

RENOMIA CODE OF ETHICS

RENOMIA Group's mission

We serve people and companies and contribute to a better life.

RENOMIA



We have long respected our values and mission

"RENOMIA's mission and values define the culture and character of our company. They express our approach to each other, our clients, and our partners. We believe in RENOMIA's mission and values, and we act in accordance with them."

Jiřina Nepalová
CEO and Chairman
of the Board

RENOMIA

Application of the Code of Ethics at UADBB IVP Partners

UADBB IVP Partners is part of RENOMIA GROUP.

From 23 November 2026, the RENOMIA Group Code of Ethics applies to our company – the same values and rules of conduct followed by all companies in the Group. It is binding on all our employees, and we also expect our business partners and suppliers to comply with it.

In this Code, the terms “Company”, “Group” and “we” also include UADBB IVP Partners. The Code applies together with the laws of the Republic of Lithuania and the internal documents of UADBB IVP Partners. Local contacts, including the whistleblowing channel in Lithuania, are provided on page 16.

Management of UADBB IVP Partners

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1. RENOMIA’s mission and values

In its daily activities, RENOMIA (hereinafter also referred to as the “Group” or “we”) strives to fulfil its mission **of serving people and companies and contributing to a better life**.

It is based on values defined by its employees: **enthusiasm, development, reliability, service, and great relationships**.

1.1. RENOMIA Group values



Enthusiasm

We enjoy working together. We want to inspire our clients with our approach and service. Positive thinking creates great solutions.

We support the satisfaction of our clients and colleagues with enthusiasm and determination, therefore:

- We make our clients happy
- We share good news
- We celebrate successes
- We are accommodating
- We create a positive atmosphere

Great relationships

Good relationships between us are the basis for providing quality service and developing our relationships with clients and business partners. We are one team, we help each other, and we strive to make everyone feel comfortable with us.

For us, good relationships mean being friendly, which we show by:

- We show respect
- We act with trust
- We show mutual understanding
- We listen to others' opinions
- We act ethically

Development

Each of us actively explores the world, learns, gains and shares experience. Through personal and professional growth, we contribute to the long-term development of the company. As a result, our clients grow with us and we grow with them.

How do we develop?

- We come up with new ideas
- We are constantly learning
- We share our experience and skills
- We increase the safety and comfort of our clients
- We invest in the development of our services

Reliability

For us, reliability means an honest and responsible approach. We keep all our promises:

- We fulfil our commitments and promises
- We are punctual
- We act professionally
- We see things through to the end
- We adhere to agreed rules

Service

We are happy to fulfil the wishes and needs of our clients, business partners, and colleagues. We offer quality, close partnership, and actively seek solutions.

What do we do?

- We provide individual professional care
- We anticipate and act in context
- We always bring something extra
- We help each other

Our success is determined by the quality of our services and the satisfaction of our clients. We care about each and every one of them. We are professionals, following not only legal, but also ethical and self-regulatory standards. We offer the best services to everyone, including potential clients.

We strive to ensure that all employees and associates know, fully understand, and promote RENOMIA's values in their daily activities.



2. Company Commitment

The company requires its employees, associates, and partner companies of the RENOMIA GROUP to adhere to ethical rules and act in accordance with the principles set out in this Code under all circumstances. The company is committed to creating conditions for this and promoting a culture that encourages ethical behaviour. We therefore undertake to comply with the following principles and procedures.

- Our corporate culture is based on teamwork, trust, mutual respect, and a high level of professional conduct.
- We continuously work to create a positive and motivating work environment where everyone can develop their potential and grow professionally. We invest in continuous improvement and deepening the qualifications of our employees and associates.
- We welcome and encourage open and professional communication.
- We create an environment in which people are not afraid to report possible violations of the Code of Ethics or other binding rules or company values.
- We promote fair and equal treatment of all employees and other workers.
- We reject any form of harassment, rudeness, or violence in the workplace.
- No employee should ever be asked to act in violation of the company's internal regulations, good manners, this Code of Ethics, or even in violation of the law. If such a situation occurs, every employee is required to report it using the contact details provided below.
- The company applies a remuneration system that does not impair the ability to act in the best interests of the client and does not negatively affect the quality of services provided.
- The company actively strives to ensure that the services and products we offer and provide are not misused for the illegal legalisation of proceeds from crime or the financing of terrorism.
- We only use advertising that is in line with RENOMIA's ethical rules and values. Its content must always be truthful, understandable, and not misleading. We do not promote behaviour that is or could be contrary to our Code of Ethics.
- The company strongly recognises its social responsibility. The company participates in charitable and environmental projects and strives to fulfil the principles of fair and responsible business.
- We cooperate with public authorities in their control and supervisory activities, as well as in the investigation of criminal offences and misdemeanours. We provide cooperation and always truthful and complete information.
- We have implemented risk management systems and an internal reporting system to ensure compliance with ethical and legal standards.

We also reasonably require our business partners and suppliers or service providers to comply with the rules and principles of the RENOMIA Code of Ethics.



