

Aviva plc ("the Company")  
Terms of Reference of the Board Customer and Sustainability Committee ("the Committee").

<ul style="list-style-type: none"> <li>• <b>Chair</b></li> </ul>	<p>Recommended by the Board Nomination and Governance Committee and approved by the Board.</p> <p>In the absence of the Committee Chair, the Committee members shall elect one of the Committee members present to chair the meeting.</p> <p>The Committee Chair should attend the AGM to answer shareholder questions on the Committee's activities and responsibilities.</p>
<ul style="list-style-type: none"> <li>• <b>Members</b></li> </ul>	<p>Recommended by the Board Nomination and Governance Committee and approved by the Board (in consultation with the Committee Chair).</p> <p>The Committee shall comprise of a minimum of three members and all members shall either be Non-Executive Directors (INEDs) of the Company or Directors of an Aviva operating subsidiary.</p> <p>Appointments shall be for a period of up to three years, which may be extended by no more than two additional periods of up to three years, provided the director still meets the criteria for membership of the Committee.</p>
<ul style="list-style-type: none"> <li>• <b>In attendance</b></li> </ul>	<p>Only Committee members and other INEDs have the right to attend.</p> <p>Standing invitations:</p> <ul style="list-style-type: none"> <li>- Board Chair</li> <li>- Group Chief Executive Officer (CEO)</li> <li>- Chief Customer and Marketing Officer (CCMO)</li> <li>- Chief Brand and Corporate Affairs Officer (CBCO)</li> <li>- Chief Financial Controller (CFC)</li> <li>- Chair of the UK Life Conduct Committee</li> <li>- Chair of the UK GI Conduct Committee</li> <li>- UK Life Customer Services Director</li> <li>- UK GI Customer Operations Director</li> <li>- Global Head of ESG Investments, Aviva Investors</li> </ul> <p>Members of Management and any advisers appointed by the Committee may attend any meeting of the Committee by invitation.</p>
<ul style="list-style-type: none"> <li>• <b>Secretary</b></li> </ul>	<p>Group Company Secretary or a nominee.</p>
<ul style="list-style-type: none"> <li>• <b>Quorum</b></li> </ul>	<p>Two members.</p>
<ul style="list-style-type: none"> <li>• <b>Meeting Frequency and format</b></li> </ul>	<p>There shall be a minimum of three Committee meetings a year, and at other times as required (at the request of the Committee Chair, two Committee members, the Board Chair, or CEO).</p> <p>Members may attend a Committee meeting in person, via video or telephone. If required, matters may be approved by written resolution and approved electronically.</p> <p>Unless otherwise agreed, notice of each meeting confirming the venue, time and date together with an agenda of items and</p>

	<p>supporting papers to be discussed, shall be forwarded to each member of the Committee, and any other person required to attend, no later than five working days before the meeting.</p> <p>The Secretary shall ensure that a formal record of Committee proceedings and resolutions are maintained, and the minutes once approved by the Chair, shall be circulated to all members of the Committee and the Board.</p>
<ul style="list-style-type: none"> <li>• <b>Conflict of Interest</b></li> </ul>	<p>Each member of the Committee should consider whether they have any conflicts of interest prior to participating in meetings of the Committee and making decisions regarding the business of the Company.</p>
<ul style="list-style-type: none"> <li>• <b>Purpose and Authority</b></li> </ul>	<p>The Customer &amp; Sustainability Committee shall assist the Board in its oversight of customer and sustainability issues, and will be responsible for:</p> <ul style="list-style-type: none"> <li>i) overseeing Aviva's ambition to be a leading customer centric company; and</li> <li>ii) overseeing Aviva's Sustainability Ambition,</li> </ul> <p>within the overarching context of One Aviva.</p>
<ul style="list-style-type: none"> <li>• <b>Detailed Responsibilities</b></li> </ul>	<p><b>9.1 Customer</b></p> <p>Provide oversight of the customer agenda across the Group, ensuring alignment with the Group's purpose, culture, values, strategy and business plans. This includes:</p> <ul style="list-style-type: none"> <li>• reviewing the progress and execution of One Aviva in relation to customers;</li> <li>• evaluating progress on Aviva's ambition to be a leading customer service-oriented company, including reviewing investments and innovation in customer experience;</li> <li>• reviewing management information related to customer experience and service levels;</li> <li>• reviewing reports on material customer trends;</li> <li>• reviewing and providing oversight of the Group's use of customer data; and</li> <li>• understanding the impact that any significant regulatory change has on customers; and</li> <li>• overseeing the impact of the Group's strategy on customers including brand and marketing activities.</li> </ul> <p><b>9.2 Sustainability</b></p> <p><b>Aviva's Sustainability Ambition</b></p> <p>Provide oversight of Aviva's Sustainability Ambition, ensuring alignment with the Group's purpose, culture, values, strategy and business plans. This includes:</p> <ul style="list-style-type: none"> <li>• reviewing Aviva's progress and execution of One Aviva in relation to sustainability;</li> </ul>

