



Vendor Code of Conduct

Purpose & Applicability

Northfield Bank is committed to managing our business in a responsible and ethical manner that benefits our customers, employees, stockholders, and communities. We comply with applicable laws and regulations, maintain responsible and ethical business standards, and implement policies & procedures that support labor and human rights, diversity, equality, inclusion, health and safety, and environmental sustainability. We expect our vendors to demonstrate their commitment to these same principles.

Northfield Bancorp, Inc., the parent company of Northfield Bank, (collectively, “Northfield”) is a publicly traded company, and it is important to Northfield that our vendors comply with all applicable federal, state, and local laws and regulations, record retention requirements, contract terms, and this Vendor Code of Conduct (“Code”). It is your responsibility as a Northfield Vendor (“Vendor”) to understand this Code and maintain practices to ensure your employees and representatives operate in alignment with this Code. Any reference to “Vendor” in this Code incorporates all Vendors as well as their employees, independent contractors, sub-vendors and subcontractors. It is Northfield’s expectation that any Vendor providing products or services to Northfield will act in accordance with this Code, demonstrate commitment to responsible and ethical business and employment practices, and notify Northfield in the event it violates any practices of this Code. Northfield may take additional actions if there is reason to believe a Vendor is operating in a manner inconsistent with this Code.

Responsible & Ethical Business Practices

1. Compliance with Laws and Regulations

Vendors are expected to comply with all applicable federal, state, and local laws, regulations, and rules in the jurisdiction in which they operate. Vendors must inform Northfield of contact that indicates a regulatory concern by a regulatory agency with respect to goods and services you provide to Northfield to the extent allowed by applicable regulation or law.

2. Confidentiality, Privacy and Data Protection

Vendors have a duty to protect proprietary and confidential information and to comply with all laws, rules, regulations, and contractual terms governing the protection, use, storage, and disclosure of Northfield proprietary and confidential information, as well as those laws regarding the privacy of individuals, customers, and employees. Vendors may only access, store, share, or disclose proprietary and confidential Northfield information to perform work on behalf of Northfield, pursuant to the terms and conditions specified in the agreement with Northfield. Vendors must maintain processes to provide commercially reasonable protections for personal, proprietary, and confidential information, including appropriate physical security, cybersecurity, and internal controls. Vendors should recognize that unauthorized use or disclosure of such information may have personal, legal, reputational and financial consequences for the Vendor and its employees.

3. Communications and Intellectual Property

Without specific written authorization from Northfield’s General Counsel, Vendors must not comment publicly about Northfield’s business and/or its relationship with Northfield. Vendors must take all steps necessary to protect Northfield’s property including its intellectual property, brand, and customer relationships. Northfield’s property may only be used for business related purposes connected to supplying Northfield with Vendor’s goods or services.

4. Bribery and Anti-Corruption

Northfield prohibits bribery or corruption in any form. Vendors and those acting on their behalf may not directly or indirectly offer, promise, authorize, recommend, or give anything of value to anyone, if it is intended, or could

appear as intended to induce or reward improper action or to obtain or retain an improper advantage for Northfield, the vendor, or a third party. Vendors are required to be aware of and comply with the applicable state and federal bribery and anti-corruption laws in the jurisdictions where the vendor operates.

5. Conflicts of Interest

Conflicts of interest affect objectivity and impair proper decision-making. Vendors must disclose all actual or potential conflicts of interest due to either personal or business relationships with customers, vendors, business associates, competitors of Northfield, or Northfield employees or directors to the Vendor's relationship manager at Northfield. Potential and actual conflicts of interest relating to Northfield employees or directors must be reported to Northfield's Ethics Officer.

6. Antitrust and Competition Laws

Most jurisdictions have antitrust or competition regulations which prohibit anti-competitive agreements or activities, such as price fixing, bid rigging, allocation agreements, the unlawful exchange of competitively sensitive information, and certain types of predatory or exclusionary conduct. Vendors are required to be aware of and comply with these antitrust and competition regulations in the regions where each vendor conducts business with or on behalf of Northfield.

7. Environmental Stewardship

Northfield is committed to operating our low carbon business model by adopting environmental sustainability goals and encourages business practices from our Vendors that protect our planet and promote both economic and environmental health.

Responsible Employment Practices

8. Workplace Environment, Employee Health and Safety

Northfield believes that employees are one of the most valuable assets a company can have. A safe and healthy workplace environment which fosters respect and inclusiveness contributes to their well-being. Vendors shall ensure its employees are authorized to work in their location and will validate their eligibility, background, and qualifications. Vendors should recognize their responsibility to provide a workplace environment that protects human rights in accordance with internationally recognized standards, and demonstrates compliance with applicable safety and health laws and regulations in the jurisdictions where each Vendor operates. Vendors should provide fair wages and benefits, reasonable working hours, and abide by all local and federal labor laws, as well as comply with all law related to human trafficking, child labor, or forced labor.

9. Non-Discrimination and Non-Retaliation

Northfield encourages an inclusive and supportive working environment free from discrimination, harassment and intimidation, where all employees are valued and empowered to succeed. Vendors must comply with all applicable anti-discrimination laws and laws prohibiting harassment and retaliation. Vendors should have a process whereby employees can raise workplace concerns without fear of retaliation.

10. Diversity and Inclusion

Northfield actively encourages Vendors to embrace diversity, equity, and inclusion in their own business practices by documenting a diversity and inclusion approach that includes ways to identify, measure, and improve inclusion and embedding accessibility standards that go beyond minimum compliance.

Questions About The Vendor Code of Conduct

If you have questions about this Code as it relates to a business practice or compliance concern, please contact your Northfield relationship manager. You may also contact our Office of Vendor Risk Management at 732-499-7200 ext. 1625 with any concerns or to report any possible violations. Northfield Bank will not tolerate any retribution or retaliation taken against any individual who has in good faith sought advice or reported questionable behavior or a possible violation.