

Summary of approach on diversity & inclusion



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Building a culture of inclusion is a critical lever to our business success and enabling teams to unlock innovation, make better decisions, deliver our business strategy, live our valued behaviours, and embody our brand promise to be here for good.

To enable this, there are three key objectives for our D&I agenda:

- To attract, engage, develop, and retain diverse talent to maximise performance
- To deliver banking products and services that meet the needs of our diverse client base
- To support a diverse and responsible supply chain and investment in our communities

Global common areas of focus

Gender	Engaging all genders in our continued support and progress towards gender equality
Nationality and ethnicity	Having a workforce representative of our client base and footprint
Generations	Leveraging generational experiences to increase innovation and deliver products and services for employees and clients at various life stages
Disability	Becoming a disability confident organisation with a focus on removing barriers and increasing accessibility
Sexual orientation	Providing support and enabling individuals to bring their best selves to work and be appreciated for who they are and what they bring to the organisation

Sponsorship from the top and leadership commitment

The Board is responsible for diversity of the Board and, through the Culture and Sustainability Committee, is responsible for reviewing the way the Group develops and manages its culture and valued behaviours, including the Group's approach to diversity and inclusion and employee engagement.

The Global Diversity and Inclusion Council is responsible for the Group's overall diversity and inclusion strategy, providing direction setting, and overseeing the implementation for sustainable and measurable improvements.

We strive to build an environment where everyone with the capability to excel can do so – underpinned by a culture where everyone feels safe, included, heard and respected for being their authentic, unique self. People Leaders have a pivotal role to play in the creation of our inclusive workplace culture and recognising diverse talent. All People Leaders are responsible for ensuring that their direct line reports comply with this approach, including attending any training related to delivery of this approach.

Equal opportunities

The Group is committed to diversity and inclusion and providing equal opportunities and fair treatment employment opportunity for all, protecting the dignity of employees and promoting respect at work. We do not accept unlawful discrimination in our recruitment or employment practices on any grounds including but not limited to; sex, race, colour, nationality, ethnicity, national or indigenous origin, disability, age, marital or civil partner status, pregnancy or maternity, sexual orientation, gender identity, expression or reassignment, HIV or AIDS status, parental status, military and veterans status, flexibility of working arrangements, religion or belief.

It is the Group's policy to consider and make reasonable workplace adjustments, including for disabilities and religious practices, where appropriate.



Dignity and respect

The Group is committed to implementing and promoting measures to protect the dignity of employees and encourage respect for others at work. This is achieved by creating a work environment free from harassment, sexual harassment, bullying, racism, discrimination and disrespectful behaviour, by dealing effectively with any complaints of such conduct, and by welcoming diversity, fostering an inclusive culture where individuality and differing skills, capabilities and experience are understood, respected and valued.

We strive to maintain a work environment that promotes wellbeing where all employees are treated with respect and dignity. The consistent effort, standards, valued behaviours, and Code of Conduct contribute to a positive employee relations climate, which, in turn, allows the Group to thrive and individuals to prosper. For these reasons, attitudes and behaviours that do not contribute to a positive environment are deemed detrimental to everyone and, therefore, will not be tolerated.

Discrimination, harassment, sexual harassment and bullying

The Group does not tolerate any bullying, harassment, sexual harassment discrimination against, or victimisation of colleagues, clients, or visitors of the Group, whether verbal, written, physical or psychological. All colleagues have a duty to treat all those with whom they always come into contact through work with dignity and respect.

Transparency and measurement

The Global Diversity and Inclusion Council sets Key Performance Indicators aligned to the Group Diversity and Inclusion Strategy. Progress against these Key Performance Indicators is reviewed each year and shared in our [annual report](#). The diversity of the Board is addressed in the [Board Diversity Policy](#). The Executive pipeline below the Board and the Board's diversity, including progress being made on reaching the Board's gender target, is reported annually.





Reporting and breaches to this approach

Discrimination, harassment, sexual harassment, bullying and victimisation are not tolerated within the Group and are contrary to the standards of behaviour set out in our [Code of Conduct and Ethics](#) and our valued behaviours. As part of its commitment to building a respectful workplace culture, the Group is committed to resolving any issues that are brought to its attention.

Colleagues are encouraged to do the right thing and raise their concerns so that the Bank can review and address the underlying issues. Concerns can be raised (1) by speaking to People Leader (2) by contacting Employees Relations in HR for advice, or to raise a Grievance; or (3) through the Speaking Up channels, respectively, based on the nature of the concerns as set out in the relevant Group Policies and Standards.