



# Grupo Cooperativo Cajamar Financial Inclusion Policy



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**Grupo Cooperativo Cajamar** promotes a sustainable and inclusive business model in line with its mission, vision and values, able to generate a positive impact on society by removing barriers and facilitating access to a range of diverse, adapted, reliable and quality financial products and services, made available to different segments of the population, especially families, regardless of their income, and micro and small and medium-sized enterprises. To achieve this objective, it expressly defines a policy of financial inclusion based on a business model that contemplates the following **lines of action** that, due to their cross-cutting nature, must be taken into account by the whole Organisation:

- Design products and services that are suitable for the different segments of the population based on experience and knowledge of the market and the needs and expectations of users.

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- Design product and price policies that offer satisfactory value for money.

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- Innovate in distribution channels so to maintain a sustainable presence in the rural world.

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- Develop financial literacy, education, and training initiatives.

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- Develop and implement credit approval methodologies and processes that avoid over-indebtedness.

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- Develop viable second chance mechanisms for debtors who have acted in good faith.

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- Promote multi-channel banking.

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- Achieve a viable financial balance between personal and property guarantees in credit operations.

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- Remove architectural barriers and promote the creation of technological interfaces capable of interacting with users with disabilities.

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- Continuous improvement in the design and operation of mechanisms and instruments of customer protection, especially those with lower levels of financial education.

The development and coordination of Grupo Cooperativo Cajamar's Financial Inclusion Policy corresponds to the Sustainability Committee and requires the active involvement of the whole team through coordinated work. In this sense, we undertake to create the optimal environment for its development and execution, and promote the training of our employees in this field.

Banco de Crédito Cooperativo, as the parent company of Grupo Cooperativo Cajamar, will disseminate this policy internally within the entity, Ensuring that all employees know, understand and apply it. Its general lines will be disseminated in the same terms among all our stakeholders.