

doValue

**POLICY
QUALITY**

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1. VERSION CONTROL

VERSION CONTROL	
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2. PURPOSE

The purpose of this Quality Policy is to establish the principles, commitments, and guidelines that govern the operations of doValue Spain Servicing, S.A.U. (hereinafter “doValue,” “DVSP,” “the Company,” or “the organization”) and its subsidiaries in the area of quality, with the aim of ensuring the efficient, reliable, and sustainable delivery of services focused on the satisfaction of customers and other stakeholders.

This Policy constitutes the framework for the Organization’s Quality Management System and reflects the commitment of the governing bodies and management to operational excellence, continuous improvement, effective management of risks and opportunities, compliance with applicable legal, regulatory, and contractual requirements, as well as the creation of value for customers, shareholders, employees, and other stakeholders.

Furthermore, this Policy establishes the foundation for defining, implementing, monitoring, and improving quality objectives, promoting a corporate culture based on customer focus, accountability, innovation, data-driven decision-making, and compliance with applicable internal and external standards.

3. SCOPE AND APPLICATION

This Quality Policy is mandatory for doValue and all its subsidiaries, and applies to its governing bodies, executives, and all employees of the Organization. Furthermore, its principles shall apply, where appropriate, to third parties, collaborators, and business partners acting on behalf of or for doValue within the scope of the Quality Management System’s activities.

The principles and commitments defined in this document must be taken into account in all phases of planning, execution, monitoring, and improvement of the Organization’s operational and support processes.

doValue’s Quality Management System, structured in accordance with the requirements of the ISO 9001 Standard, covers the following activities:

“Provision of advisory, management, and recovery services for financial asset portfolios (including performing, subperforming, UTP, and NPL loans), as well as the comprehensive management of associated real estate assets—including their administration, redevelopment, and marketing—for financial institutions, investors, and other institutional clients. It also includes the provision of specialized debt management and recovery services on behalf of third parties, both in out-of-court and judicial proceedings.”

The Organization will actively encourage its suppliers, contractors, and external collaborators to conduct their activities in accordance with standards of quality, compliance, and performance consistent with those defined in this Policy.

4. MANAGEMENT COMMITMENTS

The Boards of Directors and Senior Management of doValue and its subsidiaries assume leadership and direct involvement in the Quality Management System and express their commitment to operational excellence, customer and stakeholder satisfaction, continuous improvement, compliance with applicable legal, regulatory, and contractual requirements, and the sustainable development of the Organization.

In short, they commit to:

- ensure that the Policy is appropriate to the Organization's purpose, context, and strategic direction;
- integrate the requirements of the Quality Management System into business processes;
- provide the necessary resources for its implementation, maintenance, and improvement;
- promote a process-based approach and risk-based thinking;
- ensure compliance with legal, regulatory, contractual, and other applicable requirements;
- promote the continuous improvement of the Quality Management System;
- ensure that the Policy is communicated, understood, and applied within the Organization.

5. INTEGRATION AND COORDINATION WITH THE INTEGRATED MANAGEMENT SYSTEM

This Policy forms part of the Organization's Integrated Management System and is applied in coordination with the Criminal Compliance Policy, the Anti-Corruption Policy, and the policies and procedures related to risk management, information security, data protection, and other implemented management systems.

Quality management will be integrated into the business processes and into the planning, risk management, control, monitoring, and improvement mechanisms of the Integrated Management System.

6. QUALITY PRINCIPLES

In line with its Mission, Vision, and strategic direction, and with a commitment to providing services that meet the requirements of customers, stakeholders, and other applicable requirements, the Quality Policy of doValue and its subsidiaries is based on the following principles:

- To make quality a fundamental element of the culture at doValue and its subsidiaries, involving all personnel affected by the Quality Management System and committed to the success of the organization and the implemented System.

- Ensuring that all personnel involved in the Quality Management System understand and are sincerely committed to the Quality Policy of doValue and its subsidiaries.
- Integrating quality management into the corporate risk management framework by continuously identifying, assessing, and addressing operational, regulatory, reputational, and quality risks that may affect the delivery of services
- To support the daily work of all staff and provide them with the necessary resources so they can meet their objectives and carry out their activities with the aim of ensuring the effectiveness of the Quality Management System.
- Develop a consultative and participatory quality management system that leverages the capabilities of everyone involved in the Quality Management System.
- Provide a framework for establishing quality objectives.
- Continuously optimize the overall business process to eliminate the cost of nonconformity.
- Systematically measure the effectiveness and efficiency of the System so that quality management is always supported by and based on objective data, with the aim of achieving continuous improvement of the System.
- Promote decision-making based on data, indicators, objective evidence, and control mechanisms that allow for the continuous evaluation of the effectiveness and efficiency of processes.
- Extend the scope of the Quality Policy guidelines of doValue and its subsidiaries to suppliers, contractors, and subcontractors, collaborating with them to establish systems that ensure compliance with the requirements of doValue and its subsidiaries.
- Encourage suppliers, external collaborators, and business partners to share the quality, compliance, and performance standards required by doValue and its subsidiaries.
- Maintain a relationship of trust with customers, investors, and other stakeholders, ensuring that services are provided in accordance with the contractual, regulatory, and quality standards adopted by the Organization.
- Implement systems that enable us to understand the needs and expectations of the stakeholders of doValue and its subsidiaries, establishing mechanisms to achieve the highest level of satisfaction for them.
- Provide ongoing training and information to all personnel involved in the Management System.
- To promote innovation, digital transformation, and continuous process improvement with the goal of increasing operational efficiency, service quality, and the experience of customers and users.

- Strictly comply with current legislation, as well as the legal and other requirements applicable to doValue and its subsidiaries, including the reference standards of the Quality Management System.
- Commit to the continuous improvement of the Quality Management System.
- Continuously identify, assess, and manage the risks and opportunities associated with the provision of services, promoting preventive and improvement actions that contribute to the sustainability and effectiveness of the Quality Management System.
- Conduct business in accordance with the principles of ethics, integrity, and regulatory compliance, fostering a corporate culture focused on preventing non-compliance and acting responsibly toward customers, debtors, suppliers, and other stakeholders.
- Properly manage complaints, incidents, and opportunities for improvement, using them as a tool to enhance service quality and stakeholder satisfaction.

7. CONTINUOUS IMPROVEMENT OF THE QUALITY MANAGEMENT SYSTEM

doValue and its subsidiaries are committed to continuously improving the effectiveness of their Quality Management System by establishing and monitoring objectives, indicators, audits, controls, periodic reviews, and action plans aimed at improving performance and the satisfaction of customers and stakeholders.

8. COMMUNICATION, APPROVAL, AND REVIEW

This Policy will be communicated to all persons within its scope of application and will be made available to stakeholders through the corporate channels established by the Organization.

The Policy will be reviewed periodically to ensure its alignment with the Organization's strategy, the evolution of its activities, applicable requirements, and the needs of the Quality Management System.