

INCLUSION & DIVERSITY CODE



Embracing diversity.

Backing belonging.

Making inclusion a universal experience.

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Introduction

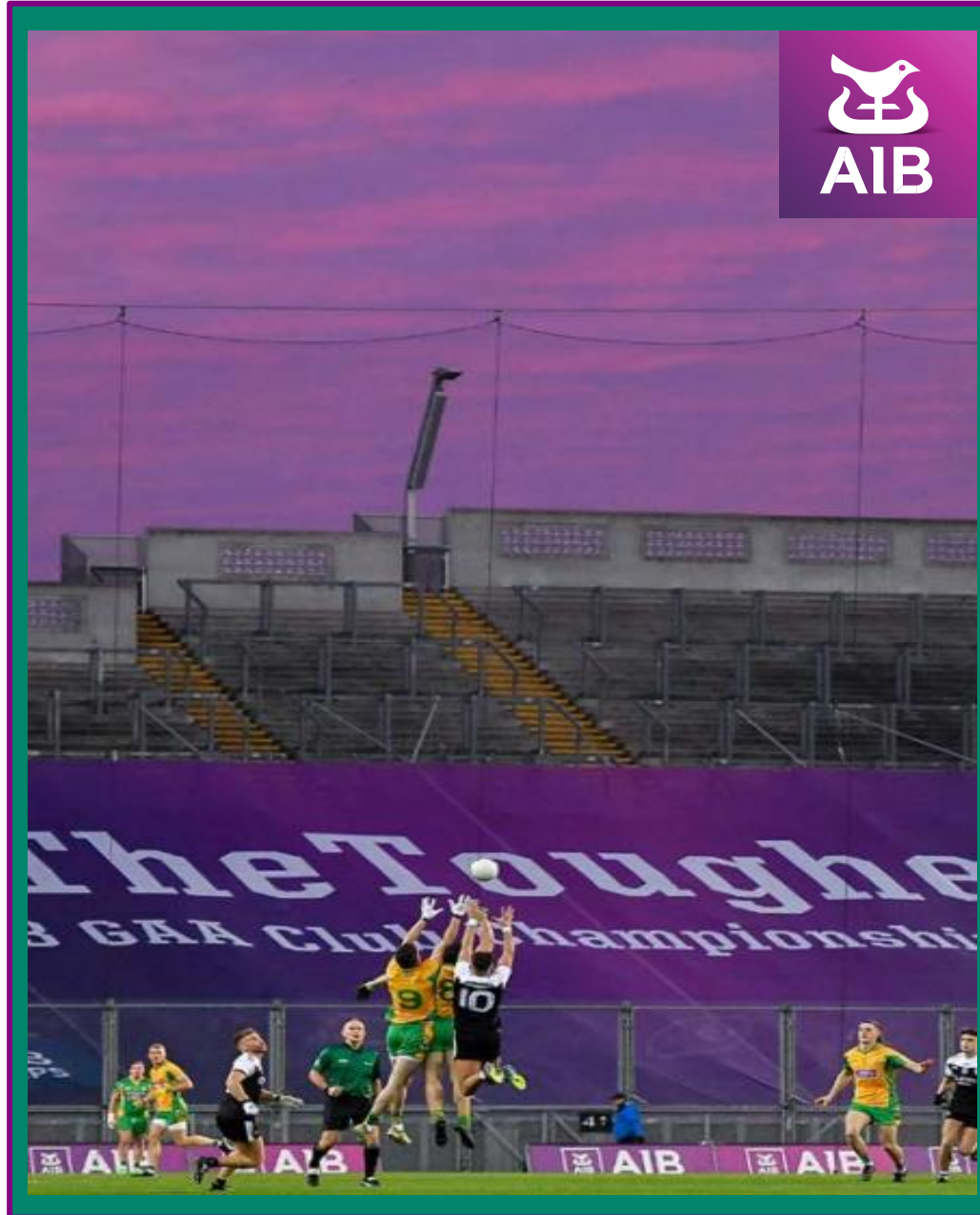
Inclusion and diversity are central to how we work and what we stand for at AIB.

As a financial institution at the heart of the Irish economy, operating within a local and global context, AIB Group recognises that Inclusion & Diversity (I&D) are critical to our business performance and social license to operate within all its jurisdictions.

