2021 Supplier Code of Conduct

DISCOVER®
Our Values

The Non-Negotiable Promise We Make to Our Consumers, Shareholders, Community, and to Each Other.

D  - doing the right thing
I  - innovation
S  - simplicity
C  - collaboration
O  - openness
V  - volunteerism
E  - enthusiasm
R  - respect
Supplier Code of Conduct

At Discover®, we believe that ethical conduct is essential to our business success. Our mission is to help people spend smarter, manage debt better, and save more so they achieve a brighter financial future, and we can achieve that by doing the right thing.

Our suppliers are also an integral part of our success, and we cannot achieve our vision and mission without the collaboration of companies equally committed to ethical business practices and corporate social responsibility. By working together to uphold the highest ethical standards, we’ll create the best experience for our employees, customers, and other partners.

This Code of Conduct is to help suppliers (including supplier employees, agents, contractors, and other representatives acting on behalf of Discover) navigate our ethical expectations, in addition to (but not in conflict of) the governing agreements they enter into with us. Discover prizes partners who share these values, and not adhering to this Code of Conduct may impact current or future business opportunities. To help ensure the best practices are in place, we may ask our suppliers to provide written information, including policies, procedures, and data related to topics included in this Code of Conduct.
Ethical Business Practices

Suppliers doing business with, or on behalf, of Discover® should both act with integrity and adhere to local, state, and federal laws. Some key standards Discover expects its suppliers to uphold include:

- **Zero tolerance for illegal activities.** Our suppliers must not engage in, or be associated with, other organizations or individuals who take part in illegal activities, such as bribery, corruption, money laundering, or terrorist financing.

- **Avoidance of conflicts of interest.** Suppliers should avoid both impropriety and the appearance of it, and as such, should avoid entering into an engagement when a conflict of interest exists, or introducing a conflict of interest to an existing engagement.

- **Sound financial judgment and information security.** Handle information and data related to Discover with care. Suppliers should notify Discover in the event of a bankruptcy filing, acquisition, ownership change, business closure, or data or other breach.

- **Intellectual property.** Suppliers are prohibited from using trademarks owned by Discover for any purpose without written permission and under no circumstances may trademarks owned by Discover be altered, modified, or changed. All intellectual property is governed by the applicable agreement and our company [Terms of Use](#).
Corporate Social Responsibility

Discover® believes that all people should feel valued, have a sense of belonging, be treated equitably, and enjoy the freedom to be themselves. Our suppliers should be equally committed to these principles, and should work to support and improve:

- **Human rights.** Discover stands firmly against human rights violations, including, but not limited to, child labor, forced labor, elder abuse, slavery, and human trafficking. We expect the same from our suppliers.

- **Anti-discrimination and harassment.** Suppliers should abide by all laws prohibiting discrimination on the basis of race, color, national origin, sex, gender identity, sexual orientation, disability status, protected veteran status, religion, age, or any other characteristic protected by law, and provide a safe working environment for their employees. Workplace violence, threats, harassment, or discrimination of any kind will not be tolerated.

- **Diversity, equity, and inclusion.** Diverse perspectives and experiences make us stronger and better positioned to support our employees, customers and communities in achieving brighter financial futures. Because we value diverse employees and a diverse supplier network, we desire to engage with suppliers who integrate diversity into their hiring and procurement practices.

- **Environmental Awareness.** As we continuously consider our impact to the environment, we strongly encourage suppliers to conserve national resources whenever possible and to develop ongoing programs that emphasize sustainable business practices.

If you become aware of any supplier conduct that potentially violates the law, a regulation or a company policy, or otherwise appears improper, do the right thing and report your concern by submitting an email to suppliermanagement@discover.com.