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RESPONSIBLE CUSTOMER POLICY

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I. Introduction

The La Poste Group has developed a multi-activity model supported by four branches and offering four families of products and services: mail and parcel activities, digital services, banking, and insurance services, as well as proximity and personal services.

Since becoming a mission-driven company in 2021, La Poste has placed its purpose at the heart of its business model: *“Serving everyone, useful to each, La Poste—a company rooted in human and territorial proximity—fosters exchanges and builds essential connections while contributing to the common good for society as a whole.”*

The La Poste Group serves millions of individual and professional customers, as well as thousands of businesses and public sector stakeholders, both in France and internationally. It is committed to being a trusted, proximity-based company daily.

This Responsible Customer policy aims to meet the expectations of consumers, who expect companies to play a key role in driving sustainable transitions.

As such, the La Poste Group has adopted a responsible customer policy with the ambition of ensuring that customers choose La Poste sustainably for the quality of the experience provided, and for its human and environmental commitments benefiting society.

II. Objectives targeted by the Responsible Customer policy

The responsible customer policy aims to integrate environmental and social dimensions into the offer models and customer experiences of the La Poste Group.

This policy has been built around six ESG (Environmental, Social, and Governance) priorities identified in the 2023 guide "Sustainable Customer Experience" published by the French Agency for Customer Relations (AFRC). These six priorities are as follows:

1. **An exemplary customer experience:** Implementing responsible interactions with prospects and customers while paying special attention to the quality and compliance of commitments.
2. **Ethical and responsible offerings:** Designing products and services that consider environmental, social, and governance criteria.
3. **Data confidentiality and security:** Ensuring rigorous protection of customer information to establish a solid relationship of trust.
4. **Comprehensive, clear, and truthful information presented to customers:** Focusing on reliable and traceable communication to empower customers to make informed decisions.
5. **Guidance toward more responsible consumption:** Helping customers take steps toward an ecological and responsible transition by guiding them in their choices.
6. **Reinforced local and territorial presence:** Ensuring the group's positive impact in the regions where it operates, highlighting local solutions that serve everyone.

In summary, this policy commits to rethinking the experiences and offerings provided to the group's customers through the lens of responsibility while remaining attentive to societal expectations of today and tomorrow.

III. A policy with three objectives: "Propose, Guide, Support"

The **Responsible Customer policy** focuses its actions on three major pillars:

- **Propose offerings inherently designed to be more responsible:** Whether addressing environmental or social issues, the group's priority is to provide customers with solutions that are more responsible, easy to adopt, and truly distinctive;
- **Guide the group's customers toward more responsible practices:** Promote and embody environmental and social commitments to individuals, professionals, businesses, and public sector stakeholders, to raise awareness of ecological transition and strengthen their preference for the group's services;
- **Supporting the emergence of new practices:** Assist the group's customers—whether individuals, public sector stakeholders, businesses, or professionals—in their transition to more responsible practices by developing innovative, high-value solutions.

Each of these pillars reflects a complementary ambition and serves as a foundation that is applied across all the group's activities.

The activities considered here are as follows:

- Transport et logistics;
- Banking and insurance;
- Digital services;
- Proximity services;
- Distribution network.

3.1. Pillar 1 – Propose offerings inherently designed to be more responsible

3.1.1. Summary

The group's objective is to propose offerings inherently designed to be more responsible, by simultaneously reducing environmental impact and strengthening positive social impact.

An exemplary customer experience

- By delivering offerings that meet high customer experience standards.

Ethical and responsible offerings

- By making efforts to decarbonize the group's activities;
- By seeking to reduce the group's resource usage;
- By aiming to minimize the group's impact on biodiversity;
- By implementing actions to improve air quality;
- By promoting accessibility and inclusion for the group's customers;
- By being a committed employer.

Data confidentiality and security

- By protecting customers' personal and sensitive data.

Comprehensive, clear, and truthful information presented to customers

- By producing clear and understandable communications.

