

OneMain Financial

Statement on Human Rights

OneMain recognizes our responsibility to help protect and promote human rights. We support fundamental human rights across all our business activities and are guided by the principles in the United Nations' Universal Declaration of Human Rights. Accordingly, our Code of Conduct and associated policies promote the respectful treatment of our team members, customers, and community members. We believe these principles are an integral part of our mission to improve the financial well-being of hardworking Americans. Environmental, Social and Governance topics, including those related to human rights, are overseen by the Nominating and Corporate Governance committee of the Board.

OneMain strives to meet our responsibility to respect human rights with our team members, customers and the communities we serve.

Company

- OneMain provides equal employment opportunity and expects all team members to continue to foster our culture of respect. Team members are required to adhere to the company's Code of Business Conduct and Ethics, including our Diversity and Inclusion policy, and must complete annual compliance and ethics training.
- We do not tolerate discrimination against any person on the basis of age, ancestry, citizenship, color, creed, culture, disability, ethnicity, gender, gender identity or expression, genetic information, marital status, national origin, pregnancy, race, religion, sexual orientation, transgender, socioeconomic status, veteran or military status, or any other basis prohibited by law in recruiting, hiring, placement, promotion or any other condition of employment.
- We do not tolerate the use of child labor, forced or compulsory labor, or exploitation in any form.
- We are committed to maintain a work environment free of abuse, harassment, intimidation or violence. Creating and maintaining an environment where everyone is respected and appreciated is the responsibility of all team members.
- We expect the highest standards of ethics and conduct by all of our team members. We maintain a hotline for team members to report concerns regarding our Code of Business Conduct and Ethics, and potential violations of law, regulation, or policy. We have a zero-tolerance policy for retaliation for good-faith reporting.

Customers

Protecting the privacy of our team member and customer data is a top priority for OneMain. We take information security seriously, continuously enhancing our programs to improve our operational resilience and the security of internal and customer data.

OneMain adheres to a Customer Bill of Rights, which guides the loan process and ensures that borrowers are treated with respect, dignity and integrity.

We are committed to serving our customers and protecting their rights to:

- Obtain loans they can afford with monthly payments that fit their unique budgets
- Understand every aspect of their loan before they sign, including terms, pricing and interest rate, monthly payment, and total cost
- Receive fair treatment and no pressure to enter into an agreement with OneMain
- Be informed of the terms of our customer satisfaction guarantee with the understanding that OneMain will try our best to answer all questions
- Obtain help when unexpected events and challenges arise

Communities

We are committed to respecting human rights through our broader commitment to corporate social responsibility by giving back to the communities that we serve through partnerships, fundraising, and education which support programs advancing financial literacy, driving diversity, social justice, and more. Employees are also encouraged to give back to their communities financially and through volunteer opportunities.