

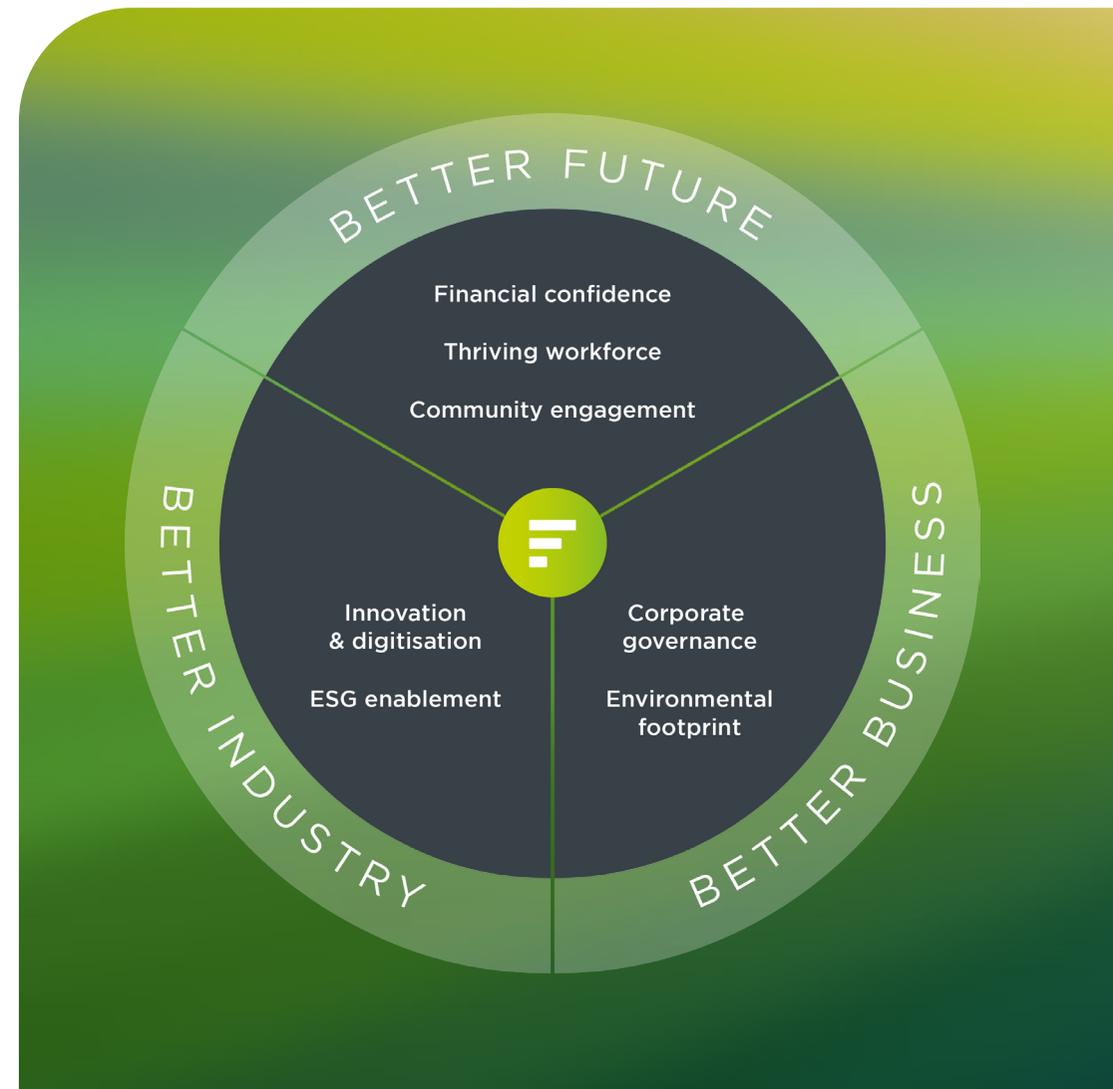
# Our contribution towards UN Sustainable Development Goals

As the leading provider of support services and fintech to the UK retail financial services sector, we enable the industry to operate more effectively, inspiring better outcomes for the market and those it serves.

Led by our purpose, in 2022 we launched a comprehensive environmental, social and governance (“ESG”) strategy. The strategy was built on three core pillars: better future, better industry and better business, which underpin our ESG ambitions. To find out more, please visit: [www.wearefintel.com/our-impact/](http://www.wearefintel.com/our-impact/).

We position our ESG strategy in a global context, explaining how we contribute to reaching the United Nations Sustainable Development Goals (“UN SDGs”), which 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. Although our current operations contribute to many of the goals, we have identified four most relevant ones, which we make the most significant contribution towards through our ESG strategy.



SDG	TARGET	OUR PROMISE	OUR PROGRESS
		<p>To improve individuals' ability to make smarter financial decisions and access products and services that meet their evolving needs.</p>	<p>Financial confidence is one of our high priority areas and our focus is to use our expertise and influence to increase financial wellbeing and inclusion. 2022 saw us expand our ratings portfolio coverage, helping individuals make smarter financial decisions; launch a cognitive assessment tool to help advisers identify, assess and better support vulnerable clients; and develop a later life qualification, training programme and compliance proposition to help financial intermediaries support consumers in this increasingly important area.</p>
		<p>To improve the effectiveness of UK retail financial services by continuously improving, innovating and digitising products, processes and solutions to inspire better consumer outcomes.</p>	<p>Throughout 2022 we continued to foster innovation and digitisation in the financial services sector, building a multi-year innovation roadmap. We enhanced our proprietary advice technology with the launch of new modules and enhanced our DaaS proposition, with the development of additional portal features giving product providers access to live product and campaign data, due to launch in 2023.</p>
		<p>To build a safe and engaging environment for everyone to thrive by promoting diversity, individuality, learning and development.</p>	<p>We made significant progress in our “thriving workforce” focus area in 2022 with the launch of our flexible staff benefits platform and enhanced policies including new family focused policies to promote wellbeing and engagement, and attract a broader range of talent.</p> <p>In May, we became inaugural members of Progress Together, a membership body focused on levelling up opportunities across the UK financial services industry through sharing best practice with industry peers. Our membership cements our commitment to promoting diversity in our business and the sector as a whole, evidenced through our employee voted equality perception score of 9.2/10.</p>
		<p>To proactively manage and reduce the environmental footprint of our operations.</p>	<p>Throughout 2022 we sought suppliers that would enable us to reduce our impact in a number of areas, which resulted in moving our adviser magazine printing contract to an ISO 14001 accredited and Forest Stewardship Council (“FSC”) certified supplier and appointment of a new electronic waste disposal partner, helping us to redirect 100% of our e-waste from landfill from 2023.</p> <p>We also support our people to reduce their footprint through a hybrid working policy, available across all Fintel roles, reducing the emissions caused by the daily commute. Building on this, within the Flexible Benefits Platform, launched in 2022, we offer: a cycle to work scheme, an electric vehicle scheme (available to our Defaqto colleagues), a carbon offsetting scheme, access to “modern milkman” services reducing plastic waste and a “too good to go” scheme reducing food waste.</p>

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