

"Ethics by Design" at Better

1. Purpose

At Better, we are committed to doing business ethically and integrating ethical standards into all phases of the development of our products, solutions and services. The "Ethics by Design" policy sets out guidelines for ensuring compliance with legislation, regulatory requirements and best practices, and ensures that ethical principles are followed throughout the life cycle of our products.

2. Objectives

- To ensure that ethical principles are consistently applied in the design, development, implementation and use of products and services.
- Promote a proactive approach to ethical issues, in accordance with applicable legislation and regulatory guidelines.
- To prevent the harmful effects of our products on society, individuals, the environment or the economy.
- To increase user and customer trust in our products, with a focus on security, privacy, transparency and accountability.

3. Principles of "Ethics by Design"

Our policy is based on the following key principles, which are included in all phases of product and service development:

1. Data privacy and security as a foundation

- a. The principle of privacy and data protection is built into the design (privacy by design) and applied by default (privacy by default). Users must have clear control over their data, and data processing must be transparent and comply with legislation (e.g. GDPR).
- b. Data protection and prevention of cyber threats are the central guidelines in the design and implementation of all digital solutions.

2. Transparency and fairness

- a. We keep users informed about how our products work and equip them with the information they need to make informed decisions.
- b. We ensure that products and solutions are based on fair practices that do not discriminate against any group of users.

3. Responsibility

- a. We clearly define the responsibilities of all actors in the process of product development and use, both within the company and with users. Developers,

designers, and project managers are responsible for adhering to ethical standards.

- b. In the event of deviations or problems, we take appropriate measures to eliminate possible consequences.

4. Inclusion and equity

- a. In the design of products, we consider various social, cultural and economic aspects to ensure equal access and use of products for all users.
- b. We avoid bias and discrimination and ensure that our solutions are inclusive for all groups.

5. Sustainability and environmental responsibility

- a. All solutions and products are designed with an emphasis on sustainability and minimizing negative impacts on the environment. We promote sustainable practices in the supply chain, development and use of products.

4. Compliance with legislation and regulatory guidance

The "Ethics by Design" policy is formulated in accordance with the legislation and regulatory guidelines that apply in the areas in which we operate. The commitment to ethical business includes compliance with the following regulations and standards:

- **Personal data protection legislation** (e.g. General Data Protection Regulation) – ensures compliance with data protection and privacy legislation.
- **ISO standards** for information security, risk management and product quality.
- **Local and international standards** to prevent discrimination, promote fairness and ensure safety in the use of technologies, including artificial intelligence.

5. Implementation and responsibilities

To successfully implement this policy, we have established a compliance review mechanism: We conduct regular reviews of compliance with ethical principles and assess potential risks and opportunities for improvement.