3. Ethical rules and principles of conduct

Our values shape our behaviour. The Code of Ethics regulates areas of conduct in accordance with RENOMIA's values. However, these values also play a fundamental role in situations not covered by the Code of Ethics, as they serve as a guide for behaviour and show the direction that we recognise, promote, and support at RENOMIA and RENOMIA GROUP.

3.1. Ethical rules

- We always act professionally and communicate fairly and clearly.
- We protect the good name of our company. We comply with generally binding legal regulations, internal rules and regulations, and we respect corporate values. We require the same from our business partners and all other associates.
- We protect confidential information, personal or other sensitive data.
- We prevent conflicts of interest.
- We do not tolerate corruption, bribery, fraud, or any other form of criminal activity.
- We provide timely, reliable, and accurate information to shareholders, the public, and public authorities.
- We protect social values and the environment.

3.2. Principles of conduct

… towards **clients**

- Maximum client satisfaction is our priority. We focus on the high quality of our services.
- We provide our services with professional care and emphasis on protecting the rights, interests, and needs of our clients.
- We always act courteously, helpfully, honestly, professionally, and transparently.
- We always explain the chosen procedure, our recommendations, and next steps to our clients in a clear manner.
- We emphasise that the information we communicate is always true, accurate, complete, clear, and understandable.
- We avoid anything that could undermine client trust and create a distorted impression of our services and products.
- We always deal with complaints carefully.

… towards **the public**

- We are aware that we represent the company when dealing with the public. When dealing with the public, we deal with our potential clients.
- We exercise caution and ensure confidentiality of internal and client data.
- Our communication is polite, factual, and measured. Only authorised employees or other Company personnel officially and systematically contact the public.

… towards **business partners**

- We treat all our business partners and suppliers with courtesy, respect, and fairness.
- Our priority is long-term contractual relationships based on good relations and the quality of services and products provided.
- We only establish business relationships with those whose business activities are legal and ethical and who have a good reputation.
- We strive to adhere to our ethical rules and corporate values in our dealings with business partners and suppliers.

… towards **employees and other workers**

- We treat our employees and colleagues in accordance with the rules of decent human behaviour. We do not tolerate rudeness, social exclusion, humiliation, or bullying.
- We are fair. We are able to accept criticism and express our opinions politely.



4. Rules of conduct in specific situations

How are RENOMIA's ethical rules and values manifested in specific situations?

4.1. Confidentiality, data protection

Information and data are safe with us. We maintain complete confidentiality regarding all matters relating to our clients, employees, or business partners.

We strictly adhere to personal data protection rules, in particular we fulfil our obligations related to the secure use of all information systems that contain personal data.

We take care to prevent unauthorised access, loss, or destruction of personal data.

We use copyrighted materials (e.g., photographs) and software for which we have the appropriate authorisation. We do not use illegally obtained software, nor do we store data or copyrighted materials obtained in violation of the rules of use on any work devices.

We manage documents in accordance with the principles of disposal and archiving rules.

4.2. Managers set an example for others

We have been working to create a positive and motivating work environment where all employees and colleagues can develop their potential and grow professionally.

We lead our teams through exemplary behaviour and create an environment in which honesty, reliability, integrity, and mutual respect are presented as fundamental qualities.

As senior employees, we ensure compliance with health and safety rules in the workplace.

We never ask our subordinates to act in violation of internal regulations and this Code of Ethics.

Cooperation between managers and their subordinates is characterised by courtesy and mutual respect. Bossing behaviour, such as unequal treatment, assigning impossible tasks, humiliating or isolating subordinates, excessive and harsh criticism, and the like, will not be tolerated.

4.3. We protect the good name of RENOMIA and RENOMIA GROUP

Through our daily actions, we contribute to building and protecting the good name of RENOMIA.

We do not tolerate illegal or otherwise inappropriate behaviour by the Company, its employees, or other persons associated with it, because we realise that this can irreparably damage the good name of the Company on the market and its perception by the public, our clients, and our employees.

4.4. We prevent conflicts of interest

We prevent situations that may give rise to conflicts of interest. If such a situation arises, we avoid damage to the interests of our clients. The interest of our clients always comes first. We follow our internal Conflict of Interest Management Rules.

When participating in or organising social or other events, we ensure that they contribute in particular to improving the quality of the services provided, obtaining feedback, strengthening relationships with our partners, and maintaining the good reputation of the Company. We only accept invitations to events that aim to broaden our education, abilities, and skills, share knowledge, or are social, cultural, or sporting events.

Offering or accepting business gifts and tokens of appreciation is allowed in the context of building and supporting business relationships, but only if the purpose of giving or receiving is not to influence decisions or obtain any unfair advantage. Gifts or tokens of appreciation must be of a common nature and of appropriate, reasonable value. When accepting or offering them, we proceed in full compliance with tax and legal regulations.

EXAMPLES OF CONDUCT WE DO NOT TOLERATE

Products are offered to clients based on the amount of remuneration for the intermediary, rather than on an analysis of the client's needs, requirements, and objectives.

CONDUCT IN ACCORDANCE WITH RENOMIA'S ETHICAL VALUES

At RENOMIA, we always act in the interests of our clients. The conduct described in the previous paragraph is therefore unacceptable to us. We continuously implement measures to prevent such conflicts of interest.

