

APPROVED
Minutes of the Supervisory Board
of JSB "UKRGASBANK"
Dated: June 11, 2025 No.23
Chairperson of the Supervisory Board

PRE-APPROVED
Minutes of the Management Board
of JSB "UKRGASBANK"
Dated: May 27, 2025 No.47
Acting Chairman of the Management Board
_____ Rodion MOROZOV

**Policy
of diversity, equity and inclusion of JSB "UKRGASBANK"**

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I. GENERAL PROVISIONS

1.1. Policy of diversity, equity and inclusion of JSB "UKRGASBANK" (Diversity, equity, inclusion, DEI, hereinafter referred to as the Policy) defines the principles and approaches for achieving the Sustainable Development Goals of JSB "UKRGASBANK" (hereinafter referred to as the Bank) to implement the principles of diversity, equity, justice and inclusion.

This Policy declares the Bank's position, describes the concept, as well as the general principles of implementing the principles of diversity, equity, justice and inclusion in the Bank, defining the requirements, goals and objectives for the activities of the Bank and its structural divisions.

1.2. In order to implement the principles of inclusivity set out in the Convention on the rights of persons with disabilities, adopted on 13.12.2006 by the UN General Assembly, and the relevant UN Sustainable Development Goals (in the wording of the Decree of the President of Ukraine "On Sustainable Development Goals of Ukraine for the period up to 2030" of 30.09.2019 No. 722/2019), namely:

- ensuring gender equality, empowerment of all women;
 - promoting a peaceful and Open Society for sustainable development, ensuring access to justice for all, and creating effective, accountable and participatory institutions at all levels,
 - reducing inequality;
 - promoting progressive, inclusive and sustainable economic growth, full and productive employment and decent work for all;
- JSB "UKRGASBANK" in its activities implements processes to increase the degree of participation of all Stakeholders in society, including persons with disabilities and other low-mobility groups of the population.

1.3. The policy is developed on the basis of and taking into account the requirements of the following documents:

1.3.1. Laws and bylaws of Ukraine:

- The Law of Ukraine "On banks and banking activities";
- Law of Ukraine "On the basics of social protection of persons with disabilities in Ukraine";
- Law of Ukraine "On the status of war veterans, guarantees of their social protection";
- Law of Ukraine "On principles of preventing and countering discrimination in Ukraine";
- Law of Ukraine "On ensuring equal rights and opportunities for women and men";
- National strategy for creating a barrier-free space in Ukraine for the period up to 2030, approved by Order of the Cabinet of Ministers of Ukraine No. 366-r of 14.04.2021;
- Decree of the President of Ukraine "On Sustainable Development Goals of Ukraine for the period up to 2030" dated 30.09.2019 No. 722/2019;
- Decree of the President of Ukraine "On ensuring the creation of a barrier-free space in Ukraine" dated 03.12.2020 No. 533/2020;
- Policy of the National Bank of Ukraine on the development of sustainable financing for the period up to 2025, developed in cooperation with the International Finance Corporation (IFC);
- Regulation on licensing of banks, approved by Resolution No. 149 of the Board of the National Bank of 22.12.2018;
- NBU Decision No. 240-rsh of 05.07.2024 "On approval of methodological recommendations on the rules for inclusive provision of financial services in Ukrainian institutions"
- Strategy of the National Bank of Ukraine "Financial fortress of Ukraine";
- State Construction Standards of Ukraine (SCS) V.2.2-40: 2018 dated 30.12.2018 with amendments "Inclusivity of buildings and structures"

1.3.2. Framework documents governing diversity, equity, justice and inclusion at the international level:

- Universal Declaration of human rights adopted by the UN General Assembly on 10.12.1948;
- International Convention on the elimination of all forms of racial discrimination, adopted by the UN General Assembly on 21.12.1965;
- UN Convention on the elimination of all forms of discrimination against women, adopted by the UN General Assembly on 18.12.1979;
- UN Convention on the rights of persons with disabilities, adopted by the UN General Assembly on 13.12.2006;
- Charter on Financial Inclusion and Reintegration of Veterans, initiated by the National Bank of Ukraine and the European Bank for Reconstruction and Development (EBRD).

