

Freedom of association policy

As Denmark's largest lender, we respect and support our employees' right to associate freely, to join or refrain from joining labour unions and workers' councils without fear of discrimination or retaliation.

Nykredit promotes a responsible employment environment, and is located exclusively in countries that protect freedom of association by law. Nykredit adheres and comply to universal principles and norms that protect human rights in employment, as specified in the [UN Global Compact \(UNGC\)](#) and the [International Labour Organization's \(ILO\) Declaration on Fundamental Rights and Principles at Work](#), including the ILO declaration on the freedom of association and the right to collective bargaining.

Also freedom of association is a right secured by the [Danish Constitution](#). Freedom of association is part of the Danish Constitution - and of course recognised and respected by Nykredit.

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