Equality, Diversity and Inclusion
Policy
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Introduction
At Visa Europe we recognise the importance of equality, diversity and inclusion. We operate in a diverse environment across Europe, and this is evident in our workforce, members, consumers, suppliers, communities and partners.

In our increasingly competitive business environment we understand that the performance and engagement of our employees is central to business success. We are committed to creating an environment in which each employee is able to fulfil their potential and maximise their contribution. We recognise and value the creative potential that individuals of different backgrounds and abilities bring to their work.

Visa Europe believes that everyone has the right to be treated with dignity and respect in the workplace irrespective of race, nationality, ethnic origin, religion, belief, sex, sexual orientation, gender identity including gender reassignment, pregnancy or maternity, age, disability, marriage and civil partnership, and/or any characteristics protected in any of our markets.

Equality, Diversity and Inclusion (ED&I) are championed at the highest level in the organisation by our Chief Executive Officer and the Executive Leadership Team.

Scope
This policy applies to all employees of Visa Europe, workers (whether contractors providing services personally or workers engaged through, or by, an employment agency and supplied to Visa Europe on a temporary basis) and job applicants.

Aims
Visa Europe aims to:

- Promote and support equality, diversity and inclusion in the workplace
- Offer equal treatment in aspects of working life in Visa Europe, including employment policies and practices relating to:
  - Recruitment, selection and retention
  - Terms and conditions of employment
  - Working environment
  - Learning and development
  - Promotion and career progression opportunities
  - Redundancy and re-deployment
- Promote an environment where employees recognise the value that a diverse and inclusive workforce brings
- Be recognised as an employer with positive diversity and inclusion practices.
Policy application

Visa Europe aims to demonstrate its commitment by:

- Ensuring the practice and assumptions made about ability based on age are eliminated and not using age as a criterion to restrict capability to progress
- Discouraging assumptions made about ability based on an individual’s disability whether visible or non-visible
- Confronting racist, sexist and homophobic, biphobic and transphobic attitudes, behaviours and language and whilst respecting individual privacy rights and attributes
- Encouraging the understanding of gender identity including gender and transgender, as well as marital/civil partnership status
- Supporting employees when making work-life balance choices about their parenting, caring and work roles and responsibilities, as appropriate to the needs and demands of the business and applicable laws,
- Breaking down barriers to develop and advance talented women to the highest levels of the company
- Supporting those employees who choose to take family friendly leave. For instance, we will ensure all employees are welcomed back appropriately and kept in contact with (if they so wish) whilst on maternity, adoption, parental or paternity leave
- Promoting a workplace where everyone feels able to discuss their marital/relationship status, family situation and religion or belief if they so wish
- Using local community demographics to determine whether or not our workforce demographics are reflective of the communities in which we operate, and to flex our recruitment strategies to attract underrepresented groups, where appropriate and where permissible under applicable law

To achieve our aims, Visa Europe will work towards:

- Ensuring that the principles of this policy form part of our Core Values which underpin our Corporate Strategy, and that related policies and procedures are regularly monitored and reviewed
- Providing awareness training and guidance to all employees and managers to ensure our commitment to ED&I is known and understood where permissible under applicable law
- Challenging and investigating discriminatory behaviour and enforcing the disciplinary procedure (including dismissal), when this is considered appropriate
- Encouraging Diversity Champions to promote ED&I across Visa Europe
- Communicating, through internal communications channels, and regularly reviewing ED&I initiatives that have been successfully implemented
Working with external groups and advisory bodies to keep up to date with external best practice

**Responsibility**
All employees have a responsibility to guard against any form of discrimination and avoid any action which goes against the spirit of this policy. Thus employees at all levels must ensure that there is no unlawful discrimination in any of their decisions or behaviour. This includes the provision that all employees must:

- report any suspected discriminatory acts or practices
- not induce or attempt to induce others to practice unlawful discrimination
- co-operate with measures introduced to ensure equality of opportunity
- not victimise anyone who has complained about, reported or provided evidence of discrimination
- not harass, abuse or intimidate others

However, whilst all employees have a collective and individual responsibility to ensure this policy is successfully implemented, there are also specific responsibilities within this.

The **Chief Executive Officer** and the **Executive Leadership Team** are responsible for:

- Providing leadership on the ED&I policy, acting as overall role models to ensure the policy is implemented
- Communicating the policy, internally and externally.

**Line Managers** at all levels are responsible for:

- Implementing the policy as part of their day-to-day management of employees and in applying employment policies and practices in a fair and equitable way
- Ensuring ED&I issues are addressed in performance
- Ensuring all employees act in accordance with the ED&I policy providing necessary support and direction
- Effectively manage and deal promptly when investigating issues relating to potential discrimination

Each **employee** is responsible for:

- Implementing the policy in their day-to-day work and their dealings with colleagues, members, partners in the community
• Ensuring their behaviour is appropriate to the policy and that they treat people with respect and dignity
• Not discriminating against other employees or third parties
• Notifying their line manager of any concerns with regard to the conduct of other employees, or third parties.

**Human Resources** is responsible for:

• Developing and maintaining the employment policy and strategy on ED&I
• Providing guidance to line managers and employees
• Supporting managers in investigating issues relating to potential discrimination
• Championing ED&I issues, internally and externally
• Provide access to training and development initiatives on ED&I across Visa Europe where appropriate.

**Further information**

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