

## POLICY FOR THE MANAGEMENT OF QUALITY, AND THE ENVIRONMENT

With the aim of affirming its commitment to respecting the environment and continuously improving the quality of its services, **Servihabitat** Management has established this *Policy for the Management of Quality, and the Environment*, undertaking to distribute it throughout the organization and to provide the necessary resources for its compliance.

**Servihabitat**, which manages mortgage and development loan portfolios as well as real estate assets throughout the value chain, operates in accordance with the following values and ethical principles:

- *Integrity and transparency.* The trust of customers, shareholders, and the entire setting in which **Servihabitat** operates is the foundation of its business activity. Trust can only exist if integrity and transparency are completely unquestioned. For this reason, **Servihabitat** is committed to its integrity and transparency with society as fundamental values of its activity.
- *Excellence and professionalism.* Excellence and working rigorously, efficiently and professionally comprise one of **Servihabitat's** fundamental values. As a result, **Servihabitat** places the satisfaction of its customers and shareholders at the centre of its professional operations.
- *Respect.* One of **Servihabitat's** fundamental values is respecting people and their dignity, as well as respecting the environment. The company is committed to conserving the environment by following the applicable legislation in force and implementing procedures aimed at reducing the environmental impact of its operations.
- *Confidentiality.* The confidentiality of customers' and shareholders' information is the fundamental pillar that supports the relationship of trust that defines the essence of **Servihabitat's** operations.

For this reason, the following commitments of **Servihabitat** are set up, on which the *Integrated System for the Management of Quality, and the Environment* is based:

- The commitment of promoting the highest service quality for customers, ensuring their satisfaction in terms of requirements and expectations.
- The commitment of protecting the confidentiality, integrity and availability of information by applying a risk management process and by implementing controls, regulations, and their continuous assessments.
- The commitment of protecting and respecting the environment as well as the applicable regulations in force, and adopting procedures aimed at preventing contamination and minimizing the environmental impact of its operations.

- The commitment of complying the applicable legal requirements for all its operations, as well as other norms that **Servihabitat** voluntarily abides by.
- The commitment of promoting the comprehension and distribution of this policy to all the levels within the organization through training and constant communication with employees.
- The commitment to ensure the continuous improvement of its processes and services through the establishment and periodic review of its quality and environmental objectives.

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Iheb Nafaa  
Chief Executive Officer  
**Servihabitat**

