



As a cooperative, Desjardins Group (hereinafter “Desjardins”) advocates sustainable long-term development that balances the four aspects of economic development, social development, environmental protection and governance in order to carry out its mission to improve the economic and social well-being of people and communities within the limits of its sphere of activity.

Desjardins expects its suppliers (including their affiliated entities and subcontractors) to comply with the provisions set forth in this Desjardins Group Supplier Code of Conduct (hereinafter the “Code”), the standards, the laws and the regulations of the country in which they do business.

## ETHICS AND GOVERNANCE

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Desjardins expects its suppliers to set up a governance program which must include components like ethics and a policy on social and environmental responsibility, including community involvement.

**Business practices:** Desjardins expects its suppliers to act ethically in the conduct of their business; to comply with federal, provincial and local legislation; and to not tolerate any unethical practices of any kind (including extortion, corruption, embezzlement, forgery and fraud).

Desjardins expects its suppliers to not use any inappropriate means of influence to gain a competitive advantage.

Therefore, suppliers will not offer nor accept any gifts in the form of cash, cheques or negotiable instruments, except if this solicitation is made for the purposes of a fundraising campaign of an organization recognized by Desjardins. Modest gifts may be exchanged between Desjardins and its suppliers if they are offered in a spirit of courtesy and sound business relations, and if they do not impair the parties’ objectivity or influence their judgment to obtain consideration.

**Risk management:** While doing business with Desjardins Group, the service provider is aware it induces different types of risks to the Group such as information security, fraud, execution, legal, etc. The service provider is also aware that Desjardins has adopted specific frameworks regarding sound risk management practices related to outsourcing and external activities.

**Confidentiality and protection of information:** In order to produce goods or provide services under a contract between a supplier and a Desjardins Group entity, Desjardins expects its suppliers to comply with the highest confidentiality and protection of information standards or the requirements that were communicated to them.

## WORK, HEALTH AND SAFETY

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Desjardins expects its suppliers to respect employees’ rights, in accordance with the standards set out in the International Labour Organization (hereinafter “ILO”) conventions, as well as the regional and national laws governing working conditions.

**Freedom of association and collective bargaining:** Desjardins expects its suppliers to recognize and respect employees’ rights to freedom of association, freedom of organization and freedom of collective bargaining under the laws of the country of employment, as well as the ILO Conventions on freedom of association and the protection of the right to organize and the right to organize and bargain collectively.

**Child labour:** Desjardins expects its suppliers to respect the child employment/labour legislation on recruitment, pay, work hours, overtime and other working conditions (including the existing standards).

**Discrimination:** Desjardins expects its suppliers to not use any form of discrimination in its practices (especially in areas of recruitment, employment, promotion, termination, training, advancement, bonuses, retirement, wages and benefits) based on colour, ethnic or social origin, religion, gender, sexual orientation, age, physical capacity, state of health, political opinion, nationality, union affiliation, marital status, pregnancy; and that they comply with the principles set forth in the ILO Conventions on discrimination and equal pay.



**Work hours, wages and employee benefits:** Desjardins expects its suppliers to comply with all of the existing laws, regulations, industry standards or collective agreements on work hours, breaks and wage compensation that are established by their country's legislation.

With regard to wages and work hours, Desjardins expects its suppliers to provide legally mandated benefits, including those pertaining to minimum wage, overtime premium, piece rates, other benefits and advantages, vacation time and other compensation elements.

**Health and safety:** Desjardins expects its suppliers to comply with the highest health and safety standards, including the application of legislation, regulations and directives in the country in which they operate in order to ensure a safe and healthy workplace or any other location where production or work is undertaken. The suppliers must promote the application of recognized management systems and related guidelines, such as the ILO guidelines on occupational safety and health management systems.

## ENVIRONMENT

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Desjardins expects its suppliers to comply with the existing international, national and local laws and regulations on the protection and preservation of the environment in their commercial activities.

**Environmental approach:** Desjardins expects its suppliers to take responsibility for their environmental impact by integrating life cycle thinking in their environmental approach, by favouring the precautionary principle and by promoting the use of "green" technology and local purchases.

**Environmental management:** Desjardins expects its suppliers to implement actions to reduce greenhouse gas emissions and production of waste by promoting reuse and recycling.

## OVERALL PERFORMANCE AND CONTINUOUS IMPROVEMENT

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Desjardins expects its suppliers to improve the overall performance (economic, environmental and social) of their activities and products and services throughout the duration of their mandate at Desjardins.

**Collaboration:** Desjardins favours a step-by-step approach to transparency, collaboration and continuous improvement, and invites its suppliers to communicate any initiatives taken to meet the requirements set forth in this "Code."

**Compliance:** In the event of non-compliance, Desjardins expects its suppliers to initiate corrective action within a reasonable period by using a continuous improvement approach.

## REFERENCE

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- [The Universal Declaration of Human Rights](#)
- [International Labour Organization Conventions](#)
- [United Nations Convention against Corruption](#)
- [ISO 26000 - Social Responsibility](#)
- [BNQ 21000 - Développement durable \(in French only\)](#)