3.1.2. Illustrations

An exemplary customer experience

Delivering offerings that meet high customer experience standards

Group

- La Poste Group, through its **2030 strategic plan**, aims to serve all its customers with **high-quality services** and remain their **preferred intermediary**. It works to ensure continuous access to quality services for all customers while adapting its offerings to market trends. This commitment is operationally embodied through the deployment of the **customer experience contract**, the implementation of **relational footprints**, and **business continuity plans**.

Network

- La Poste Group's network offers a solution for **filing and resolving customer complaints** regarding postal services, called the "**Short Loop**." Customers can submit their complaints directly at a post office or to their **postal carrier** and will be contacted within **48 hours** by the team manager of postal carriers.

Ethical and responsible offerings

Making efforts to decarbonize the group's activities

Transport et logistics

- With the deployment of a significant fleet of **electric vehicles** (electric utility vehicles, electric-assisted bicycles, and cargo bikes), **all French metropolitan areas** are entirely served in a **low-carbon mode**—emitting minimal greenhouse gases (GHGs)—to contribute to combating climate change.
- **Postal carriers** and **delivery drivers** are trained in **eco-driving** via **e-learning** programs, whether driving a thermal or electric vehicle.

Seeking to reduce the group's resource usage

Transport et logistics

- All **Colissimo packaging (paper, cardboard, and plastic)** is recyclable.

Network

- The group's points of contact (post offices, municipal postal agencies, etc.) actively **participate** in **seasonal eco-gestures** (e.g., respecting temperature guidelines under the energy sobriety plan) and are committed to **reducing energy consumption** in infrastructure.

Digital

- The **Docaposte** subsidiary exclusively purchases **reconditioned smartphones**.
- Docaposte's Responsible Digital **Engagement Plan** has set a target to **limit Waste Electrical and Electronic Equipment (WEEE)** by encouraging internal and external reuse, with a goal to remain **under a 30% threshold** by the end of 2027.

Aiming to minimize the group's impact on biodiversity

Group

- Several **postal sites** have signed a "**Bird Protection League Refuges for Businesses**" agreement to protect **biodiversity**.

Banking and insurance

- La Banque Postale has developed **policies for risk management** and **intervention principles** for **sectors and activities identified as high-risk**, such as **fossil energy** industries and **sectors at risk of deforestation**. These policies and principles establish **exclusions and requirements** for companies and projects as conditions for financing or investment decisions.

It has defined an engagement strategy to support its clients in combating deforestation, complemented by an exclusion policy for financing or investing in operators and traders in coffee, cocoa, rubber, palm oil, soy, beef, and wood. Exceptions apply only if companies have implemented a recognized deforestation prevention policy.

La Banque Postale Asset Management (LPBAM) excludes entities with excessive negative impacts on biodiversity without a remediation plan in place.

Implementing actions to improve air quality

Group

- La Poste Group has set objectives to reduce its **emissions of nitrogen oxides** and fine particles by **2030**.

Transport et logistics

- The group is electrifying its fleet and developing **cycle logistics** for the first and last mile in urban areas.

Promoting accessibility and inclusion for the group's customers

Transport et logistics

- Thanks to **home shipping solutions**, customers no longer need to visit a post office. They can send their **registered letters and standard parcels** directly from their **post box**, provided it meets standardization requirements.

Banking and insurance

- La Banque Postale **guarantees** universal access to **essential banking services** for **people excluded from traditional banking systems**, at prices adapted to the resources of the most vulnerable. This initiative is part of the public service mission of "banking accessibility."

Network

- **Post office facilities** are adapted to **several types of disabilities**, and **staff are trained to welcome customers** in situations of disability. Customers can locate in advance which of La Poste Group's points of contact are **accessible** depending on the **type of disability** (visual, motor, auditory, etc.), using the dedicated section on the laposte.fr website.