1.3.3. European regulatory norms (including directives):

- THE ASSOCIATION AGREEMENT BETWEEN Ukraine, on the one hand, and the European Union, the European Atomic Energy Community and their member states, on the other hand, dated 27.06.2014, ratified on 16.09.2014, entered into force in full on 01.09.2017;
- EU strategy for ensuring the rights of people with disabilities for 2021-2030;
- Directive 2006/54/EC of the European Parliament and of the Council of 05.07.2006 on the implementation of the principle of equal opportunities and equal treatment of men and women in employment and professional activities;
- Council Directive 2004/113 / EC of 13.12.2004 on the implementation of the principle of equal treatment of men and women with regard to access and provision of goods and services;
- Council Directive 2000/43 / EC of 29.06.2000 on the implementation of the principle of equal treatment of persons regardless of race or ethnicity;
- Council Directive 2000/78 / EC of 27.11.2000 on the establishment of general rules of equal treatment in employment and professional activities;
- Council Directive 92/85/EEC of 19.10.1992 on measures to improve the safe and healthy working conditions of pregnant workers, workers who have recently given birth or are breastfeeding;
- Council Directive 96/34 / EC of 03.06.1996 on the framework agreement for parental leave;
- Council Directive 97/81 / EC of 15.12.1997 on the part-time Framework Agreement.

1.3.4. Internal documents of the Bank:

- Code of Conduct (ethics) of JSB "UKRGASBANK";
- Regulation on the procedure for working with petitions in JSB "UKRGASBANK";
- Regulation on personnel policy and personnel management procedures of JSB "UKRGASBANK";
- Veterans Support Policy of JSB "UKRGASBANK".

1.4. The policy is an internal document of the Bank and is binding on all directors and employees of structural divisions of the Bank.

This Policy applies to all areas of the Bank's activities and applies to relations between Bank employees, customers and partners, and local and state authorities, stakeholders, taking into account that the Bank's activities are fully focused on achieving global and national Sustainable Development Goals and Objectives, in compliance with the principles of Responsible Banking approved by the United Nations Financial initiative on the environment (UNEP FI),

This Policy is considered inseparable from the principles set out in the code of conduct (ethics) of JSB "UKRGASBANK".

1.5. The Policy takes into account the specifics of martial law and is developed for the period of its introduction and the period of Ukraine's recovery after military aggression.

1.6. Petitions of citizens, clients of the Bank, authorized persons/bodies, state institutions and other business entities to JSB "UKRGASBANK" regarding non-compliance with the requirements of this Policy are reviewed in accordance with the Regulation on the procedure for working with petitions to JSB "UKRGASBANK".

II. TERMS AND DEFINITIONS

2.1. Terms and acronyms are used in this Policy in the following definitions:

Barrier-free speech - this is a language that lacks words or phrases that show prejudiced, stereotyped, or discriminatory attitudes towards certain people or groups. The key feature of barrier-free speech is compliance with the principle of "person first" (first of all, a person is mentioned, and then his or her features, if necessary).

Barrier-free - ensuring equal rights and opportunities for each person to exercise their rights, receive services on an equal basis with others in six main areas:

- **public and civil barrier-free**, which provides for ensuring equal opportunities for participation of all people and social groups in the life of communities and the state.

- **educational barrier-free** – creating equal opportunities and free access to education, including lifelong learning.

- **economic barrier-free** – providing conditions and opportunities for employment, entrepreneurship for young people, women, the elderly, people with disabilities, etc.

- **information barrier-free** – conditions under which people, regardless of their functional disabilities or communication capabilities, have access to information in various formats and using technologies that take into account their needs and capabilities.

- **physical barrier-free** – creating an environment in which public facilities and public spaces, transport and services are physically accessible to all public groups.

- **digital barrier-free** – providing access to information, communications, public and other online services for all social groups, including the elderly, people with disabilities, people living in rural areas, etc.

Barrier-free financial service – financial (banking), supporting and other services of the institution, which, as a result of the use of positive actions by the institution in its activities, has become physically and informationally accessible and allows everyone to use it to the best of their abilities and participate equally in economic and social life.

Discrimination - a situation in which a person and/or a group of persons on the grounds of race, skin color, political, religious and other beliefs, gender, age, disability, ethnic and social origin, citizenship, family and property status, place of residence, language or other grounds that were, are and can be valid or assumed, is subject to restrictions in the recognition, exercise or use of rights and freedoms in any form established by the Law of Ukraine "On the principles of preventing and countering discrimination in Ukraine", except in cases where such restrictions have a legitimate, objectively justified goal, ways to achieve which are appropriate and necessary.