	<ul style="list-style-type: none"> <li>• reviewing Aviva's sustainability strategy, considering and approving proposals on the content of that strategy and recommending these to the Board for <b>APPROVAL</b>;</li> <li>• reviewing the Group's TCFD Report and Sustainability Report and recommending these to the Board for <b>APPROVAL</b>;</li> <li>• reviewing the climate related and non-financial reporting targets and commitments and associated KPIs and metrics and recommending these to the Board for <b>APPROVAL</b>;</li> <li>• reviewing progress against priorities and objectives across Aviva's Sustainability Ambition, including: <ul style="list-style-type: none"> <li>• climate related and non-financial reporting targets and commitments and associated KPIs and metrics, and the approach to annual reporting and assurance of sustainability performance;</li> <li>• relevant stakeholder dialogue;</li> <li>• external developments; and</li> <li>• any relevant assessments of the Group's performance by external rating agencies.</li> </ul> </li> </ul> <p><b>Climate Action and Nature and Biodiversity</b></p> <ul style="list-style-type: none"> <li>• reviewing Aviva's ESG operational and investment choices and progress towards Net Zero targets;</li> <li>• recommending to the Board for <b>APPROVAL</b> Aviva's Nature and Biodiversity Policy, and related disclosure; and</li> <li>• recommending to the Board for <b>APPROVAL</b> Aviva's Climate Transition Plan, and related disclosure.</li> </ul> <p><b>Social Action</b></p> <ul style="list-style-type: none"> <li>• reviewing Aviva's overall contribution to, impact on, and role in society, in the countries where Aviva operates, including the impact of investments by the Aviva Foundation and Aviva Community Fund; and</li> <li>• reviewing the way in which Aviva supports the financial inclusion of its customers, including Aviva's development of commercial and non-profit solutions to increase inclusion.</li> </ul> <p><b>Sustainable Business</b></p> <ul style="list-style-type: none"> <li>• overseeing the Group's approach to human rights and anti-modern slavery;</li> <li>• reviewing the sustainability related business standards and policies regarding operations, supply chain, underwriting and investment;</li> <li>• overseeing the delivery of great customer outcomes by creating a diverse and inclusive culture; and</li> <li>• <b>APPROVING</b> the Business Ethics Code.</li> </ul> <p><b>9.3 Other matters referred by the Board</b></p> <p>Consider any other matters relevant to Customer or Sustainability matters or disclosures that are referred to it by the Board.</p>
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<b>9 Reporting Procedures and Governance</b>	<ul style="list-style-type: none"> <li>a) The Committee Chair shall report to the Board as soon as practicable on matters reviewed, making recommendations when requested or appropriate.</li> <li>b) Committee members shall undertake a review of the Committee's performance as part of the annual Board Evaluation process.</li> <li>c) The Committee shall review its Terms of Reference annually making <b>RECOMMENDATIONS</b> to the Board for approval as necessary.</li> <li>d) The Committee shall produce an annual report of its duties and activities for inclusion in the Company's Annual Report and Accounts and shall recommend this to the Board for <b>APPROVAL</b>.</li> </ul>
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Version Control		Approved Date
V 2.0	Authored by Karina Bye	Recommended by the Committee on 4 December 2023 and approved by the Board on 6 December 2023
V 1.0	Authored by Alison Gammon	Recommended by the Committee on 5 December 2022 and approved by the Board on 6 December 2022