Digital

- Ensuring equitable access to **digital platforms**, particularly for people with **disabilities**, is a collective responsibility. Various branches of La Poste implement **action plans** daily to improve compliance rates with RGAA standards on its digital platforms.

Being a committed employer

Group

- As France's leading employer of people with disabilities, La Poste Group employs **9.76% of individuals with recognized disability status within its workforce in 2024 (exceeding the regulatory requirement of 6%)**.

Transport et logistics

- Geopost has established charters with its subcontractors to **promote good working conditions and tackle driver turnover issues** (*"Partner of Choice"*).

Data confidentiality and security

Protecting customers' personal and sensitive data

Group

- The group places the **protection of personal data** at the core of its missions and services. It aims to ensure that its employees, customers, suppliers, and prospects have their **personal data respected**. La Poste Group's strategy is based on three fundamental policies: the **Data Policy**, the **General Policy for the Protection of Personal Data**, and the **Information Systems Security Policy**.

Banking and insurance

- La Banque Postale prioritizes the **protection of personal data**. Its **personal data protection policy** aims to **inform customers** about how their data is processed.

Digital

- Docaposte offers solutions designed to secure exchanges **across every stage of digital interactions**: establishing relationships (**La Poste Digital Identity, remote identity verification certified PVID by ANSSI, for receiving electronic registered mail AR24**); transactions (**eIDAS-qualified electronic signature**); and conservation, ensuring the integrity of archived data throughout the legal obligation period. Examples include:
 - The **PRONOTE** school management software qualified **SecNum Cloud** by **ANSSI**
 - Electronic archiving solutions (**SAE**) compliant with **eIDAS, ISO 27001, NF461, and HDS standards**

Comprehensive, clear, and truthful information presented to customers

Producing clear and understandable communications

Group

- The group ensures the publication of **easily understandable, non-misleading, complete**, and accurate information about its products and services, enabling customers to make informed decisions.

Network

- Post offices **display postage rates, indicative delivery times, and options based** on their needs (tracking, secure delivery, etc.).
- On the laposte.fr website and through the mobile app, customers have access to a tool that **calculates the carbon footprint of their shipments**. They can also

track their parcels in real time, access their **transaction history**, and check their active or expired **contracts** through their customer accounts.

Baking and insurance

- La Banque Postale commits to **targeting customers appropriately**, taking the **type of product being marketed into account**. It ensures that the interests, objectives and characteristics of each customer for whom the products, services or activities are intended are properly considered in their design and marketing.
- The information provided to customers about a product sets out the risks or possible negative consequences associated with the product or service, as well as the applicable fees and conditions.

3.2. Pillar 2 – Guide the group’s customers toward more responsible practices

3.2.1. Summary

The group’s objective is to guide all its customers—whether companies, professionals, or consumers—in their transition toward more sustainable practices. This entails informing them about their impacts and supporting their efforts in ecological, digital, and social transformation.

- **Informing customers about their impacts;**
- **Supporting customers in their transition:**
 - *Ecological and energy transition;*
 - *Digital transition;*
 - *Territorial and social transition.*

3.2.2. Illustrations

Informing customers about their impacts

Transport et logistics

Individual customers

- The Mail and Parcel Services Branch (BSCC) contributed to defining the **first French standard for measuring CO₂ emissions from delivery methods**. The aim is to **provide** consumers with **reliable** and **comparable** information at the right time when making an online purchase, enabling them to make informed choices about delivery methods. This standard is described in **an experimental AFNOR standard**.

Banking and insurance

Individual customers

- Thanks to a partnership with start-up **Carbo**, La Banque Postale offers a digital tool that enables its customers to **measure their carbon footprint** and reduce it through personalised advice based on a **summary** of their **credit card spending**.

Digital

Professional customers, companies, and public sector

- The **training courses** offered by the **Docaposte Institute** subsidiary specialise in **digital for businesses and public institutions**. These courses focus on **responsible digital, trusted digital** and **modern technologies**.