Discrimination against the consumer of financial services – a situation when establishing a business relationship with a consumer of financial services (hereinafter referred to as the consumer) or providing financial services to a consumer, in which a person, on the basis of his age, disability, ethnic and social origin, property status, place of residence, language or other grounds that were, are and may be valid or assumed, experiences differences, exceptions, restrictions or advantages in exercising the right to establish a business relationship with an institution, acquire or use the financial service of an institution, except in cases where such differences, exceptions or

restrictions have a legitimate, objectively justified goal, the ways to achieve which are appropriate and necessary, as well as in cases established by the legislation of Ukraine.

Persons with disabilities - individuals with persistent physical, mental, intellectual or sensory impairments that, when interacting with various barriers, may interfere with their full and effective participation in social life on an equal basis with others.

War veterans (Veterans)- persons who have military experience and participated in the defense of the motherland or in military operations on the territory of other states. War veterans include: participants in military operations, persons with disabilities due to war, participants of the war.

Stakeholders - individuals and legal entities that have a legitimate interest in the Bank's activities depend on it or may influence the Bank's activities (employees, clients and partners of the Bank, etc.).

Inclusion - the process of increasing the degree of participation of all citizens in society, allowing everyone to participate equally in public life, by creating an environment and conditions based on the principles of unhindered provision of equal opportunities to exercise their rights and receive services for all groups of the population-

Inclusive provision of financial services - a set of positive actions and specific decisions of the institution that ensure the availability of financial services to all consumers, taking into account the principle of non-discrimination, regardless of age, disability, disturbance of the functions of organs and systems of the body, the level of communication capabilities or circumstances, and increase the degree of participation of all consumers in the society.

Low-mobility population groups - a complex concept that unites people with disabilities and people who experience difficulties during independent movement through uncomfortable and inaccessible environments, including, but not limited to, people with temporary physical disabilities, elderly people, pregnant women, children under 7 years of age with their parents or accompanying persons, people with significantly higher or lower than average body weight, significantly higher or lower than average height, etc.

Socially vulnerable groups of the population - persons/families who have the highest risk of getting into difficult life circumstances due to the influence of unfavorable external and / or internal factors, which can lead to difficult life circumstances.

Diversity - a concept in sociology that concerns the degree of difference in socially significant identification features between members of a specially defined group, such as any group differences in relation to:

- racial or ethnic classification,
- age, physical abilities, and physical health,
- gender, sexual orientation, gender identity,
- religion, philosophy, politics, cultural origin, socio-economic status, military experience,
- intelligence, mental health, genetic traits, personality, behavior, or attractiveness.

Equity - ensuring equal rights and opportunities for all people to exercise these rights, including, but not limited to, the rights to study, work, rest, marry, and so on.

Social justice - socio-psychological perception of the principles and forms of organization of society that meets the interests of people and social groups, that is, a generalized moral assessment of social relations.

Financial inclusion - equal access to the use of financial products and services by consumers, which are:

- affordable by price;
- meet the needs of households and businesses;

- available to all segments of society regardless of income and place of residency;
- are provided by representatives of the financial sector in a responsible and environmentally friendly manner for all participants in the process.

Institution – a provider of financial (banking), supportive and other services that, in accordance with the legislation of Ukraine, has the right to provide such services.

Universal design – a design concept that involves designing products and environments in such a way that they can be used by the widest range of people without the need for additional adaptation.

The UN Sustainable Development Goals - 17 key goals that define the fundamental tasks of the development of the planet until 2030, which were adopted at the UN summit on Sustainable Development of 2015 and are set out in the Decree of the President of Ukraine "On Sustainable Development Goals of Ukraine for the period up to 2030" dated 30.09.2019 No. 722/2019.

2.2. Other terms and acronyms used in the text of this Policy are used in the meanings defined by other internal documents of the Bank, which are specified in this Policy, the legislation of Ukraine and/or are given in the Glossary of terms and definitions of JSB "UKRGASBANK".

III. BASIC POLICY PRINCIPLES

3.1. The Bank supports an equal, fair, transparent and barrier-free approach to interaction with Stakeholders.

3.2. The Bank recognizes and takes into account diversity in its relationships with Stakeholders, respecting their interests and individual characteristics.

