QUALITY POLICY

INSTITUTO DE CRÉDITO OFICIAL (ICO)



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INTRODUCTION

The Official Credit Institute (ICO) is a public business entity with a mission to promote economic activities that contribute to growth, national development and the improvement of the distribution of national wealth. In particular, activities of social, cultural, innovative or ecological significance are afforded priority attention.

ICO's commitment to the development of its mission is reflected in the approval of this Quality Policy, which has become the backbone of the Quality Management System.

PURPOSE

The purpose of this Policy is to promote the development of instruments that improve the efficiency of ICO's processes and resource management, with the aim of successfully achieving both its Mission and excellence in the performance of its functions.

This is the reason for this policy, which constitutes the framework for developing the procedures and tools necessary to establish quality objectives and implement an effective Quality Management System, based on the requirements of ISO 9001 and integrated, together with the environmental and occupational health and safety management systems, into ICO's Integrated Management System.

This quality management system will be subject to verification by a certification body accredited by the *Entidad Nacional de Acreditación* (National Accreditation Entity - ENAC).

SCOPE OF APPLICATION

This Policy applies to **all the organisational units** that form part of the Official Credit Institute. It therefore affects all persons working for the institute, within their areas of expertise and responsibility.

PRINCIPLES

In order to achieve the objectives of this policy, ICO adopts and promotes the following principles, which govern all its quality activities:

1) Focusing the management and development of the activity on **identifying and satisfying the needs and requirements of ICO's internal and external customers, as well as those of its stakeholders*, by offering products that satisfy these needs while adhering to criteria of effectiveness and efficiency.**

*** Stakeholder groups: Natural and legal persons, public and private institutions, public administrations and organisations in general with which ICO interacts.**

2) **Guiding the management of ICO towards operational excellence,** through an approach based on the management of risks and opportunities and on continuous improvement, in which the whole organisation plays an active part. All this in line with the various measures implemented by the Administration to improve the quality of public services and in accordance with the requirements of the ISO 9001 standard.

3) **Implementing and applying efficient processes and products**, assessing their impact on society, and **continuously improving** them to guarantee the competitiveness of the institute in the long term.

4) Promoting the **effective implementation of** the Quality Management System in order to add value to the different activities of ICO.

5) **Engaging all employees. Providing information and training on** the Quality Management System and making ICO staff **aware** of the importance of its correct development in order to optimise the improvement of their work. Likewise, guaranteeing optimum working conditions, which promote the participation of staff and their commitment of the quality objectives.

6) **Compliance at all times with all applicable requirements**, both of a general nature and any other requirements to which ICO voluntarily subscribes. In particular, compliance with the requirements set out in ISO 9001.

These principles form the framework for defining and monitoring the objectives for continuous improvement as part of the quality management system.

LEADERSHIP

ICO Management undertakes to observe and promote the principles of the Quality Policy, as well as to review them to ensure that they are consistent with the vision and mission of the institute, and to adapt them to its purpose and objectives.

By approving this document, ICO Management declares its responsibility to ensure the application of these principles, the maintenance of the management system and its continuous improvement. To this end, the quality objectives set will be monitored and assessed on a regular basis, and appropriate measures will be planned to ensure they are achieved.

PUBLICATION

ICO will publicise its Quality Policy by publishing it on the intranet and on its external website (www.ico.es), and will communicate it to all its staff to ensure that they understand it and apply it in the performance of their duties.

ENTRY INTO FORCE

This version of the Quality Policy comes into force on the date of its approval by Management (Operations Committee).



PASEO DEL PRADO 4 – 28014

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