



### 3. LET'S MAKE THE WORLD A MORE INCLUSIVE HOME

We create a more inclusive world by expanding access to financial and non-financial services, fostering the financial well-being of individuals, families, businesses, and communities.

We view sustainable development as achieving economic growth that includes everyone and remains in harmony with nature. Under the 2030 Agenda, the SDGs focus on ensuring universal access to essential services—such as health, education, food security, and social protection—while striving to reduce inequality and leave no one behind.

Aligned with these principles, we reaffirm our commitment to financial inclusion and social financing as essential drivers of a more inclusive future. By mobilizing resources and providing access to financial and non-financial services for all, we contribute to the social goals of the countries where we operate, helping to bridge social gaps, reduce inequality, and promote economic growth and community well-being.

#### 3.1 OUR COMMITMENT TO FINANCIAL INCLUSION

We define financial inclusion as the ability to access and use high-quality financial and non-financial products in a friendly, simple, and reliable manner. This commitment enhances the financial well-being of individuals and businesses, aligning with our Higher Purpose of enriching lives with integrity. We support our clients through key life moments, guiding them towards achieving their goals and dreams.

In our sustainable business strategy, we prioritize Inclusion as one of the seven material topics<sup>1</sup> and Financial Inclusion as one of our four strategic focuses<sup>2</sup>. Our aim is to enhance the well-being of our clients by ensuring that everyone has access to, utilizes, and benefits from our high-quality products and services.

<sup>1</sup> Material topics: Prosperity, economic capital, service, trust, well being, inclusion and natural capital

<sup>2</sup> Strategic focuses: Financial inclusion, sustainable enterprises, sustainable infrastructure and responsible investment.



We recognize that certain populations face unique challenges due to factors such as age, gender, ethnicity, physical ability, and nationality, as well as varying business sizes and stages. These challenges, often structural—such as those related to the labor market—result in gaps in financial service access.

To address these challenges, we identify specific groups and apply tailored approaches to understand their unique needs, the financial gaps they face, and the underlying causes related to our business. This enables us to implement actions that create equitable conditions, facilitating their access to the formal financial system and supporting their progress and well-being.

We understand that factors like employment dynamics, poverty, informality, lack of credit history, perceived risk, and social constructs create barriers for individuals in vulnerable situations seeking banking services. We see this as an opportunity to improve their quality of life with relevant solutions that drive economic development, productivity, and overall growth.

Driven by our commitment to contributing to our countries, we offer innovative products and services for everyone, including historically underserved populations. Our solutions encompass savings, investment, credit, payment methods, digital wallets, and insurance, supporting clients through various life stages—such as education, employment, home purchasing, business development, and retirement. Details of these offerings are outlined in Annex 2. Banco Davivienda Financial Products, Section 2.2 of this policy.

We leverage technology and our expertise in innovation to create affordable products and services based on universal design principles. These solutions are designed to meet the needs of all individuals, including those with limited access, such as women, youth, rural communities, small agricultural producers, and micro-entrepreneurs. Adhering to a human-centered model, we ensure our products are equitable, flexible, simple, and intuitive, making them accessible to everyone, regardless of their abilities, skills, gender, age, or location.<sup>3</sup>

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<sup>3</sup> University of North Carolina. Center for Universal Design.



In keeping with our management model, which prioritizes providing reliable, friendly, and straightforward client experiences, we continuously update our people for optimal client relationship management<sup>4</sup>. This is guided by our bank's values, policies—including our Human Rights policy—and current regulations. We also provide appropriate channels for client support and guidance<sup>5</sup>, along with a range of non-financial services and value-added offerings designed to support client progress, detailed in Annex 4. Banco Davivienda Non-Financial Products.

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<sup>4</sup> In terms of questions, complaints, claims and compliments with an emphasis on due diligence, the provision of clear and sufficient information during the sale of products and the prevention of practices defined as abusive by the regulations applicable to each country in which we operate, among other aspects.

<sup>5</sup> Service channels that adapt to customer preferences, always ensuring that they are also easily accessible for priority groups in the financial inclusion strategy.