3.3. The Bank recognizes the need and makes efforts to integrate the Principles of diversity, equity, justice and inclusivity into the Bank's corporate governance system.

3.4. The Bank opposes any form of discrimination, in particular, in relations with the Bank's Stakeholders.

3.5. The Bank provides for flexible/individual working hours and remote work opportunities for those employees who need them.

3.6. The Bank strives to create a barrier-free and friendly working environment for its employees, which takes into account the individual characteristics and needs of each employee when arranging their workplace and providing them with everything necessary for work. Interaction and communication between team members is based on mutual respect and a decent attitude towards each other, recognizing the contribution of each member of the working team.

3.7. The Bank stands for comprehensive support and promotion of professional and career growth of employees, regardless of their ethnicity, race, gender, sexual orientation, health status, age, physical capacity, etc.

3.8. The Bank comprehensively promotes the formation of knowledge and awareness of Stakeholders regarding the principles of diversity, equity, justice and inclusion, striving for their comprehensive implementation and dissemination in Ukraine.

3.9. The Bank strives to remove barriers, which have arisen and may arise during the armed aggression, as a result of armed hostilities on the part of the aggressor country, including the reintegration of veterans and internally displaced persons and the adaptation of socially vulnerable groups of the population.

3.10. The Bank signed the Charter on financial inclusion and integration of war veterans, while understanding and recognizing the importance of their reintegration into civilian life, promoting economic inclusion of veterans and their families, including: employment, organization of business activities, unhindered access to banking services and financial resources, etc.

IV. PURPOSE, PRINCIPLES, GOALS AND OBJECTIVES OF THE POLICY

4.1. The Policy is designed to ensure the support and protection of the principles of diversity, equity and justice for all Stakeholders of the Bank's activities in order to promote the creation of a barrier-free society in Ukraine, by:

- honest and fair treatment of all Stakeholders of the Bank, creation of a safe and comfortable working environment, protection from discrimination in any form and on any basis, etc.;
- promoting inclusion and ensuring barrier-free banking services both during and after martial law for all population groups.

4.2. JSB "UKRGASBANK", as a sustainable development Bank, carries out its activities realizing the importance of implementing sustainable principles of corporate governance and organizing sustainable relationships both within the working team and the relationship between the Bank and other Stakeholders, which is the subject-matter of this Policy, namely: the principles of diversity, equity, justice and inclusion (hereinafter referred to as the Principles).

The Policy is based on the following general Principles:

4.2.1. The Principle of diversity: the Bank recognizes, takes into account and respects the individual characteristics of each person and excludes any manifestations of discrimination;

4.2.2. Principles of equality and justice: the Bank adheres to social justice and equality of opportunity when interacting with Stakeholders, including employees, customers and partners of the Bank;

4.2.3. The principle of inclusion as a key element of creating a barrier-free space: the Bank does not create barriers, develops and applies specific solutions that allow everyone from all segments of the population to participate equally in public life.

The Policy is aimed at expanding financial inclusion and ensuring the barrier-free financial sector, including equal and continuous access of Stakeholders to the use of financial products and services regardless of income, age or place of residency, as well as for the period of armed aggression and the country's recovery after armed aggression, regardless of barriers created as a result of military and terrorist actions on the part of the aggressor country and is based on the principles of consumer protection, including people with disabilities and other low-mobility groups of the population, namely, on the principles of:

1) zero tolerance for any form of discrimination against consumers when establishing business relationships and providing financial services;

2) notification of consumers from among people with disabilities and other low-mobility groups of the population about the availability of specific solutions that allow them to receive the service on an equal basis with other customers of the Bank, including that by posting such a notification on the Bank's own website, including its mobile version, in the mobile application of the Bank and/or in places where services are provided to consumers;

3) applying positive actions and specific solutions that allow to provide barrier-free financial services to consumers.

