

Regions Vendor Code of Conduct

At Regions, we hold ourselves to high standards of ethics and integrity which reflect our corporate values of **putting people first, doing what is right, focusing on your customer, reaching higher, and enjoying life**. Our values support our mission and business strategy, which are based on *shared value*: what we do as a business should benefit everyone we serve — our customers, associates, communities, and shareholders. We see our vendors and suppliers of goods and services ("vendors") as an extension of Regions. This is why we expect our vendors to display the same high standards of integrity, operate responsibly, and support our mission of creating shared value.

This Vendor Code of Conduct ("Vendor Code") sets forth Regions' expectations for working conditions, human rights, ethical business practices, and environmental conservation as applicable to our vendors. At a minimum, Regions requires its vendors and their subcontractors to fully comply with all laws and regulatory requirements applicable to their business activities. However, we seek to do business with vendors that go beyond legal and regulatory compliance and help us achieve our commitments to environmental and social objectives.

No code can address every issue that one may encounter; therefore, if you have questions about any of the information in this Vendor Code, or what is expected of you, please contact Regions at supply.partners@regions.com. The provisions in this Vendor Code are in addition to and should not be construed as amending, replacing, or superseding the provisions of any applicable written agreement between the vendor and Regions or its affiliates. Regions expects our vendors to hold their subcontractors to the same standards contained in this Vendor Code.

Labor and Human Capital

Regions seeks to work with vendors whose values match our own — those that promote diversity and inclusion, treat employees with respect and dignity, invest in the lives of their employees, provide a safe working environment that is also free from discrimination and harassment, and adhere to fundamental human rights standards.

Wages and working hours: Vendors must provide wages and benefits that meet or exceed local legal requirements and be in compliance with local working hour laws; however, Regions encourages vendors to commit to improve and invest in the lives of workers and their families by paying economically viable wages to its employees.

Human Rights: Regions supports the protection and preservation of human rights, and this commitment is set out in our [Human Rights Statement](#). At a minimum, vendors and their subcontractors must comply with all applicable labor laws and regulations in the geographic regions and locales where they operate and conduct business. Regions also expects, however, that the entities with which we do business similarly respect individual human rights and conduct their business operations free from human rights abuses, such as child or forced labor, slavery, and human trafficking.

Harassment and Anti-Discrimination: Regions is committed to maintaining a work environment that is free from harassment and in which associates at all levels can devote their full attention and best efforts to the job. As such, we expect our vendors to comply with applicable anti-discrimination laws and laws prohibiting harassment and retaliation.

Ethical Business Practices

Regions strives to conduct business according to the highest ethical and moral standards, as evidenced by the [Regions Code of Business Conduct and Ethics](#) ("Code of Business Conduct"). Vendors are expected to adhere to all applicable provisions of the Code of Business Conduct, aspiring to the highest standards of integrity and refraining from illegal or improper activities, including corruption, fraud, misrepresentation, extortion, bribery, and any other activity that may give an appearance of impropriety.

Dealings with Regions' associates: The Code of Business Conduct includes restrictions on our associates' dealings with vendors, including restrictions on giving and receiving gifts and other items of value, as well as prohibitions on certain outside business ventures, investments, and lending relationships. Regions vendors shall not induce or cause any Regions' associate to violate the Code of Business Conduct.

Anti-corruption: Vendors are required to comply with the U.S. Foreign Corrupt Practices Act, the Bank Bribery Act, and any other applicable anti-corruption laws. At a minimum, under no circumstances may a vendor working for or on behalf of Regions offer or provide anything of value to a government official or a labor organization official for the purpose of (i) influencing the offeree or recipient to take or refrain from taking any official action for the benefit of the vendor or Regions, or (ii) inducing the offeree or recipient to conduct business with the vendor or Regions.

Confidentiality and Security: If we share confidential information with vendors, we require that vendors and their subcontractors protect that information and do not access, share, or disclose that information except as contemplated by our agreement. Vendors must comply, and assure the compliance of their subcontractors, with applicable laws and regulations, including, but not limited to, privacy laws, security laws, record retention requirements, and data destruction requirements. Vendors must ensure that they, and their subcontractors, have in place and utilize appropriate security, including cybersecurity, physical security, and internal controls to protect the confidential information. Vendors must have written agreements in place with subcontractors who may have access to Regions' confidential information, which include confidentiality and security requirements at least as strenuous as those required of the vendor by Regions and must monitor subcontractors for compliance with such agreements.

Reporting Illegal or Unethical Conduct: Vendors are expected to report actual or suspected illegal or unethical conduct by a Regions' associate or by a Regions' vendor or other individual(s) acting on behalf of and/or for the benefit of Regions via email to vendorcomplaints@regions.com.

Environmental Sustainability

Regions recognizes the environmental challenges that face our planet and we believe that doing our part in addressing them embodies our value of doing what is right. Our [Environmental Sustainability Policy Statement](#) demonstrates our commitment to operating responsibly, and we expect our vendors and their subcontractors to support Regions' sustainability efforts through the services they offer, as well as through their own operations.

Regions expects vendors and their subcontractors to operate in compliance with all applicable environmental laws and work to minimize their use of natural resources and any negative impact their operations have on the environment. Accordingly, vendors and their subcontractors should endeavor to measure and reduce their energy and water use, waste generation, greenhouse gas emissions, and other environmental impacts as applicable to their operations. Regions may also request that vendors engage with Regions on their sustainability programs and performance.

Vendor Diversity

Regions is committed to building strong business relationships with a wide range of high-quality and diverse vendors. We regard these relationships as being good for society, good for our communities, good for business, and good for strengthening our competitive advantage. Our business relationships with diverse vendors make a positive impact on the communities we serve, stimulate demand for consumer and business banking services, and ultimately, drive more value for Regions. We also understand that our relationship with our vendors extends to their subcontractors. As such, we expect our vendors to strive to build similar business relationships with diverse vendors as well.