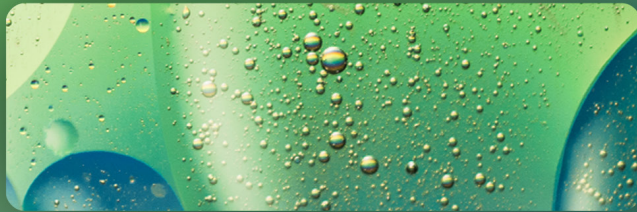
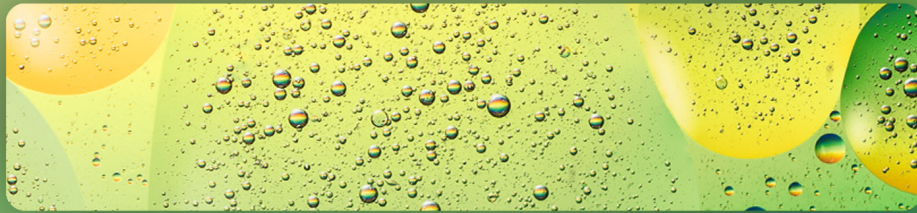


Environmental Policy



INTRODUCTION

At Fintel, our commitment to excellence goes hand in hand with our dedication to sustainable and inclusive growth. We prioritise our people and the communities we serve, recognising our duty to minimise the environmental impact of our business operations while ensuring our resilience in the face of environmental risks and challenges.

To fulfil this commitment, we continuously develop our services and explore opportunities to reduce our overall environmental impact, encouraging our key stakeholders to do the same. Our actions include:

- 1. Continuous improvement:** We strive for ongoing enhancement of our environmental performance, seeking innovative solutions to minimise our impact.
- 2. Resource efficiency:** We work towards reducing resource consumption, while optimising efficiency to the fullest extent possible.
- 3. Waste management:** We are committed to reducing waste generation and maximising recycling and reuse.
- 4. Sustainable transportation:** We promote sustainable transportation options for commuting and work-related activities.
- 5. Carbon footprint reduction:** We measure and take action to decrease our carbon footprint, contributing to mitigating the impacts of climate change.

6. Information and training: We provide necessary information, instruction, and training to our staff, ensuring they have the knowledge and skills to contribute to our environmental goals.

7. Compliance: We uphold all applicable obligations, including laws, regulations, and other environmental requirements.

This policy does not form part of your contract of employment and we reserve the right to amend or withdraw it at any time.

SCOPE

This policy applies to anyone working for Fintel. This includes employees, workers, contractors, volunteers, interns and apprentices. The policy also relates to job applicants and is relevant to all stages of the employment relationship.

Contents

- 02** INTRODUCTION
- 04** RESPONSIBLE CONSUMPTION
- 05** SUSTAINABLE TRAVEL
- 06** TRAVEL CHOICES



The United Nations Sustainable Development Goals (“UN SDGs”) have been adopted to drive positive change globally.

As a business sitting at the heart of the UK retail financial services market, we recognise the importance of our contribution in working towards these commitments.

This policy sets a framework which will help us to contribute towards SDG 13.2: “Integrate climate change measures into policies, strategies and planning”.



Responsible consumption



We are committed to sustainable consumption practices that minimise our environmental impact. We support the “three Rs” of responsible consumption, and encourage all employees to:

- **Reduce:** Minimise resource consumption by using only what is necessary and choosing sustainable products with minimal packaging, of higher quality and preferably made from sustainable or recycled materials. For example:
 - **Save energy:** Turn off lights, monitors, and other equipment when not in use, and make use of natural lighting where possible. Opt for energy-saving settings on devices and appliances.
 - **Reduce paper usage:** Think before printing—use digital solutions where possible. If printing is necessary, print double-sided and use recycled paper. Aim to go paperless in meetings by using digital agendas and notes.
 - **Conserve water:** Use water sparingly in shared facilities such as kitchens and restrooms. Report leaks or inefficient water usage promptly to maintenance.
 - **Support resource reduction:** Be mindful of resource consumption in day-to-day tasks. If you have ideas on how we can reduce our environmental impact, please share them.
 - **Sustainable sourcing:** Prioritise sustainable supplies, merchandise and energy-efficient equipment.
- **Reuse:** Extend the life of items by finding alternative uses for them or donating them. Staff are encouraged to avoid single-use items, and repurpose office supplies when possible.
- **Recycle:** Make full use of the recycling facilities provided for paper, plastics, glass, and other materials. Follow local recycling guidelines to ensure proper sorting and disposal.

By adopting this approach and engaging employees through training and awareness programs, we continuously improve our sustainable consumption practices and drive positive change.