4.3. To achieve the purpose of this Policy, the Bank defines the following key goals and objectives to achieve them:

4.3.1. To integrate the Principles into the Bank's corporate governance system, which provides for the following:

- 4.3.1.1. preventing any manifestations of discrimination when forming the Bank's collegial bodies;

- 4.3.1.2.taking into account the Principles when developing strategic basis for the development and operation of the Bank in the direction of sustainable banking;
- 4.3.1.3.development and implementation on a regular basis of a mechanism for monitoring the actual status and progress achieved in implementing the Principles into the Bank's corporate governance system and processes;
- 4.3.1.4.taking into account information on the implementation of the Principles in the Bank when preparing reporting in the direction of sustainable banking;
- 4.3.1.5.promoting consideration and taking into account the points of view, opinions and experience of all participants in the process of making management decisions at the Bank;
- 4.3.1.6.taking into account the Principles in the Bank's management decision-making process, including personnel, organizational, administrative matters, interaction with stakeholders, development and implementation of new banking products and services;
- 4.3.1.7.development and implementation a unified organizational approach to using the principles in the Bank's interaction with the Bank's stakeholders;
- 4.3.1.8.development and implementation a unified organizational approach to identifying and eliminating any prejudices and manifestations of discrimination in the Bank;
- 4.3.1.9.development and ensuring regular training and informing the Bank's employees about the Principles and their implementation.

4.3.2. To recognize diversity and comprehensively contribute to ensuring equity and justice for employees, and ensure the creation of barrier-free working environment in the Bank, which provides for the following:

- 4.3.2.1. promoting equal, fair training opportunities for professional and personal development of the Bank's employees, taking into account the characteristics of each employee;
- 4.3.2.2. promoting professional and specialized training of young professionals and providing them with professional mentoring;
- 4.3.2.3.promoting ensuring equal and fair employment and career opportunities regardless of gender, age, race, ethnicity, etc.;
- 4.3.2.4. promoting equal, fair and inclusive conditions and employment opportunities based solely on an objective assessment of the professional knowledge, skills, qualifications and previous work experience of the candidate for a position in the Bank;
- 4.3.2.5. creating conditions for organizing a full-fledged barrier-free working environment and providing all employees of the Bank with everything necessary to perform their duties, arranging workplaces taking into account the needs of employees;
- 4.3.2.6. creating a flexible/individual work schedule for employees without harming the Bank's activities;
- 4.3.2.7.regulation of actions by making appropriate provisions in the Bank's internal documents, actions to prevent the occurrence of any manifestations of discrimination among and against employees of the Bank on any basis and for any reason. Ensuring the implementation of such objectives is controlled in order to stop and eliminate the consequences of any actions that show signs of discrimination.

4.3.3. To contribute to the creation of a barrier-free space for the Bank's Stakeholders, which provides for the following:

- 4.3.3.1.promoting the introduction and use by the Bank's stakeholders of a barrier-free language for people with limited mobility, including people with disabilities, the elderly;

- 4.3.3.2. promoting free, barrier-free access of Stakeholders to educational and training programs in order to improve skills and acquire additional skills, knowledge and competencies, including remotely in digital format and on a schedule that takes into account the individual characteristics and capabilities. Development and participation in specialized training on barrier-free access and inclusivity matters for all Stakeholders, primarily for the Bank's clients and partners;
- 4.3.3.3. promoting equal opportunities for all consumers to participate in accessing banking services and products, any information about them and about the Bank (public barrier-free access);
- 4.3.3.4. promoting the implementation that the Bank takes positive actions and concrete decisions to ensure barrier-free provision of financial services to all Stakeholders, including persons with disabilities and other low-mobility groups of the population, by:
 - creating conditions for ensuring physical accessibility of premises, their entrance groups, including the adjacent territory, and equipment;
 - promoting the creation and operation of a remote service system, the functionality of which corresponds to the functionality available during a physical visit to a Bank branch;
 - promoting the ensuring certain barrier-free procedures and rules of the Bank in relation to Stakeholders in establishing (continuing) business relations, as well as providing them with banking services;
- 4.3.3.5. zero tolerance for any form of discrimination against Stakeholders on social, physical, functional or other grounds or circumstances;
- 4.3.3.6. promoting priority for the use of items and elements of the environment that have a universal design that is developed to be used by the widest range of people without the need for additional adaptation.