Embracing difference, embedding diversity and ensuring inclusion helps us to be the best that we can be in our thinking, our decisions and our outcomes. It is fundamental to being a successful organisation that our people, and our customers, can believe in.

AIB's ambition is to increasingly reflect the diversity within society and the communities we serve and ensure that inclusion is a universal experience for all.

This Code operates as part of a suite of standards that support our Code of Conduct and applies to all working in AIB and to AIB suppliers.



Investors in
Diversity

GOLD

What are Inclusion & Diversity?

Inclusion is about ensuring that:

- Difference is valued;
- We all feel a sense of belonging in an enabling environment; and
- Everyone has a fair opportunity and the supports they need to succeed

Diversity simply means the things that make people different from or similar to each other. These include things that are protected in legislation, such as:

- Race (including colour, nationality, ethnic and national origin), religion or belief, age, disability, gender and gender reassignment, sexual orientation, marriage or civil partnership, pregnancy or maternity, family status and membership of the Travelling Community

Other things that make us diverse include:

- Socio-economic status, thinking styles, perspectives, skills and values



Universal Inclusion

At AIB, our ambition is Universal Inclusion.

When you feel included, you can bring your best self to work and make the best possible contribution to achieving AIB's business strategies and goals. Our approach is therefore 'universal', building an inclusive culture where:

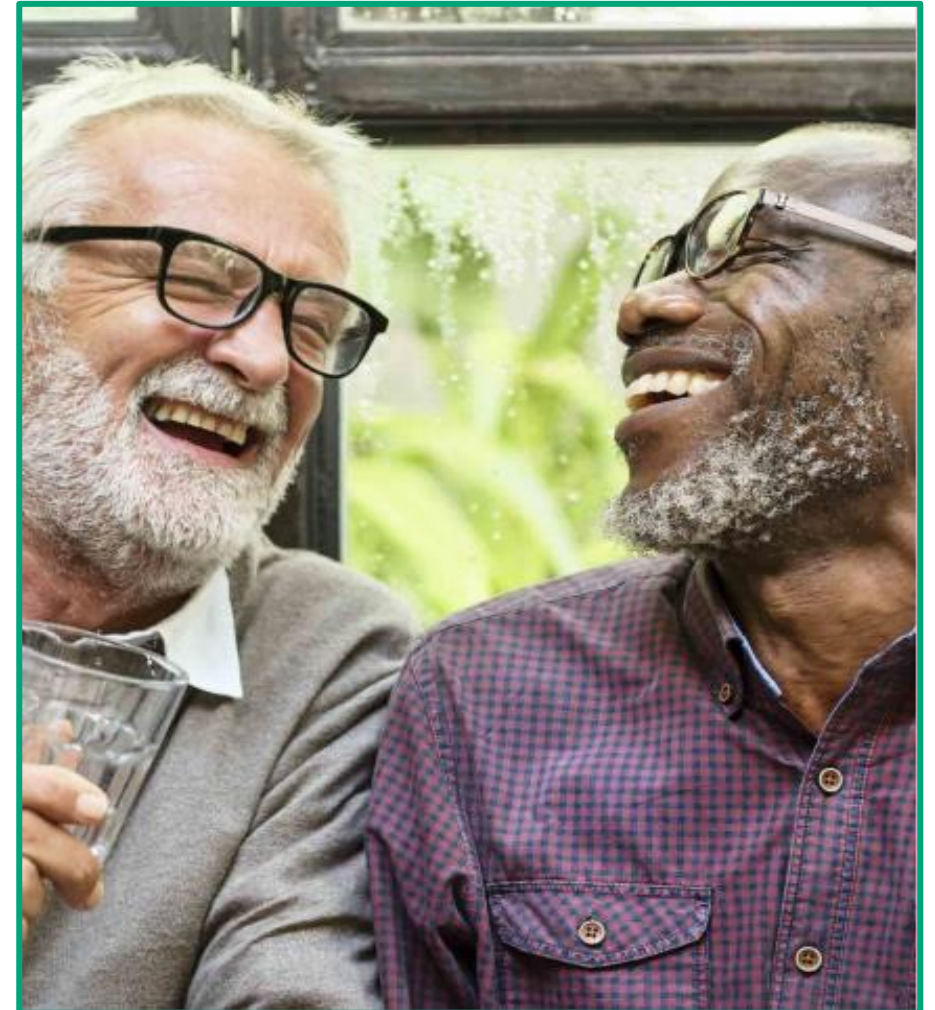
Everyone has a sense of belonging

Everyone is alert to exclusion

Everyone's differences are respected

Everyone strives to be consciously inclusive

Everyone's talents are fully leveraged



Scope

Who does our I&D Code apply to?



