working hours; adherence to data protection and privacy regulations; and the adoption of health and safety standards. Vendors are expected to employ workers who meet minimum age requirements and provide a safe work environment free from discrimination and harassment. These measures help identify and mitigate risks such as forced labour, child labour, and unsafe working conditions. Suppliers are expected to comply with all applicable UAE laws and adhere to internationally recognised principles.

Clients

As part of ADCB's [Environmental and Social Risk Management \(ESRM\) Policy](#), a detailed ESG assessment is conducted for clients operating in 'high risk' sectors. All in-scope clients must be assessed using a thorough ESG scorecard to understand the degree of exposure to various environmental, social and governance issues. This questionnaire includes assessments on whether the client complies with various international and national laws and regulations with respect to human rights. Clients must demonstrate policies and processes to manage human rights risks, including modern slavery, child labour and forced labour, health and safety standards, remuneration in line with international and UAE standards.

Whistleblowing

In the event of any malpractice or fraudulent activity involving ADCB (e.g., breach of ADCB's professional conducts, unethical measures, criminal offence or a breach of any law, any dishonest act or attempted act etc.) please contact us with your concern and any supporting evidence using the following link: [Write To Us | ADCB](#). Reports will be handled in accordance with ADCB's Whistleblowing Policy and applicable UAE laws

Governance and review

ADCB continuously monitors adherence to the policies referenced within this statement and undertakes a periodic review, or upon a significant regulatory update to ensure relevance and effectiveness. This position statement is non-contractual, does not create legal obligations or rights for any party and may be updated from time to time.

Disclaimer

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