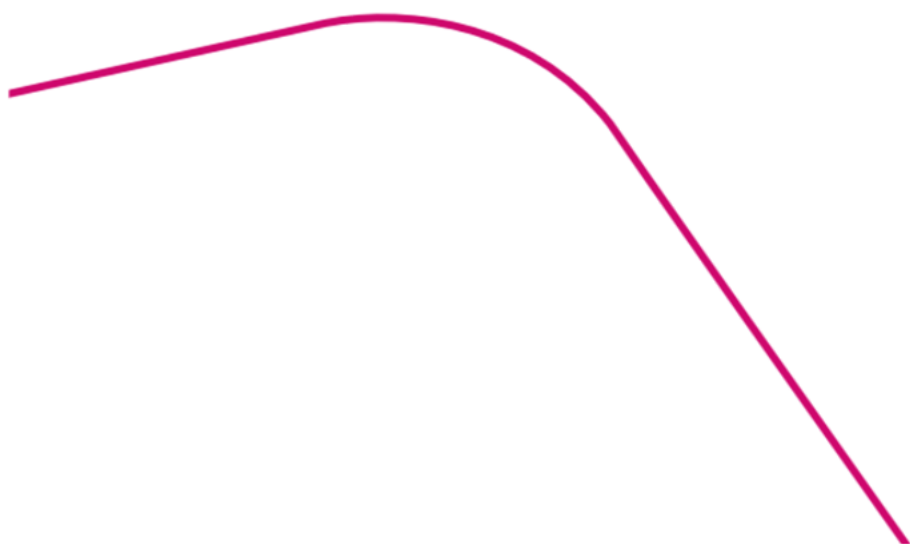


Human Rights Commitment

Updated August 2026





1. PURPOSE

AIB is committed to the promotion and protection of human rights.

We respect internationally recognised human rights, including those expressed in the International Bill of Human Rights and the principles concerning fundamental rights set out in the International Labour Organisation's Declaration on Fundamental Principles and Rights at Work.

Our commitment to human rights is being embedded in the culture and values that define our company and is reflected in our policies and actions toward our customers, employees, suppliers, and the communities and countries where we do business.

This commitment has been shaped by the United Nations Guiding Principles on Business and Human Rights. The purpose of this commitment is fundamental in guiding the organisation in its strategic vision, operations and relationships with stakeholders.

Our Human Rights Commitment operates alongside AIB's Code of Conduct and AIB's Responsible Supplier Code, and our commitments are aligned with those set out in the laws applicable to the jurisdictions in which we operate. In developing and implementing this Commitment, AIB is guided by internationally recognised human rights standards, including the International Bill of Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, the UN Guiding Principles on Business and Human Rights and the EU Charter of Fundamental Rights.

We will also endeavour to, where practicable, align ourselves to the provisions of international treaties and other internationally accepted declarations and principles intended to protect Human Rights.

We report annually on our approaches to tackling modern slavery in our Modern Slavery Statement.

2. OUR PRINCIPLES

AIB is committed to respecting all internationally recognised human rights. We have zero tolerance for corruption, discrimination, harassment, child labour, forced labour, or slavery in any form. We are committed to an inclusive, safe and ethical workplace as demonstrated within our Code of Conduct and this Human Rights Commitment.

The health, safety and wellbeing of employees is of paramount importance to AIB. Safe working is an integral part of our culture, our purpose, our sustainability and is central to our business plans. We are committed to ensuring the safety of



our employees, customers, contractors, visitors and our workplaces (including home workplaces).

AIB's purpose is empowering people to build a sustainable future. We challenge ourselves to always make decisions based on the right thing to do for our customers, treating our customers fairly and with respect and always doing so with competence, honesty and reliability.

We have set out the minimum standards we expect of suppliers in our Responsible Supplier Code, and we encourage all suppliers to go beyond these requirements. The term supplier refers to suppliers, vendors, contractors, consultants, agents and other providers of goods and services who do or seek to do business with AIB Group.

AIB is committed to conducting all our business activities to the expected standard of professionalism and ethical conduct. We endeavour to support the communities where we operate from an environmental, social and economic perspective.

3. OUR COMMITMENTS

OUR EMPLOYEES

AIB has a Code of Conduct in place which sets out the standard of conduct that supports our values. Our Code applies to all AIB Group employees as well as agency staff and contractors (or those providing outsourced services to the bank).