Supporting customers in their transition

Ecological and energy transition

Transport et logistics

Individual customers

- By offering **delivery flexibility**, customers can **choose the day and time** of delivery using **Predict/myDPD**, with the goal of achieving 100% successful home deliveries.

Banking and insurance

Professional customers, companies, and public sector

- La Banque Postale provides financing solutions tailored to **businesses and local governments** to **support** their **energy and ecological transition efforts**, contributing to the development of a more sustainable economy.

Network

Professional customers, companies, and public sector

- La Poste collaborates specifically with **second-hand market players** such as **Vinted, Vestiaire Collective, and Leboncoin**. Some post offices are equipped with easy deposit facilities for **second-hand customers**, including **Vinted** users.

Proximity services

Professional customers, companies, and public sector

- The subsidiary **Recygo** offers a **turnkey service** for the **collection and recycling of office waste** to **companies, associations, local governments, and public accounts**. This solution ensures the **confidentiality** of recycled documents. **Eco'belles®** (individual cardboard sorting bins) are provided to employees, who empty them into a centralized bin that is collected by **postal carriers** during their **rounds**, covering the entire territory.

[Digital transition](#)

Network

Individual customers

- Some **post offices** are equipped with **digital spaces**, including areas with **tablets**.
- The **Digital Steps initiative** offers group or individual **digital workshops** and **training sessions**.

Digital

Professional customers, companies, and public sector

- Docaposte provides trusted solutions tailored to the specific needs and sensitive data of its clients' industries. Additionally, Docaposte has launched **Dalvia Santé**, an innovative **generative AI** solution that allows healthcare professionals to **save time on administrative tasks** and focus on high-value medical responsibilities.

Individual customers

- The **Digiposte digital safe** allows customers to **securely store important documents** (pay slips, tax returns, contracts, etc.) entirely **hosted in France**. Customers can connect their employer, supplier, or other third parties to automatically receive documents and proofs in the digital safe.
- Docaposte also offers **18Connect**, a platform that provides **proof of majority** while preserving anonymity, leveraging **biometric technologies** and **La Poste Digital Identity**. Aligned with Arcom's new technical standards and the SREN law, **18Connect** contributes to the protection of minors in the digital world.

[Territorial and social transition](#)

Banking and insurance

Individual customers

- Through **l'Appui**, La Banque Postale supports customers in **managing their budgets** with solutions such as the **Simplicité account package** or **exiting over-indebtedness** in collaboration with Crésus, an association partnered with La Banque Postale.

Digital

Professional customers, companies, and public sector

- The Index Education subsidiary offers the **Pronote** software, a **school management solution** for **educational institutions, students, and their parents**. It provides access to all matters related to students' school life. With its **dropout prevention module**, Pronote facilitates **personalized monitoring** of students. Complementary to Pronote, the **Digital Space for Education and Youth (ENEJ)** is

designed to facilitate **communication, provide tools** and **educational resources**, and **offer services to young people and families**.

Proximity services

Individual customers

- **Meal delivery to homes** by postal workers helps elderly individuals, who wish to remain **independent at home**, by making **balanced meals** accessible. This solution supports seniors in aging comfortably at home.

3.3. Pillar 3 – Supporting the emergence of new practices

3.3.1. Summary

The four key transitions—ecological and energy transition, digital transition, demographic and social transition, and territorial transition—are central to the four commitments that were introduced into La Poste’s corporate statutes when it adopted its status as a mission-driven company. The group’s strategic plan objective is to support these transitions for all its customers.

Three key development areas to maintain a strong local and territorial presence are outlined:

- Contributing to projects aimed at environmental protection;
- Developing inclusive, sovereign, and secure digital offerings;
- Promoting new proximity and circular practices (shared use, second hand).

3.3.2. Illustrations

Contributing to projects aimed at environmental protection

Banking and insurance

Professional customers, companies, and public sector

- La Banque Postale serves as an **arranger bank** to **assist with securing financing** for bonds issued by companies aiming to **fund impactful projects**.

