



Clal Insurance and Finance – Human Rights Charter

At Clal Insurance and Finance, we recognize the weight of our responsibility as managers of public funds and as a company that serves a broad and diverse customer base. Our Code of Ethics, shaped by the Group's vision and values, reflects our culture and the ethical standards that guide all aspects of our business.

In line with these principles, we commit to viewing every part of our work through the lens of human rights, equality, and fairness. We see every individual as unique and deserving of respect, regardless of religion, ethnicity, gender, sexual orientation, disability, culture, or any other characteristic.

As a leading insurance and financial services group in Israel, we act on these commitments in the following ways:

- **Employees** – Ensuring a safe, healthy, inclusive, and diverse workplace that promotes equality, wellbeing, and professional growth.
- **Suppliers and contractors** – Respecting their rights and promoting fair, transparent working relationships.
- **Customers** – Protecting privacy, safeguarding personal data, and delivering clear, fair, and professional service.
- **Transparency** – Communicating openly and providing accurate, accessible information about our products and services.
- **Dialogue** – Maintaining an open, ongoing dialogue with stakeholders to understand their needs and foster long-term trust.
- **Community** – Supporting vulnerable populations, especially children and youth, and promoting social wellbeing across Israel.

Together, Clal's management and employees are committed to advancing human rights and building a more inclusive and equitable society — for today and for generations to come.

Reporting and Consultation

Questions, concerns, or complaints regarding ethics and human rights can be raised through:

- An anonymous hotline (details available on our website; reports are directed to the Internal Auditor or Compliance Officer as appropriate)
- The company's Legal Counsel
- Direct or indirect managers
- Human Resources managers
- Internal Auditor
- Compliance Officer