It explains what we expect of each other and what others expect of us in terms of behaviours - ethics, fairness, respect & accountability. It also covers responsibilities including adherence to procedures, professionalism, training, confidentiality, maintaining personal financial and tax affairs and reporting wrong-doing. AIB makes the following commitments in respect of the human rights of employees:

AIB

- Strives to respect the human rights of employees and comply with all relevant legislation, regulations and directives in the countries and communities in which we operate;
- Strives to treat all employees fairly and promote a workplace that is free from discrimination in hiring, compensation, access to training, promotion, termination or retirement on the grounds of gender, marital status, family status, age, disability, sexual orientation, race, religion or any other grounds where discrimination is prohibited under local law
- Prohibits child and forced labour;



- Endeavours to provide safe, secure, and healthy working conditions, and to comply with all relevant health and safety laws and regulations applicable to our locations (including home workplaces), and to operate in a manner that is safe;
- Recognises colleagues right to freedom of association, and to participate constructively in dialogue with trade unions;
- Protects and ensures the responsible use of data and the right to privacy;
- Promotes employees work-life balance, including the right to disconnect;
- Promotes diversity and inclusion and effective equal opportunities as set out in our Diversity & Inclusion Code;
- Ensures employees' working hours and pay rates comply with national laws and industry standards;
- Ensures that employees' total worked hours shall not exceed the maximum allowable under local legislation;
- Ensures all employees' overtime is voluntary and compensated in accordance with applicable laws.

OUR CUSTOMERS

AIB's Code of Conduct outlines some of the key behaviours expected from dealing with customers, including being transparent in communications, providing clear and accessible information, never exerting undue pressure or influencing decision making, providing professional advice with appropriately qualified employees, and treating our customers with fairness, respect and understanding at all times.

AIB also makes the following commitments in respect of the human rights of customers:

- Ensure non-discrimination among our customers due to gender, marital status, family status, age, disability, sexual orientation, race, religion; or on any other grounds where discrimination is prohibited under local law.
- We will not knowingly cause, finance or contribute to any business activity that is known to breach human rights or fair practices. We will take steps to address and remediate it if we become aware of any such circumstances;
- We will apply customer due-diligence, financial-crime, reputational-risk and sectoral or activity-based assessment processes, as applicable, to identify and manage relevant risks associated with customers and financing activities.
- Endeavour to always do the best for our customers first time, and where errors are made, to handle them and all complaints speedily, efficiently and fairly, according to the agreed procedures;
- Commit to providing customers with serviceable, safe and secure banking services, and to comply with all relevant health and safety laws and regulations applicable to our locations, and to operate in a manner that is safe;



- Endeavour to support and protect our customers in vulnerable circumstances;
- Respect the privacy of our data subjects (i.e., our customers) and treat their information with appropriate confidentiality. Never access or disclose data subject or confidential information unless properly authorised or where the law requires it;
- Avoid situations which may result in conflicts of interests, never access or process any banking transaction either for ourselves or for a person with whom we have a personal relationship and do not give, offer or accept any gift/benefit or hospitality which may compromise our customers, the bank, or ourselves;
- AIB's [Excluded Activities List](#) restricts those forms of financing and advisory activity defined in the list that could impact human rights.

OUR SUPPLIERS

AIB aims to respect and promote human rights in its relations with suppliers through the Responsible Supplier Code which outlines the expectations and principles that all AIB's suppliers should meet when carrying out their business activity.

We expect our suppliers to be committed to acting ethically and with integrity in all their business dealings and relationships, and to implement and enforce effective systems and controls to ensure modern slavery or human rights abuses are not taking place in their businesses and supply chains. The core human rights commitments expected of suppliers are outlined below:

- Respect the human rights of employees and to comply with all relevant legislation, regulations and directives in the countries and communities in which they operate;
- Prohibit forced labour and human trafficking in supply chains and prohibit the use of child labour;
- Provide clear and uniformly applied disciplinary and grievance procedures including prohibiting mental, physical or verbal abuse;
- Respect the rights of employees to join or refrain from joining worker organisations and allow workplace access for such organisations to facilitate their representative functions;
- Ensure employees' working hours and pay rates comply with national laws and industry standards;
- Ensure that employees' total worked hours shall not exceed the maximum allowable under local legislation;
- Ensure all employees' overtime is voluntary and compensated in accordance with applicable laws;
- Commit to providing employees with serviceable, safe, secure and healthy working conditions, complying with all relevant health and safety laws and



regulations applicable to their location, and to operate in a manner that is safe;

- Uphold responsible business practices throughout own supply chain by encouraging the same of their next level suppliers;
- Commit to treat all employees fairly and not discriminated due to gender, marital status, family status, age, disability, sexual orientation, race, religion; or on any other grounds where discrimination is prohibited under local law
- Act honestly, ethically and with integrity in all business transactions and activities;
- Provide a mechanism for the reporting in confidence of dishonest or unethical behaviour and an appropriate means of addressing of any issues identified, while protecting whistle blower from negative repercussions;
- Undertake all business activities with a care for the environment and as a minimum, comply with all applicable environmental laws and regulations. AIB outlines in the Responsible Supplier Code that we expect suppliers to understand and measure their organisation's environmental impact of their operations and have plans in place to reduce these impacts.

