



THIRD-PARTY RELATIONSHIP CODE OF CONDUCT

Purpose & Applicability

Northfield Bancorp, Inc., the parent of Northfield Bank, along with its affiliates and subsidiaries, (collectively, “Northfield” “we” “us or “our”), is committed to upholding the highest standards of responsible and ethical business practices. Our Code of Conduct and Ethics serves as a guiding framework for conducting business with trust, respect, and a commitment to excellence – core values that are vital to maintaining the confidence of our customers, stockholders, employees, communities, and other stakeholders.

These values and ethical standards extend beyond Northfield’s employees, officers, and directors. They also apply to the many third-parties who provide goods and services to Northfield. We firmly believe that the actions of our third-party partners are a reflection of us, and we therefore expect these partners to uphold sound ethical standards in all their dealings.

Accordingly, Northfield expects our business partners, vendors, service providers, and third-party technology providers (collectively “Third Party” or “Third Parties”) to demonstrate a strong commitment to these principles. Any reference to “Third Parties” within this Code includes all such entities, as well their employees, independent contractors, sub-vendors and subcontractors.

This Third-Party Relationship Code of Conduct (this “Code”) outlines the standards that Northfield expects Third Parties to meet when conducting business with or on behalf of our organization. Third Parties are expected to comply with this Code, conduct themselves responsibly and ethically.

It is the responsibility of each Third Party to understand and comply with this Code, and to ensure that its employees and representatives do the same. By doing business with Northfield, the Third Party acknowledges its agreement to uphold the standards outlined herein.

This Code is subject to change, and the most current version is available on Northfield website at: www.enorthfield.com. Northfield’s Code of Conduct and Ethics can be found under our Investor Relations site at our website.

Responsible & Ethical Business Practices

1. Compliance with Laws, Rules and Regulations

Third Parties are expected to comply with all applicable federal, state, and local laws, regulations, and rules in the jurisdiction in which they operate. Additionally, third parties should promptly notify Northfield of any contact by a regulatory agency that may indicate a concern related to the goods and services you provide to Northfield, to the extent permitted by applicable regulations or laws.

2. Confidentiality, Privacy and Data Protection

Third Parties, as to the extent applicable, are expected to safeguard all proprietary, confidential, and sensitive information related to Northfield, its customers, employees, and operations. This obligation includes full compliance with all applicable federal and state laws, rules, regulations, and contractual requirements concerning data privacy and protection—including, but not limited to, the Gramm-Leach-Bliley Act (GLBA), the Right to Financial Privacy Act (RFPA), and the Health Insurance Portability and Accountability

Act (HIPAA), and other privacy laws including applicable state laws.

Third Parties may only access, use, store, share, or disclose proprietary or confidential information as necessary to perform services on behalf of Northfield and strictly in accordance with the terms of their agreement with Northfield. Third Parties must maintain processes to provide commercially reasonable protections for personal, proprietary, and confidential information, including appropriate physical security, cybersecurity, and internal controls—to ensure the confidentiality, integrity, and availability of this information. Third Parties are also required to ensure that their employees, agents, and subcontractors understand and adhere to these requirements.

Unauthorized use or disclosure of sensitive information may result in legal, financial, and reputational harm to both the Third Party and Northfield, and will be treated as a material breach of the contract between us.

3. Communications and Intellectual Property

Third Parties are prohibited from making public statements about Northfield’s business operations or their relationship with Northfield without prior written authorization from Northfield’s General Counsel or may be expressly permitted by contract. Third Parties are expected to take all appropriate and necessary measures to safeguard Northfield’s property, including but not limited to its intellectual property, brand, and customer relationships. The use of Northfield’s property is strictly limited to business purposes directly related with the Third Party’s provision of goods or services to Northfield.

4. Bribery and Anti-Corruption

Northfield prohibits bribery or corruption in any form. Vendors and any individuals or entities acting on their behalf are strictly prohibited from directly or indirectly offering, promising, authorizing, recommending, or providing anything of value to any person with the intent—or potential appearance of intent—to improperly influence actions or secure an unfair business advantage for Northfield, the Third Party, or any third-party.

“Anything of value” may include, but is not limited to, cash, material goods, services, promotional premiums, knowingly accepting a discount, or receiving a loan. However, this Code allows for certain exceptions where gifts are acceptable, provided they are not intended to improperly influence any decisions. Acceptable circumstances include:

- Gifts of reasonable value based on a family or personal relationship, where that relationship is the clear motivation for the gift;
- Discounts or rebates on merchandise or services that are available to the general public or all customers of the merchant; and
- Awards for recognition of service or accomplishments from civic, charitable, educational, or religious organizations.

Third Parties are required to be aware of and comply with the applicable state and federal bribery and anti-corruption laws in the jurisdictions where they operates.

5. Conflicts of Interest

Conflicts of interest affect objectivity and impair proper decision-making. Third Parties should 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 Third Party’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 enforce antitrust or competition laws that prohibit anti-competitive practices, including price fixing, bid rigging, marketing allocation, the improper exchange of competitively sensitive information, and certain types of predatory or exclusionary conduct. Third Parties should understand and comply with all antitrust and competition laws in the regions where they conduct business with or on behalf of Northfield.

7. Environmental Considerations

Northfield is committed to being good stewards of resources and supporting responsible operating practices. Our Third Parties are encouraged to do the same.

Responsible Employment Practices

1. Workplace Environment, Employee Health and Safety

At Northfield, we believe employees are among a company's most valuable assets. A safe and healthy workplace which fosters respect and inclusiveness contributes to their well-being. Third Parties must comply with all applicable employment rules and regulations.

2. Non-Discrimination and Non-Retaliation

Northfield is committed to fostering an inclusive, respectful, and supportive workplace where all individuals are treated with dignity and empowered to succeed, free from discrimination, harassment, intimidation, and retaliation. Third Parties are expected to comply with all applicable federal, state, and local laws prohibiting discrimination, harassment, and retaliation in the workplace.

Questions About The Third-Party Relationship Code of Conduct

If you have questions regarding this Code as it pertains to a business practice or compliance concern, please contact your Northfield relationship manager. You may also contact our Office of Third Party Risk Management at 732-499-7200 ext. 2530 to raise concerns or report potential violations.

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