Individual customers

- Through a **payment card developed in partnership with WWF**, **annual fees** are donated to **WWF France** to **fund projects for nature protection and restoration**.

Developing inclusive, sovereign, and secure digital offerings

Digital

Professional customers, companies, and public sector

- **Docaposte, Dassault Systèmes, Bouygues Telecom, and Banque des Territoires** have signed an alliance combining their expertise and resources within an **industrial consortium** to create **NumSpot**, a company dedicated to developing **European sovereign and secure cloud services**. This solution safeguards sensitive data, such as that from the public sector, health, and education.
- Docaposte has developed **electronic voting**, a trusted solution that allows **voting** from any location and at any time via an **electronic device** (computer, smartphone, or tablet) by **securely connecting to an online platform**. Compliant with strict regulations, electronic voting **simplifies the electoral process** while ensuring prominent levels of reliability and confidentiality.

Network

Individual customers

- **Frances Services post offices**, located mainly in **rural areas** and **working-class neighbourhoods**, assist citizens with their **administrative procedures**. Customer service representatives advise customers on how to complete their administrative procedures online or provide assistance. For example, they can help customers apply for a health insurance card, run a pension simulation, apply for an energy cheque, pre-apply for a passport or national identity card, or declare their income or pay their taxes.
- There are 400 post offices offering, in partnership with **OFII** (French Office for Immigration and Integration), facilitated access to **La Poste Group's postal and banking services** for individuals supported by the OFII (asylum seekers, unaccompanied minors, refugees, and individuals in administrative detention centers).

Promoting new proximity and circular practices (shared use, second hand)

Transport et logistics

Individual customers

- The group offers **delivery options adapted** to the **second-hand market**, including home delivery for **Vinted** and the **Shop2Shop by Chronopost** service.

- The group provides the **“Pick Me”** service, allowing customers to have **packages delivered to a neighbour** if they are unsure about being available for delivery. This also fosters social connections in the neighbourhood.

Proximity services

Individual customers

- In partnership with **Nouvelle Attitude**, a La Poste Group subsidiary, a program has been launched to **refurbish postal workers’ bicycles**. The bicycles are cleaned, disassembled, and completely restored, with new batteries, seats, handlebars, cables, etc. Approximately **70% of original parts are reused**. The refurbished bicycles are sold in post offices or online at laposte.fr.

IV. Governance

The governance of the responsible customer policy within La Poste Group is structured to ensure a coordinated and effective approach to achieving its objectives.

Quality and Sustainable Development Committee (CQDD)

The CQDD plays a critical role in monitoring quality performance and customer satisfaction. It conducts an annual review of strategies and policies related to customers, ensuring that La Poste Group remains aligned with its commitments and adapts its actions to evolving standards and societal expectations.

ESG Coordination Committee (CCESG)

The CCESG validates initiatives and projects related to ESG issues at the group level, ensuring that the actions undertaken align with the group's global sustainable development objectives. It facilitates communication and coordination between the Climate and Pollution Committee and the Executive Committee (COMEX), thereby integrating ESG objectives into broader strategic decision-making.

Group Quality Committee (CQG)

The Group Quality Committee defines strategies regarding customer satisfaction and experience. It oversees the integration of best practices in customer experience management.

The committee is led by the Policies, Expertise, and Programming (PEP) department within the group's societal engagement division. It includes representatives from various branches and group functions, such as strategy and communication.

Internal/External Audits and External Certifications

Internal and external auditors periodically evaluate the group's practices to ensure compliance with international standards and commitments. The results of internal and external audits are utilized to continuously improve the group's processes and strategies for addressing climate and pollution challenges.

This robust governance structure enables La Poste Group to effectively manage its policies, respond promptly to emerging environmental challenges, and maintain transparent and consistent communication with all internal and external stakeholders.