Sustainable travel

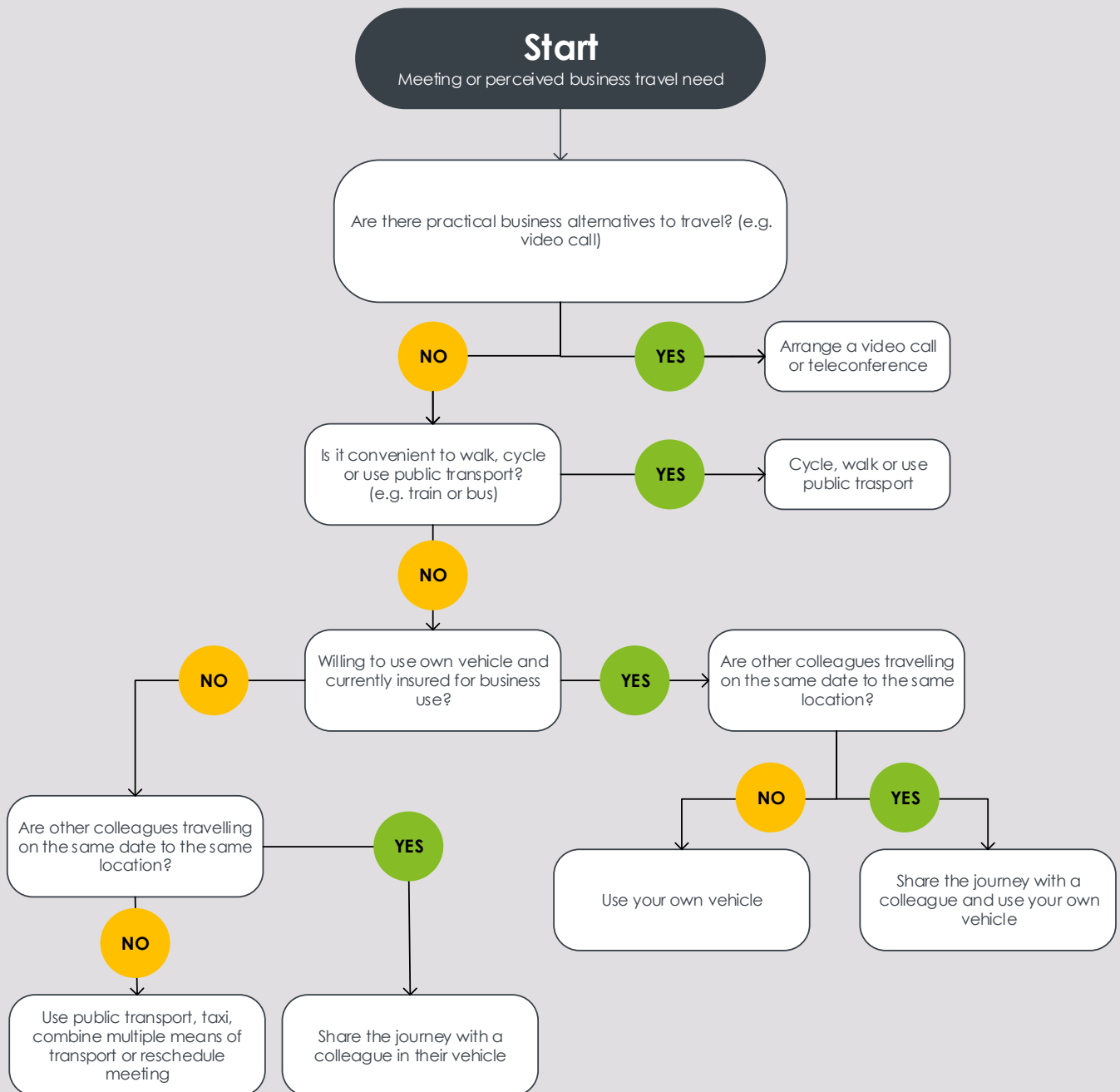


Travel is one of our largest sources of greenhouse gas emissions and we are committed to reducing emissions and improving local air quality through responsible travel practices. We encourage all employees to:

- **Travel choices:** Follow our travel choices decision tree (see page 6):
 - **Necessity:** Assess if the journey is necessary.
 - **Virtual communication:** Utilise telephone or virtual platforms for meetings and exchanges.
 - **Active travel:** Consider walking or cycling for shorter distances.
 - **Public transport:** Explore rail, coach, bus, or tube options.
 - **Multi-modal options:** Combine public transport with alternative means of transport (e.g. a taxi) for the final mile(s).
 - **Car sharing:** Consider car sharing when personal cars are the only option.
- **Travel efficiency:** Plan trips efficiently, combining multiple meetings and activities within the same geographical area.
- **Flight considerations:** When air travel is necessary, opt for direct flights whenever possible.



Travel choices



Version	Description of changes	Approved by	Date
1.1	Policy reviewed and updated	Fintel plc Board of Directors	22/10/2024
1.0	New Policy	Fintel plc Board of Directors	12/09/2023