4.5. We prevent illegal activities

We do not tolerate any conduct that may constitute a breach of the law. We reject all forms of corruption and bribery or unethical behaviour. It is unacceptable for us to offer, promise, give, demand, or accept, either directly or indirectly, anything that could be considered a bribe or other undue advantage.

We strictly adhere to the rules on the prevention of money laundering and terrorist financing, as well as national and international sanctions.

EXAMPLES OF CONDUCT WE DO NOT TOLERATE

A client is offered a bribe in an attempt to influence their decision when choosing an intermediary.

CONDUCT IN ACCORDANCE WITH RENOMIA'S ETHICAL VALUES

RENOMIA always acquires its clients honestly, based on high-quality professional services. The conduct described in the previous paragraph is unacceptable at RENOMIA.

4.6. We comply with the rules of fair competition

We comply with the rules of open and fair competition.

We refrain from making false or defamatory statements about our competitors.

We reject unfair business practices and do not use comparative advertising.

We are aware that any illegal agreements or arrangements between competitors that distort competition are prohibited.

We reject any illegal or unethical practices in connection with winning a contract or securing success in a public tender.

EXAMPLES OF CONDUCT WE DO NOT TOLERATE

The company participates in a tender for a broker, and one of the bidders begins to spread false or misleading information about another participant.

CONDUCT IN ACCORDANCE WITH RENOMIA'S ETHICAL VALUES

RENOMIA does not tolerate the practices described in the previous paragraph, regularly trains its employees in ethical business practices, and familiarises them with RENOMIA's values. RENOMIA's Code of Ethics and values prohibit such practices, which we do not initiate or participate in in any way.

4.7. We communicate objectively and truthfully

The information we provide to the media is always objective and truthful.

We recognise the importance and role of social media, which is why publishing on RENOMIA's social media profiles, including blogs, is always subject to internal control.

Content published on social media via employees' private profiles must not damage the Company's reputation or conflict with its interests.

We prevent the unauthorised leakage of internal information to the media and its possible misuse.

EXAMPLES OF CONDUCT WE DO NOT TOLERATE

When presenting insurance solutions to the media, only the advantages are communicated, without explaining the possible risks and relevant impacts.

CONDUCT IN ACCORDANCE WITH RENOMIA'S ETHICAL VALUES

One of the basic principles of conduct at RENOMIA is open, clear, and understandable professional communication. Any downplaying, distortion, or even concealment of relevant facts is contrary to our values.

4.8. Social responsibility and the environment

We strongly feel our social responsibility. We support charity projects and other social responsibility activities, in which we also actively participate to the best of our ability.

We behave responsibly towards the environment. We are aware of the impact our daily actions have on the environment, both at work and outside of it, and therefore strive to avoid negative environmental impacts. We are involved in strengthening a socially and environmentally responsible approach.

4.9. Respect for human rights

We respect each other. Every employee and co-worker is required to respect the dignity and rights of all people regardless of their race, gender, religion, nationality, age, health status, or any other personal characteristics.

We do not tolerate discrimination or harassment in any form. Any form of discrimination or harassment in the workplace is strictly prohibited. All employees have the right to a safe and respectful working environment.

We promote equal opportunities and inclusion in all aspects of our business. We strive to create an environment where everyone can reach their full potential.



5. Binding nature of the Code of Ethics

The RENOMIA Code of Ethics creates a binding internal regulation framework. The company monitors compliance with it and deals with any violations in accordance with other internal regulations. The conduct of all employees, suppliers, and other relevant entities in accordance with the Code of Ethics is part of the verification and evaluation process.

In relation to business partners, failure to comply with ethical rules may lead – depending on the severity of the violation – to immediate termination of cooperation. Similarly, in relation to employees and other associates, failure to comply with ethical rules may lead to termination of employment or other relationship.

Some ethical rules are also good behaviour obligations. Violation of such an ethical rule is therefore also a violation of the law and may result in a fine or other public law consequences. However, by violating the law, we may also cause harm, which may lead to emotional or similar damage to another person and thus to an obligation to compensate for the harm caused.

We cooperate with the relevant public authorities in their control and supervisory activities, as well as in the investigation of criminal offences or misdemeanours. We always provide truthful and complete information.

5.1. Suspected violations of the rules – whistleblowing

Acting in accordance with values, ethical rules, and principles is essential for RENOMIA. We have zero tolerance for violations of the Code of Ethics.

In order to ensure effective monitoring of compliance with the Code of Ethics, we have introduced a system that allows employees and specific third parties to submit suggestions, comments or report suspected violations of the Code of Ethics, anonymously if necessary.

We ensure that no whistleblower is subjected to any form of discrimination, harassment, or retaliation as a result of exercising their right to report.

Reports can be submitted in Lithuania:

IVP Partners, UADBB, by email to info@ivp.lt,
in writing to: Ulonų g. 2, 08245 Vilnius, Lithuania

Also to RENOMIA by email to oznameni@renomia.cz
in writing to: RENOMIA, a. s., Na Florenci 15, 110 00 Prague, Czech Republic

Document details

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