4.1. Regulatory requirements

4.1.1. CSRD (Corporate Sustainability Reporting Directive)

This policy incorporates the specific framework of the CSRD (Corporate Sustainability Reporting Directive), for which the double materiality analysis (financial and impact) conducted in 2024 highlighted key impacts and material risks related to consumers and end users. These streams are detailed in the sections “Policies and actions related to commercial practices and service quality for consumers and end users” and “Policies related to cybersecurity, AI, and digital trust for consumers and end users”:

Stream 1. Commercial practices and service quality

- Ensuring the quality and continuity of the group’s services for all its customers;
- Addressing the risk of mismatched offerings and services to the evolving needs of the group’s customers;
- Preventing reputational damage and financial losses for the group due to misleading commercial or marketing practices.

Stream 2. Proximity services and new services

- Improving the daily lives of vulnerable individuals through digital banking, health services, and home-based autonomy solutions tailored to their needs;
- Providing non-discriminatory access to basic banking services.

Stream 3. Cybersecurity, AI, and digital trust management

- Addressing remediation costs, financial losses, operational disruptions, reputational damage, and privacy breaches in case of personal data leaks affecting the group’s customers;
- Mitigating remediation costs, financial losses, operational disruptions, reputational damage, and data breaches affecting the group or its customers in the event of cyberattacks or inadequate cybersecurity organizational and operational plans;
- Ensuring transparency as a trusted third party regarding the use of artificial intelligence and adopting tools and software solutions that comply with La Poste Group's *Data & AI Charter*.

4.2. A policy executed and managed

4.2.1. Stakeholders

The responsible customer policy was developed between September 2024 and April 2025.

During its formalization, the following entities within the group were consulted: the *Services-Courier-Parcels* branch, the *Grand Public and Digital* branch, *La Banque Postale*, *Docaposte*, and *Geopost*.

Prior achievements, gathered during workshops, were integrated into the three pillars of the responsible customer policy and classified within the group-wide responsible customer policy. WWF, as a representative of the non-profit sector, conducted a critical review of this policy.

The activities considered—**transport and logistics, banking and insurance, network, digital services, and proximity services**—align with the double materiality framework and impact all La Poste Group's customers: individual customers, business clients, professionals, and the public sector.

4.2.2. Validation level

The responsible customer policy was shared within the Group Quality Committee (CQG), which brings together decision-makers from each branch concerning quality and customer experience, as well as representatives from the strategy department, societal engagement department, and remote customer relations department. The CQG defines and oversees the cross-cutting policies related to customer experience within the branches.

The policy was validated by the ESG Coordination Committee (CCESG) in June 2025. This committee includes sustainability directors from all branches to ensure the integration of ESG concerns by defining the ESG strategy and related policies, as well as ensuring regulatory compliance (CSRD, EU Taxonomy, etc.).

V. Procedures

The procedures implemented for the execution and monitoring of La Poste Group's responsible customer policy are essential to ensure the achievement of set objectives. They control the effectiveness and compliance of actions.

- **Implementation Procedures:**

For each climate or pollution objective, a specific plan is developed, including the allocation of necessary resources (financial, human, and technical).

- **Monitoring Procedures:**

Performance indicators (KPIs) specific to quality and customer satisfaction are tracked on a monthly, quarterly, and annual basis to assess progress toward established targets. Regular audits are conducted to verify the accuracy of the data.

- **Remediation Procedures:**

Discrepancies from objectives are identified during audits and performance evaluations. Specific remediation plans are developed for each identified discrepancy, detailing the steps to follow, required resources, and deadlines for correction. Progress on remediation actions is regularly monitored and reported to governance bodies.

- **Implementation of Independent Controls:**

Independent parties, such as external auditors, are engaged to conduct audits and validate the results of actions. The results of external controls, performances related to the responsible customer policy, and group-wide outcomes are published in annual sustainability reports, thereby increasing transparency for external stakeholders.

- **Risk Management:**

A comprehensive evaluation of risks related to customer satisfaction is conducted, notably through risk mapping exercises.