4.3.4. To promote overcoming of barriers caused by armed hostilities and terrorist attacks of the aggressor country on the territory of Ukraine which provides for the following:

- 4.3.4.1. creating conditions to ensure barrier-free access of all citizens and Stakeholders to banking services in order to preserve the sustainability and continuity of operation of Ukrainian economy, to the extent possible, and while prioritizing safety of life and health of Stakeholders of the Bank in wartime conditions, namely:
 - during long blackouts or interruptions in the centralized supply of electricity from the grid, to provide backup power to Bank branches;
 - in the territories bordering the territories of active armed hostilities and terrorist attacks on the part of the aggressor country, (including the de-occupied territories of Ukraine), as well as in the territories directly bordering the aggressor country, to promote barrier-free access to banking services and information support for such services in digital format, without the need to physically visit Bank branches for security reasons;
- and in the territories bordering the territories of active armed hostilities operations and terrorist attacks on the part of the aggressor country (including the de-occupied territories of Ukraine), as well as in territories directly bordering the aggressor country, to inform the Bank's stakeholders about air raid alerts and the nearest shelters, as well as facilitate the arrangement of protective structures (shelters) for the stakeholders in the Bank's branches and in the surrounding area.

4.3.5. To comprehensively promote the financial inclusion and reintegration of veterans and internally displaced persons from areas of armed hostilities or affected by hostilities territories, which includes the following:

- 4.3.5.1. promoting the removal of barriers and the creation of equal and fair conditions and opportunities to ensure the economic independence of Veterans, internally displaced persons from areas of armed hostilities or their family members, including that by promoting their employment or starting their own business;
- 4.3.5.2. creating equal and fair employment opportunities for veterans and internally displaced persons from areas of armed hostilities by implementing an inclusive personnel policy at the Bank;
- 4.3.5.3. creating a safe and comfortable environment for veterans, including that by creating special service areas that do not have potentially dangerous sounds, visual and other triggers.
- 4.3.5.4. promoting the development of businesses and organizations focused on the reintegration of veterans, internally displaced persons from war-areas of armed hostilities and their families, namely by creating jobs for them, helping them organize their own business, and providing services focused on veterans and internally displaced persons.

V. CONTROL AND RESPONSIBILITY

5.1. In case of violation of the requirements and norms of this Policy, Bank employees may be held liable in accordance with the legislation of Ukraine and internal documents of the Bank.

5.2. The Supervisory Board approves this Policy and monitors its implementation, compliance and timely updating (renewal), promotes an inclusive culture and establishes a strategic direction to ensure the integration of Policy principles into all aspects of the Bank's activities.

5.3. The Management Board ensures control over the development of this Policy, implements the Policy approved by the Supervisory Board, and ensures the implementation of the objectives, decisions of the Bank's Supervisory Board regarding the implementation of the Principles of diversity, equity, justice and inclusion in the Bank's activities.

5.4. Members of the Management Board - curators of independent divisions control the implementation of actions and measures defined by this Policy and other internal documents of the Bank in the field of implementation of the Principles of diversity, equity, justice and inclusion by their subordinate structural divisions.

5.5. Heads of directorates and heads of independent structural divisions of the Bank control the completion of training in order to ensure the awareness of subordinate employees. about this Policy and its observance.

5.6. Responsibility for ensuring and control over compliance with the Policy requirements is assigned to each employee of the Bank, within his or her competence, as well as their direct supervisors / heads of the structural divisions.

VI. FINAL PROVISIONS

6.1. This Policy is approved by the Bank's Supervisory Board and comes into force from the date of its approval by the Bank's Supervisory Board, unless otherwise specified in the decision of the Bank's Supervisory Board.

6.2. Amendments to this Policy are approved by the Supervisory Board of the Bank and formalized in a separate document or by setting it in a new version. Approval of the new version of the Policy automatically results in the loss of validity of the Bank's previous document.

6.3. If any part of this Policy does not comply with the legislation of Ukraine, including regulatory and legal acts of the National Bank of Ukraine, standards of professional associations that apply to the Bank, in particular, in connection with their adoption, amendment or loss of validity, this Policy will remain applicable only in the part that does not contradict with the legislation of Ukraine.

6.4. This Policy is subject to periodic review at least once a year.

6.5. If, when revising of this Policy within the time period specified in Paragraph 6.4. of this Policy, the owner of the Policy establishes conformity of the current version of the Policy with the legislation of Ukraine, including the NBU regulatory and legal acts, standards of professional associations that apply to the Bank, this Policy shall be considered relevant and is subject to subsequent revision no later than the time period specified in the Paragraph 6.4. of this Policy.