

VENDOR CODE OF CONDUCT

PROG Holdings, Inc. ("Company") is committed to conducting business ethically, and in accordance with responsible environmental, social and corporate governance ("ESG") principles. Our commitment to ESG is demonstrated in the steps we have taken to limit our environmental impact, create an inclusive and supportive workplace, provide responsible products and services to consumers, and support numerous community outreach initiatives. We expect all business entities that provide goods or services to us ("Vendors") to exhibit a similar commitment to ESG principles.

Accordingly, we expect all Vendors to abide by the following guidance in this Vendor Code of Conduct ("Code"). The Code applies globally to anyone who does business with the Company or a Company subsidiary. Vendors should ensure their subcontractors acknowledge and implement equivalent standards of conduct. We may take measures to ensure compliance and address suspected instances of non-compliance with this Code. Non-compliance may result in corrective action, up to and including termination of the Company's relationship with the Vendor.

We expect our Vendors to support, embrace and enact the following ESG and human rights standards, some of which are based on various United Nations declarations and principles, including the United Nations Declaration of Human Rights and International Labour Organization Conventions:

Governance and Ethical Business Practices

Vendors must maintain and enforce policies and procedures that effectively address the following topics:

Compliance with Laws

Vendors must comply with all applicable laws, rules and regulations (including federal, national, state, provincial and municipal), including, but not limited to: anti-trust and fair trade policies, anti-money laundering and anti-terrorist financing laws, anti-bribery and anti-corruption laws, tax laws, wage and hour laws, privacy and information security laws, environmental laws and laws that address child labor, forced labor, modern slavery, human trafficking, equal pay and nondiscrimination and occupational safety and health.

Conflicts of Interest

Vendors must disclose any actual, potential, or perceived conflicts of interest prior to initiating their relationship with us, or as soon as a vendor becomes aware of a conflict after initiating a relationship; and we expect fair, non-collusive competition among our potential Vendors, contractors and subcontractors.

Anti-Bribery and Anti-Corruption

We take a zero-tolerance approach to bribery and corruption. Vendors must act professionally, fairly and with integrity in all business dealings. Vendors are prohibited from all types of bribery, corruption and money laundering. Vendors are prohibited from providing gifts to private or public officials that aim to influence business decisions or otherwise encourage them to act contrary to their obligations. Vendors are expected to develop policies, procedures and internal controls to comply with applicable anti-bribery and anti-corruption laws and to ensure that subcontractors, agents and anyone acting on their behalf also comply with such laws.

Gifts

Vendors are prohibited from improperly providing or offering gifts or anything of value to Company employees, or other corporate representatives in an effort to obtain or retain business. Customary business-related events, such as providing our employees with occasional meals or attending local sporting or entertainment events together are permitted. Cash or cash equivalent gifts of any value are strictly forbidden.

Anti-Money Laundering

Vendors must not engage in illicit activities, including doing business with those engaged in illicit activities, such as, without limitation, money laundering, terrorism financing, human trafficking, slavery or the proliferation of weapons of mass destruction.

• Safeguarding Information and Property

Vendors are expected to comply with all applicable laws and regulations, and applicable contractual provisions, governing the protection, use, processing and disclosure of the Company's proprietary, confidential and personal information. Vendors may only use confidential Company information to perform work on behalf of the Company and may not disclose such information to any third party unless such disclosure is required by law or has been pre-approved in writing by the Company.

Material Non-Public Information

Material non-public information (MNPI), is information that is not known by the public but if it were disclosed publicly, would likely impact the market price of a company's stock or other securities issued by the company (whether the Company's or any other company's), or be considered important to a reasonable investor in deciding to buy, hold or sell those securities. Buying or selling securities while in possession of MNPI that is acquired by virtue of the Vendor's relationship with the Company is strictly prohibited, as is the communication of that information to others without the Company's prior written consent. MNPI must be carefully safeguarded and should only be shared with a Vendor employee who has a business need to know the information in order to carry out his or her job responsibilities, where the sharing of that information is necessary for the Vendor to fulfill its responsibilities to the Company.

