Consumer Banking Sustainable Financing Policy

1. Executive Summary

The Bci Consumer Banking Sustainable Financing Policy (or "the Policy") establishes the criteria and scope through which Banco de Crédito e Inversiones (Bci) incorporates environmental and social factors into financing directed at individuals, accompanying its clients in the transition toward more sustainable lifestyles and promoting financial inclusion and health.

2. Objective

The objective of the Policy is to define the framework of action that allows the incorporation of environmental and social factors in Consumer Banking financing, enabling the origination of operations that can be classified as Sustainable Business, intended, among other things, for one or more of the following purposes:

- To accompany individuals' transition toward sustainable financing, through green financing for housing, vehicles, and home improvements.
- To enable inclusion and promote the financial health of underserved clients, as well as the prevention of overindebtedness.
- To enable access to housing in accordance with the risk policy and appetite for all individuals.

3. Scope and Application

The Policy applies to credit and financing products originated, evaluated, granted, and managed by Bci's Consumer Banking in Chile (e.g., green mortgage loans), and to all areas and collaborators participating in its value chain.

In all cases, sustainable financing operations must fully comply with the Policy and the Consumer Banking Credit Regulations. The classification of an operation as sustainable does not modify or relax the criteria of these policies and regulations. Any sustainability-related criterion that modifies the risk assessment must be included in the consumer banking credit risk policy or regulation (as applicable).

4. Principles

Bci seeks to play an essential role in environmental and social development through its financing to individuals. The Policy is based on the principles of customer orientation, financial inclusion and health, just transition, transparency and prevention of greenwashing, and continuous improvement.

5. Related Documents

- Bci Corporate Sustainability Policy.
- SME Sustainable Financing Policy.
- Bci Wholesale & Investment Banking Sustainable Financing Policy.
- Consumer Banking Credit Policy.
- Consumer Banking Credit Regulations.

6. Guidelines

Below are the factors considered, the way they are incorporated into Consumer Banking financing, and the Bank's engagement with its clients.

6.1. Environmental and social factors considered

For the purposes of this Policy, Bci considers the following factors, in line with the Corporate Sustainability Policy and the General Framework for Sustainable Financing:

- **Environmental factors:** renewable energy, clean transportation, energy efficiency, green buildings.
- **Social factors:** enabling socioeconomic advancement and financial empowerment, understood as products or services linked to diversity and inclusion, access to essential services (health and education); accessible housing; and inclusive basic infrastructure.

6.2 Incorporation of environmental and social factors in financing

Bci incorporates environmental and social factors throughout the Consumer Banking credit cycle. Operations that meet the criteria defined in this Policy may be classified into one of the following categories:

- **Environmental Purpose:** financing whose purpose generates a positive environmental impact, such as the Green Mortgage Loan (housing with an energy efficiency rating recognized by the Bank), financing for electric or hybrid vehicles below the defined emissions threshold, and financing for sustainable home equipment (such as the installation of solar panels and energy optimization technologies).
- **Social Purpose:** financing that promotes inclusion and access to housing, such as mortgage loans associated with state support for housing financing.

The incorporation of these factors is materialized through: (i) internal eligibility criteria and external certifications recognized by the Bank, validated proportionally to the transaction amount; (ii) verification of the purpose of the financing; (iii) the integration of environmental and social factors in the due diligence and know your customer (KYC) processes; and (iv) the application of the Exclusion List defined in the Consumer Banking Credit Policy.

6.3 Client Engagement

Bci informs and accompanies its clients regarding the sustainability risks and opportunities associated with their financial decisions, in an integrated manner with the financing process. This is materialized through direct interaction with executives during the contracting of sustainable products, financial education (through platforms such as Con Letra Grande), the communication of green and social opportunities at the time of decision-making, and active listening and responsible collection mechanisms, with special attention to clients in vulnerable situations.

7. Applicable Regulation and Validity

Bci is governed by the laws and regulations applicable in Chile, including the Framework Law on Climate Change (Law No. 21.455), the Law on General Environmental Bases (Law No. 19.300, updated by Law No. 20.417), General Character Norms 461 and 519 of the Financial Market Commission (CMF), and the international standards subscribed to by the Bank.

This policy strengthens Bci's corporate governance and the ESG integration of the retail banking business, while simultaneously generating opportunities for its clients.

This document will come into effect upon its approval and will be valid for two years, according to the definitions for non-regulatory policies.