The Bank



Employees



People Leaders



Suppliers

OUR STANDARDS

As an organisation

We respect, develop and harness the uniqueness of all our employees as well as embracing and celebrating our differences. Our policies, processes and work practices are designed to create psychological safety, where everyone feels safe to be themselves and express their opinion. AIB also works to advance I&D practices in industry generally, within the communities we serve and in society at large. This is done through our involvement in partnerships, industry fora and relevant not-for-profits.

01

We elevate and celebrate diversity in all forms. We collect data to understand the profile of our workforce and have measures in place to improve diversity.

02

In AIB we recognise that each person has different circumstances, and we ensure equity by allocating resources and supports to enable all to reach an equal outcome. We provide reasonable accommodations that enable our colleagues to be at their best.

03

We provide Learning & Development opportunities and resources for colleagues to help build understanding in our pursuit of Universal Inclusion.

04

We adopt truly inclusive hiring and talent management practices as well as ways of working to ensure equality of opportunity for all.

05

We actively encourage allyship and conscious inclusion as well as empowering our Inclusion Networks (ERGs).

06

We ensure no one is disadvantaged by virtue of their background incl. race (including colour, nationality, ethnic and national origin), religion or belief, age, disability, gender and gender reassignment, sexual orientation, marriage or civil partnership, pregnancy or maternity, family status and membership of the Travelling Community, membership of a trade union or other legally protected status.

07

We respond quickly and responsibly to any complaints of discrimination, victimisation, intimidation, harassment, bullying or misconduct

08

We back our communities and pledge to do more to drive more inclusive societies.



Employees

I can come to work knowing that my differences are valued and celebrated and I will be treated with fairness, dignity and respect, and that AIB has a zero-tolerance approach to discrimination of any kind. In turn, I am expected to support my colleagues to be at their best. I exhibit strong self-awareness and embody the “Be One Team” and “Show Respect” brand value behaviours.

What I can expect

01

I work in a supportive environment that actively promotes I&D, treats colleagues with dignity and respect and makes me feel valued.

02

I have access to development and new opportunities based on merit and skills through the AIB Career portal, iLearn and iExplore.

03

I experience open communication and feedback mechanisms where I am encouraged to express my opinions respectfully and be heard.

What I am expected to give

01

I demonstrate self – awareness and challenge my assumptions and biases

02

I vary my approach, seek diverse input and actively work to create an inclusive workplace within my team and beyond.

03

I listen to understand and I am an ally for others, treating them as they wish to be treated and in line with company values.

04

I highlight poor behaviour and if I believe something may be wrong I have a direct responsibility to raise a concern.

People Leaders

I am expected to role model and promote AIB values and behaviours, helping to create an environment where inclusion is a universal experience

01

I flex my leadership style to cater for diversity, welcoming what each team member brings to the table.

02

I am honest when I don't know, I realise I'll make mistakes and work to overcome my own unconscious biases.

03

I am accountable for role modelling the AIB values and demonstrating inclusive behaviours and communications.

04

I am intentional about hiring for difference and focus on potential.

05

I ensure equality for all team members and support them to be at their best by facilitating tailored support and development opportunities for all team members.

06

I listen with empathy to understand and encourage everyone to have their voice heard.

07

I call out poor behaviours and quickly address any concerns about discrimination or misconduct in line with company policy.

If you are unsure how to handle a situation our [Inclusion and Diversity](#) and [Advisory](#) teams in HR are there to help.

Suppliers

AIB conducts its business activities in accordance with the highest possible standards of ethical conduct. We want to do business with suppliers that have similar values to us, and operate in the same responsible manner regarding I&D.

We expect our suppliers to:

- 01** Treat all employees fairly and to not discriminate*.
- 02** Provide reasonable accommodations for staff.

*In hiring, compensation, access to training, promotion, termination or retirement on the grounds of race (including colour, nationality, ethnic and national origin), religion or belief, age, disability, gender and gender reassignment, sexual orientation, marriage or civil partnership, pregnancy or maternity, family status and membership of the Travelling Community, membership of a trade union or other legally protected status.