OUR COMMUNITIES

AIB will;

- Not knowingly cause, finance or contribute to any business activity that is known to breach human rights or fair practices. If we become aware of any such circumstance, we will take steps to address and remediate.
- Maintain high standards of physical, information, and digital security.
- Not knowingly influence others by virtue of our position in any of our markets to gain unfair advantage.
- Promote and support responsible business practices such as the transition to a more sustainable economy.
- Refrain from dealing with businesses which we have reason to believe are acting illegally.
- Maintain vigilance to indications of fraud, money laundering and other financial crime, and report them promptly.
- Never engage in any form of bribery or corruption and will not knowingly engage in collusive or anti-competitive discussions with any organisations that engage in these behaviours.

SUPPORTING POLICIES & INFORMATION

The Human Rights Commitment & Code of Conduct is a framework supported by a number of key policies and processes listed below. Externally published policies can be found on the AIB Group internet site.



It should be noted that some business segments have local policies and procedures which support and expand on the relevant Group Policies, and which should also be referred to as required.

Employees	Customers	Suppliers	Society
• Anti-bullying & Harassment • Organisation of Working Time Acts • Annual leave • Absence management • Conduct of personal financial affairs by staff • Expenses • Inclusion & Diversity • Disciplinary • Grievance • Social Media • Aspire Performance Management • Data Protection & ePrivacy policy • Health and Safety • Whistleblowing Policy	• Conflicts of Interests • Information Security • Data Protection Policy • Anti-Bribery & Corruption • Complaints Policy	• Responsible Supplier Code • Third Party Management Risk Policy • Whistleblowing Policy	• Regulatory compliance • Regulatory Compliance Risk Management Policy • Fraud Prevention • Anti-Money Laundering • Physical Safety and Property Risk Policy • Sanctions • Information Security

4. OUR APPROACH

DUE DILIGENCE IN HUMAN RIGHTS

Our Human Rights Commitment defines the fundamentals of behaviour regarding human rights applicable to AIB Group and its employees, customers, suppliers and society.

We complete a periodic Salient Human Rights Assessment to identify our most salient human rights risks for prioritisation and ongoing management.

AIB commits to an ongoing process of human rights due diligence through which the responsibility to respect human rights is operationalised.



This includes:

Identification of impacts

Establishing processes to identify and prioritise the real and potential adverse impacts on human rights.

Due diligence

Taking steps to avoid causing, contributing or being directly linked to adverse impacts on human rights.

Dialogue

Establishing processes of dialogue with stakeholders aimed at identifying, assessing, preventing, mitigating and remediating adverse impacts in such a way that ensures that learning and improvement continue in this regard.

Remedy

Endeavouring to ensure legitimate compliant mechanisms are available and accessible to all stakeholders affected.

Capacities and training

Strengthening the internal capacities for managing human rights through training and processes.

5. DIALOGUE & MECHANISMS

AIB will continue reviewing and strengthening engagement with stakeholders to increase the learning and understanding of the challenges the Group is facing from a human rights perspective as the business evolves.

Grievance mechanisms play a fundamental part in guaranteeing due diligence in human rights.

AIB has several mechanisms that allow stakeholders to raise inquiries, complaints and claims, such as:

Whistleblowing (Employees & Suppliers)

Every organisation faces the risk that something will go wrong either accidentally or otherwise. It is very important that we hear about such incidences at an early stage, so we can fix them. Our process, and protection provided, is outlined in our Whistleblowing Policy.

Confidential advice can also be sought from our dedicated internal Whistleblowing team and / or Protect, our independent external third-party advisors.



Grievance Process

If an employee feels they have been personally mistreated or have been subject to behaviours which are contrary to the Code of Conduct, concerns can be raised either informally with their People Leader or more formally through the bank's grievance process.

Customer Complaints

In all our jurisdictions we operate a comprehensive customer complaints process, which is designed to provide our customers with the opportunity to be heard, have the concerns investigated, and make good where needed. It is also designed for us to learn and improve from our mistakes. We make every effort to consider individual customer circumstances as part of a resolution to any customer complaints, and we seek to ensure we always provide the best possible outcome for our customers. We follow the timelines and steps set out in these processes, whether determined by regulatory codes or internal best practices.

6. GOVERNANCE AND MONITORING

Our Human Rights Commitment was first approved by our Executive Leadership Team February in 2021.

The Human Rights Commitment is reviewed annually by the Corporate Affairs team and changes will be approved by the Corporate Affairs Director with material changes to be approved by the Executive Leadership Team.

A report will be provided to the Sustainability Business Advisory Committee on any materials changes, any breaches and any actions that were taken upon its findings, if and as and when required, but at least every two years.

The governance model is modelled on the banking control model, which is composed of three lines of defence that monitor and ensure governance of the policies that make up this Commitment.

The responsibility to fulfil this commitment everyday belongs to all people employed by the Group. The responsibility for the design, implementation, and improvement of our Commitment to Human Rights is overseen by our Sustainability Transformation Team.

Implementation Date:	26th February 2021
Last Review Date:	August 2026
Owned By:	Corporate Affairs Director
Sponsor:	Corporate Affairs Director
Approval Authority for Material Changes:	AIB Executive Leadership Team