• Ethics Hotline

Vendors must provide workers with access to transparent and confidential processes to raise workplace concerns (such as an ethics hotline), swift and fair investigation, clear

resolution of grievances and protection from retaliation. Should you have any concerns about illegal or improper conduct by any of our employees, please contact our Ethics Hotline at 1-844-703-1795, or by visiting progleasing ethics point.com.

Labor and Human Rights

Vendors must maintain and enforce policies and procedures that effectively address the following topics:

• Fair Wages and Benefits

Vendors must provide fair and competitive compensation and benefits, that – at a minimum – meet or exceed the requirements of applicable law or, where statutory provisions (or their equivalent) do not exist, provide for an adequate standard of living for all employees. We encourage Vendors to adopt policies and business practices that are consistent with our commitment to provide fair and competitive wages and benefits.

Labor Practices; Maximum Working Hours. We expect compliance with all applicable
wage and working hour laws, including but not limited to, compliance with maximum
work week hours established by local law, including applicable overtime requirements.
Except in emergency or unusual situations, for Vendors' workers paid hourly,
workweeks should not exceed 60 hours per week (including overtime), and workers
should be allowed at least one day off every seven days, but not exceed work hour
maximums or be provided fewer than the number of days off required by local laws in
any event.

• Freely Chosen Employment

Vendors are prohibited from engaging in any practice that could reasonably be considered as employing or encouraging any form of modern slavery, including forced labor and human trafficking. This includes practices such as withholding wages, confiscating identity documents, the payment of recruitment fees by workers and/or restricting movement of workers. No involuntary work of any type is permitted, including: forced or compulsory labor, trafficked labor, indentured labor, bonded labor, involuntary prison labor, or forced overtime.

No Child Labor

Vendors must take all necessary steps to ensure that there is no child labor within their organizations or supply chains. A "child" is any person under the age of 15 (or 14 where the law of the country permits), or under the local legal minimum age for work or mandatory schooling, whichever is greatest.

• Employee Freedom of Association

Vendors' workers must be permitted to associate freely, bargain collectively, seek representation and engage in assembly, all in a peaceful manner and in accordance with local laws. Those workers should be allowed to peacefully share good faith ideas and

concerns with Vendors' management teams regarding working conditions and management practices without facing retaliatory discrimination, reprisal, intimidation or harassment.

• No Discrimination or Harassment

Vendors must offer equal employment to all, to treat all workers with dignity and respect and to maintain a work environment that is free from intimidation, violence and abuse of any kind, including but not limited to verbal, physical, visual, sexual or abusive conduct (bullying). Discrimination or harassment on any grounds, including but not limited to race, color, creed (including religious creed), religion, sex (including pregnancy, childbirth or related medical conditions), genetic information, gender, gender identity, gender expression, sexual orientation, national origin, citizenship status, age, ancestry, marital status, medical conditions, disability (including physical or mental disability), military and veteran status or any other factors prohibited by applicable law is prohibited. Vendors are expected to provide training to employees to prevent discrimination or harassment in the workplace.

Safe Workplace Conditions

Vendors must provide safe and healthy workplace conditions intended to prevent accidents, injuries or exposure to health risks. This includes robust occupational health, safety and fire safety programs as well as the provision of appropriate personal protective equipment, potable drinking water, clean toilet facilities, adequate lighting, temperature, ventilation and sanitation and, if applicable, safe and healthy worker accommodations.

• Disciplinary Actions; Corporal Punishment

Vendors may not use disciplinary actions to unlawfully retaliate against individuals or apply disciplinary actions in a discriminatory or otherwise unlawful manner. Vendors must not permit abuse, corporal punishment or inhumane treatment in the workplace.

Diversity and Inclusion

Vendors must maintain and enforce policies and procedures that effectively promote a diverse and inclusive working environment through specific programs and initiatives designed to recruit, develop and retain a diverse workforce.

Environmental Sustainability

Vendors must take reasonable measures intended to mitigate any potential negative impacts on the environment associated with their operations, products and services including, energy and water consumption, greenhouse gas emissions, waste and, if applicable, air and water pollution, nature loss and hazardous materials. Furthermore, we expect Vendors to evaluate the potential adverse impacts of climate change, nature loss and water stress on their operations and their financial results and ensure that associated risks are properly managed.