We encourage our suppliers to:

- 01** Put in place controls that support a zero-tolerance approach towards discrimination, bullying or harassment.
- 02** Have in place I&D policies, practices and employee offerings including trainings.
- 03** Collect data to understand the profile of your workforce and have measures in place to improve diversity.

Raising Concerns

What happens if I have a concern?

We are all responsible for making sure that we have a work environment that is inclusive and makes the most of diversity. Every organisation faces the risk that something will go wrong either accidentally or otherwise. It is very important that we hear about such things, at an early stage, so we can fix them. If you have a concern about a breach of our Code, you should report your concerns to your People Leader or to another appropriate person as soon as possible to enable us to take any required corrective action.

It is usually best to raise the concern with your People Leader in the first instance, as they may be able to deal with your concern quickly and easily.

If you do not wish to raise the concern with your People Leader, or if you feel your People Leader has not adequately addressed your concern, you can consult any of the below:

- Any other People Leader
- Workforce Performance Team in HR
- Inclusion & Diversity (I&D) team in HR
- Internal speak up telephone line or email address speakup@aib.ie

Where wrong doing is identified we will take action, up to and including disciplinary proceedings where wrongdoing is proven.



Related Reading

This Code operates as part of a suite of standards that support our Code of Conduct and it is supported by a number of other policies.

More information is available via the links below.

Relevant Policies

- [Values & Behaviours](#)
- [Code of Conduct](#)
- [Speak Up Policy](#)
- [Disciplinary Policy](#)
- [Anti- Bullying and Harassment](#)
- [Grievance](#)
- [TPM Policy](#)

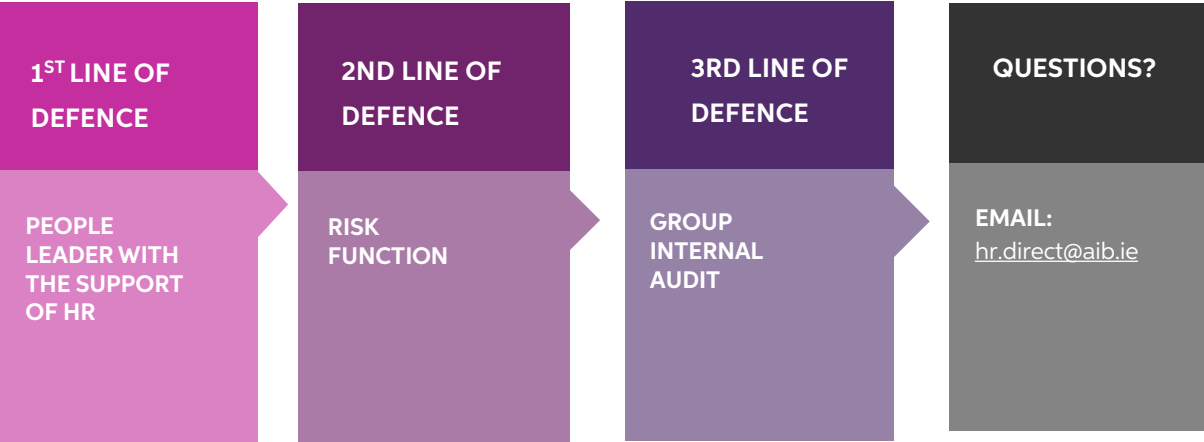
Relevant intranet links:

- [Inclusive Communications Guide](#)
- [Guide on how to be Inclusive](#)
- [Speak Up webpage](#)
- [Menopause Handbook](#)
- [Domestic Abuse Handbook](#)





Policy Implementation



Policy Implementation date:	01.06.2015
Last updated with changes:	16.05.2023
Policy is reviewed:	If changes required by legislation or the business
Policy Owned by:	Head of Group Accountability & Performance
ExCo Policy Sponsor:	Chief People Officer

This policy is effective from June 2015.
It replaces any previous policies / statements on Diversity or Equality and complies with legislative and regulatory requirements in all the jurisdictions in which we operate* . This code operates as part of a suite of standards that support our Code of Conduct.

**This includes the International Labour Organization (ILO) C111 - Discrimination (Employment and Occupation) Convention.*

