

Standard 025 of the ISO9001 quality management system in funds and workplace pensions, risk insurance policies and collective savings

Standard 025



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Version control

VERSION HISTORY:			
Version:	Version date:	Revised by:	Description of the changes:
1.0	26/03/2020	Service and Quality Dept.	Creation of the Standard for the Management of Workplace PP and Collective Risk Insurance
2.0	24/05/2022	Service and Quality Dept.	Expansion of the scope of the certification, incorporating collective savings insurance and ULC (Unit Linked)

1. Introduction

Through this standard, VidaCaixa is aiming to demonstrate that quality is one of the core priorities in VidaCaixa's strategy and that it has implemented a quality management system based on the ISO9001:2015 standard in the areas of:

- “The Marketing and Management of Workplace Pension Plans and Funds”
- “Marketing, advising, management and benefits of Collective Risk insurance policies”
- “Marketing, advising, management and benefits of Collective Savings insurance and ULC (Unit linked).”

And it undertakes to comply with the requirements applicable to this International Standard ISO 9001:2015, in order to achieve continuous improvement of the quality management system.

2. Objectives

The Quality standard contributes to:

- Strict compliance with all legal and regulatory legislation applicable to VidaCaixa.
- Promoting continuous improvement and excellence in the performance of our activities, through the application of mechanisms to improve the organisation's processes.
- Maximising the creation of shared value for the stakeholders and creating long-term relationships based on trust and transparency.
- Preventing, minimising and mitigating any possible risks and opportunities, managing non-conformities and the proper processing of customer complaints and claims.

3. Scope

This Standard will apply to all employees, directors and members of VidaCaixa.

4. Entry into force and review

This standard enters into force the day after its approval and will be reviewed regularly in the annual reviews of the system or when significant changes occur in the organisation.

5. Mission, vision and values

VidaCaixa bases its management on responsible behaviour and economic efficiency, with a focus on the socio-economic development of people and the region.

Its commitment to sustainable action, aimed at adding value to the institution and its stakeholders, covers the organisation's entire value chain, from the sourcing of the funds and resources to their application and investment.

VidaCaixa's **mission** is to fully meet the insurance needs of the largest number of customers through an appropriate and comprehensive range of products and excellent quality of service, with the commitment to add value to customers, shareholders, employees and society as a whole.

Its **vision** is to be a leader in Spain and to be known for its social responsibility, quality of service, financial strength and capacity for innovation.

VidaCaixa always carries out its activity following its corporate **values** of quality, trust and social commitment.

6. Action protocols

6.1. Action principles

VidaCaixa undertakes to perform its activity in strict compliance with the regulations applicable to the running of its business and in accordance with the highest standards for ethical behaviour and professional conduct, always faithful to its commitment to add value to its customers, shareholders and other stakeholders.

In this sense, VidaCaixa's action principles, set out and explained in the Code of Ethics and Action Principles, consist of the following: compliance with the laws and regulations in force at any time, respect, integrity, transparency, excellence, professionalism, confidentiality and social responsibility.

The Quality Standard is consistent with and respectful of these action principles, as well as complying with the rest of the standards and regulations developed by VidaCaixa that incorporate the values and standards that must be observed both in internal professional relationships within the institution and in external ones with customers, shareholders and other stakeholders, in all areas in which it operates.

6.2. Commitment to the main stakeholders

Customers

VidaCaixa places customers at the heart of its business and therefore works to create value both for them and for the environment in which it operates.

In all its relationships with customers, VidaCaixa will act with honesty and professional responsibility, always working with a focus on the customer, a long-term vision and the desire to maintain their trust at all times.

With this objective, VidaCaixa undertakes to:

- Offer **products that meet the needs of the customers**, with marketing standards reviewed by *specific committees*.
- Promote the **highest quality** of service, with regular tracking of customer satisfaction through surveys and other tools and implement continuous improvement actions.
- Promote **active dialogue** with customers and make the necessary channels available to them so that they can contact us with their questions and complaints, and offer them a fast, personalised and high-quality response.
- **Communicate transparently and clearly** so that they can make informed decisions in accordance with the Institution's Product Governance Standard.
- Protect the **confidentiality** of their data.
- Maintain the highest security standards and, to this end, promote practices that maximise the **security** of its products.
- Promote **maximum accessibility** to VidaCaixa products for the largest possible number of people.

Employees

VidaCaixa's professionals are its main asset, and the success of the sustainability and the social and economic efficiency of the organisation depends on them.

Given this, VidaCaixa undertakes to:

- Respect the **employment rights** recognised in national and international legislation (the eight Fundamental Conventions of the International Labor Organization).
- Base its people management standard on **respect for diversity, equal opportunities and non-discrimination on the basis of gender, age, disability or any other circumstance**, promoting diversity, social inclusion and a suitable, dignified and professional work environment.
- **Integrate the perspective of equal treatment and equal opportunities for people**, included in the *Institution's Equality Plan*.
- Promote **job security**, a good **work-life balance** and the well-being of the workforce in the workplace, in accordance with the *Equality Plan*.
- **Manage the organisation's talent** to promote the **professional development** of its employees.
- Apply the **Occupational Health and Safety Standard** to ensure the safety of the workforce and protect their health regardless of the job.
- Promote **dialogue** and internal communication, and measure their degree of satisfaction through regular climate surveys

Society

VidaCaixa's management model is consistent with its commitment to the socio-economic development of the region.

Based on this commitment, VidaCaixa is working to:

- Promote the "Return" **programme** and its volunteer activities in the community
- **Participate in initiatives and collaborate with regulators, organisations and institutions** dedicated to the dissemination and promotion of responsible practices among customers.

Environment

VidaCaixa bases the management of its business, its projects, products and services on respecting and protecting the areas in which it operates, committing to the conservation of the environment and respecting the current legislation on this matter at all times.

VidaCaixa's aim is to:

- Manage the products and services so that they are aligned with a model that considers **sustainable development**.
- Strive to meet the highest **environmental standards**.
- Work to improve the internal processes and operations to efficiently manage resources and **minimise the impact** on the environment.
- Promote a responsible attitude among employees, customers and society in general.
- Participate in international initiatives, such as **Climate Action 100+ promoted by the PRI**, to help ensure progress is made in this area.

Suppliers

VidaCaixa aims to manage its supply chain responsibly, as stated in the corresponding clauses of the contracts with suppliers.

To this end, VidaCaixa has adopted the following commitments:

- Guarantee maximum **transparency in procurement**, including tender processes for those services where this is advisable and requests for offers.
- Work with those suppliers that **respect fundamental human and labour rights** in the performance of their activity.
- **Promote responsible practices** among suppliers and their supply chain, through contractual clauses and the dissemination of sustainable initiatives.