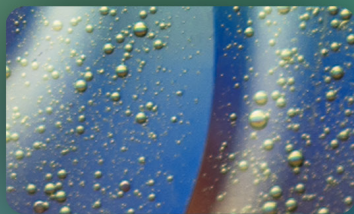


Environmental Policy



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.

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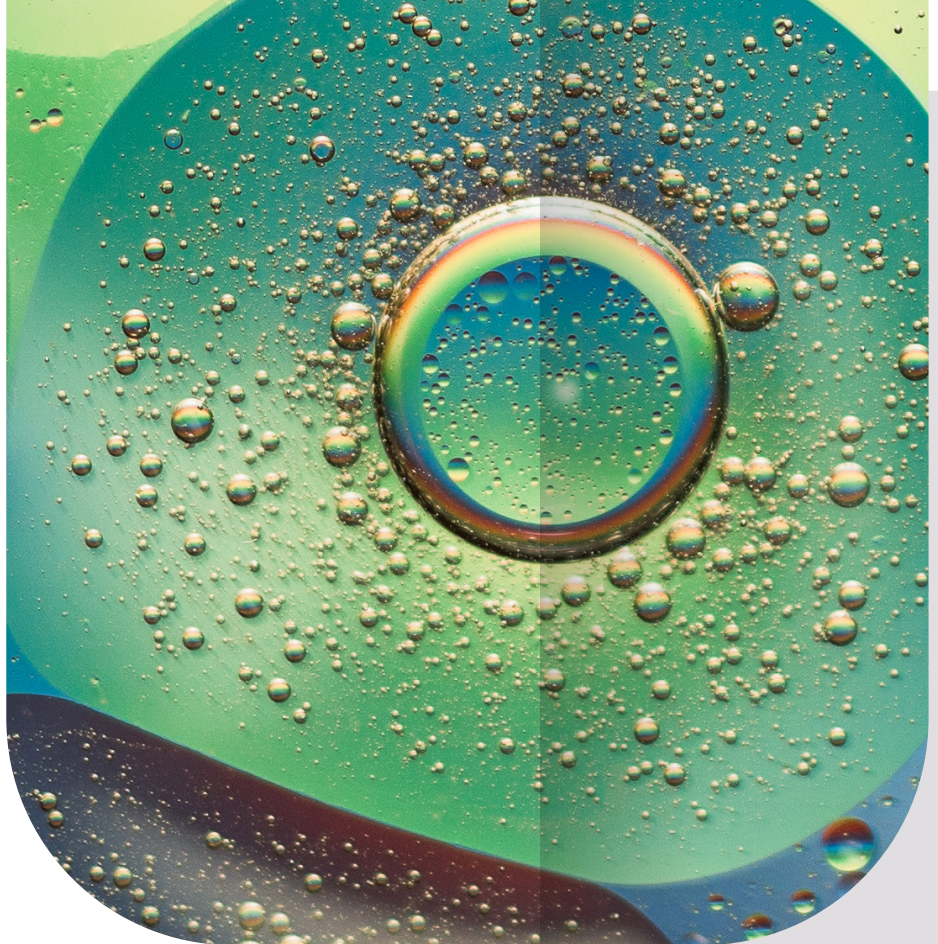


The United Nations Sustainable Development Goals (“UN SDGs”) have been adopted to drive positive change globally.

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

At Fintel, we are committed to sustainable consumption practices that minimise our environmental impact and promote a circular economy.

We prioritise energy efficiency across our operations to minimise our carbon footprint. Through the use of energy-efficient technologies, equipment, and practices, we strive to reduce energy consumption. We invest in renewable energy sources where feasible, and regularly assess and improve our energy management systems to optimise efficiency.

Additionally, we strive to reduce waste generation through strategies such as resource reduction and process optimisation. We promote reuse and recycling, using recycled materials whenever possible and providing recycling facilities for employees and stakeholders.

