

# **SOCIAL CHARTER**

## **Preamble:**

The board and management of Kiwi Financial Services, recognizing the inherent dignity and worth of every individual, and understanding the imperative for collective action to foster a just and equitable world, hereby establish this Social Charter. Grounded in principles of equity, inclusion, fairness, and social responsibility, this charter seeks to guide our actions and decisions towards the creation of an organisation where all people can thrive and flourish. Based on the 5 principles below, Kiwi Financial Services where possible will look to help community-led solutions and engage with vulnerable and less privileged communities as partners in the design and implementation of solutions that benefit them.

1. **Equity:** We affirm our commitment to equity, recognizing that fairness does not always mean treating everyone the same. Equity necessitates acknowledging and addressing systemic disparities and providing resources, opportunities, and support proportionate to the needs of individuals and communities. We strive to dismantle barriers that perpetuate inequality and ensure that everyone has access to the resources and opportunities necessary to fulfil their potential.
2. **Inclusion:** We embrace diversity in all its forms and commit to creating inclusive environments where every individual feels valued, respected, and empowered to participate fully. Inclusion requires actively listening to diverse perspectives, fostering a culture of belonging, and removing barriers to participation. We reject all forms of discrimination, prejudice, and exclusion based on race, ethnicity, gender, sexual orientation, disability, religion, socioeconomic status, or any other characteristic.
3. **Fairness:** We uphold the principle of fairness as a fundamental pillar of our organisation. Fairness means that all individuals are treated justly and impartially, with due consideration for their rights, needs, and circumstances. We seek to promote fairness in our institutions, policies, and practices, ensuring that opportunities and outcomes are distributed equitably and that no one is unfairly advantaged or disadvantaged.
4. **Social Responsibility:** We acknowledge our collective responsibility to promote the well-being of society and to safeguard the rights and dignity of all its members. Social responsibility requires us to consider the broader impacts of our actions on individuals, communities, and the environment. We

commit to acting ethically, with integrity and accountability, and to contributing to the common good through our choices and behaviours.

5. **Implementation and Accountability:** We recognize that the realization of these principles requires ongoing commitment, collaboration, and accountability from all members of society. We will work collaboratively to integrate these principles into our laws, policies, and institutions, and to hold ourselves and others accountable for upholding them. We will continuously evaluate our progress towards achieving equity, inclusion, fairness, and social responsibility, and we will adjust our strategies and actions as needed to address emerging challenges and opportunities.

In conclusion, we affirm our shared commitment to building an organisation that honours the principles of equity, inclusion, fairness, and social responsibility. By upholding these principles in our daily lives and collective endeavours, we can create a more just, equitable, and sustainable world for current and future generations.