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



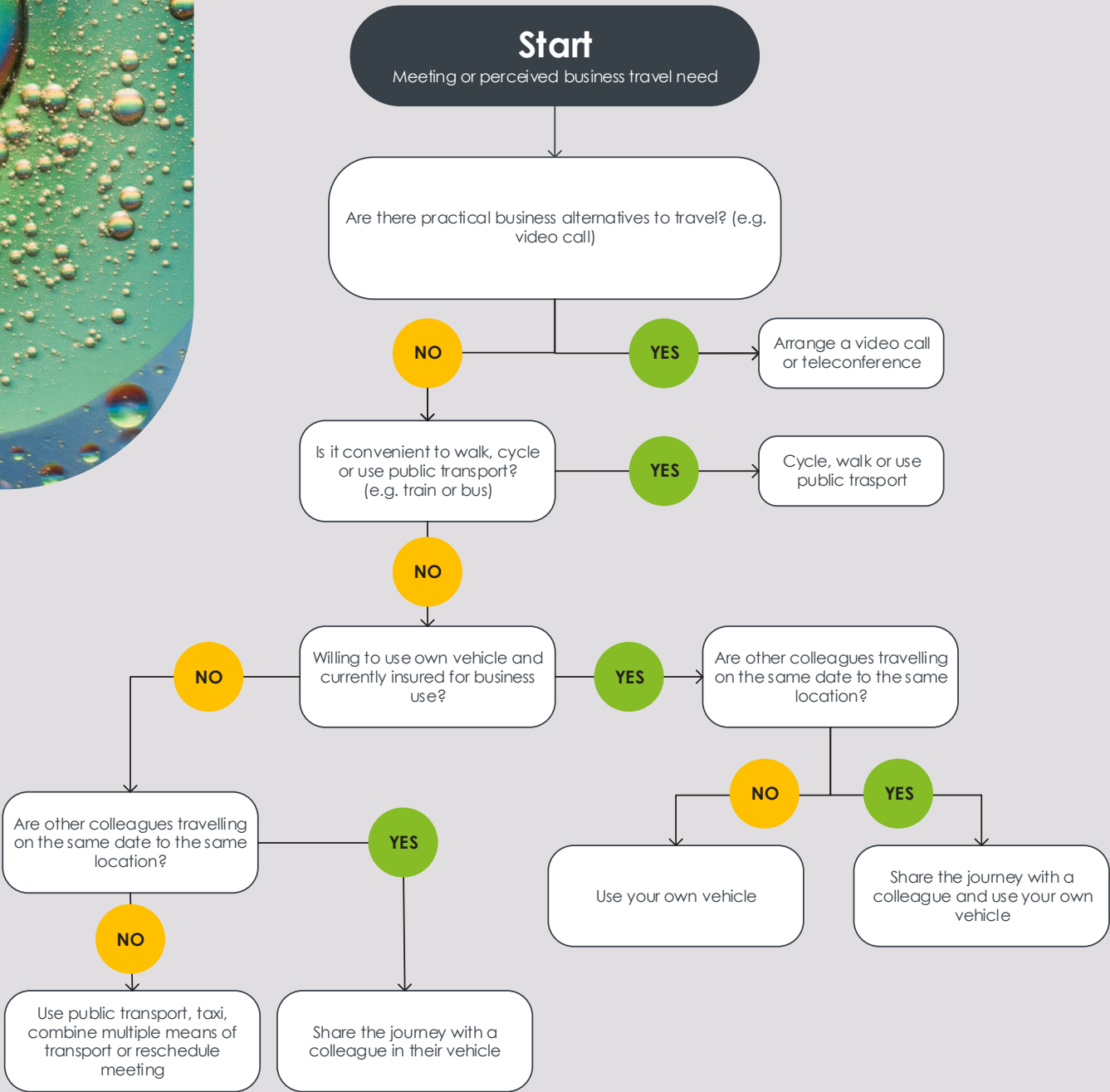
Sustainable travel

Travel is one of our largest sources of emissions and we are committed to reducing emissions and improving local air quality through responsible travel practices. To achieve this, we have established a hierarchy that guides our approach to travel, encouraging staff to consider alternative options before making any journeys. This hierarchy can be summarised as follows:

- **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 taxi options.
- **Multi-modal options:** Combine public transport with alternative means of transport (e.g. a taxi) for the final mile(s).
- **Car sharing:** Encourage staff to car share when personal cars are the only option.

By implementing this travel hierarchy, we aim to reduce the overall carbon footprint associated with our business travel activities while promoting alternative and sustainable modes of transportation.

Travel hierarchy



Version	Description of changes	Approved by	Date
1.0	New Policy	Fintel plc Board of Directors	12/09/2023

