



Sustainability policy

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Approved by Creditinfo Group CEO

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I. Overview

Founded in 1997, Creditinfo has multiple credit bureaus in various mature and emerging markets on four continents.

Enabling better decisions is at our core.

By facilitating better decision making, we have enabled access to finance for underserved SMEs, companies and individuals without credit rating by structuring information to enable financial institutions to gain a deeper understanding of those individuals and companies, engage in business and support economic prosperity. Creditinfo has been a vital piece of social sustainability in multiple regions of the world since it was founded.

Our staff is diverse, and so are our clients and products, which are used in various ways. Because of the variety of our operations, it is crucial for us to engage firmly with and support environmental, social, and governance matters in all regions where we operate. Such commitment is manifested internally and when we provide solutions for our clients who are increasingly focused on decision-making regarding sustainability matters. Providing sustainability information to financial market participants strengthens the presence and engagement of financial institutions in markets where sustainability data is generally scarce.

This policy outlines our sustainability focus areas and how we wish to engage them. In some areas regarding our sustainability matters, we have developed standalone policies. In this policy, we acknowledge the importance of those topics and refer to other standalone policies, which can be found on our website.

II. Sustainability focus areas

a. Environmental impact of operations

Like any technology-driven global company, Creditinfo contributes directly and indirectly to carbon emissions. Furthermore, our suppliers rely on scarce materials to support our tech infrastructure, which puts pressure on multiple natural ecosystems.

Because we are aware of the nature of our impact, we want to understand and address this impact. We will therefore:

- Measure and report publicly our environmental impact (i.e. greenhouse gas emissions from our global operations according to the Greenhouse Gas Protocol¹).
 - We will also report indirect environmental impacts, such as relevant indirect greenhouse gas emissions.², for example, from operations of data centres where we store data, our travelling, and commuting.
- Set, monitor, and achieve scientifically sound reduction targets for our greenhouse gas emissions aligned with the best current, scientifically based practices and be aligned with global ambitions such as the Paris agreement³.

b. Data security

We rely on sensitive financial and personal data for our services.

Keeping this data secure and uncompromised is of utmost importance to our operations and reputation.

Therefore, we have developed a standalone Information security policy that guides our data storage operations. In addition, we closely monitor any abnormalities regarding our data and its usage, such as data breaches and

¹ The Greenhouse Gas Protocol often referred to as the GHG Protocol, is the leading methodology to report corporate greenhouse gas emissions.

² According to the GHG protocol, there are three "scopes". Scope 1 refers to direct emissions. Scope 2 is indirect emissions from the production of electricity and heating. Scope 3 is all other indirect emissions upstream (i.e. production of equipment) or downstream (i.e. use of product or handling of waste).

³ The Science Based Targets initiative or SBTi provides a methodology to understand the reduction pathway of greenhouse gas emissions from companies.

customers affected. Furthermore, we go through multiple independent audits each year, providing valuable feedback for continuous process improvements. Our approach with regard to data security is outlined in detail in our Data security policy.

c. Diversity, equality & inclusion

We operate in various parts of the world. As a result, our employees hold many ethnic and national identities with multiple beliefs and backgrounds. This is a core strength of our business.

Therefore, we will:

- Ensure equality, fairness, and respect for all in our employment, whether temporary, part-time, or full-time.
- Protect characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality, and ethnic or national origin), religion or belief, sex, and sexual orientation. Ensuring these characteristics do not factor into employment practices or progression within the business.
- Prevent all forms of discrimination. Discrimination is the unjust or prejudicial treatment of different categories of people, especially regarding race, age, sex, or disability. Other types of discrimination can include religious discrimination, national origin, status as a parent, or pregnancy.
- Creditinfo will oppose discrimination, including in pay and benefits, terms and conditions of employment, dealing with grievances and discipline, dismissal, redundancy, leave for parents, requests for flexible working, and selection for employment, promotion, training, or other developmental opportunities.
- Complaints of bullying, harassment, victimisation, and unlawful discrimination by fellow employees, customers, suppliers, visitors, the public during the organisation's work activities are taken seriously by Creditinfo, and we always act on any reports.
- Monitor the make-up of the workforce regarding information such as age and gender to encourage equality, diversity, and inclusion.

Creditinfo Group will:

- Ensure that anyone who raises concerns or highlights potential or actual breaches receives support and respect and that there is no retaliation against them as is outlined in the Creditinfo Group whistleblower policy.
- Ensure that concerns raised are taken seriously and addressed promptly, treating related information with discretion and discussing them with a local (where possible) or Group-level Human Resources or Central Legal & Compliance Officer as soon as possible to determine the appropriate course of action including whom else to inform.
- Collaborate further and complete any documentation (e.g., case information and lessons learned) that may be required by the Creditinfo Group's Central Legal & Compliance.

d. Employee engagement

At Creditinfo, we are aware that engaging with our employees and supporting their development increases employee satisfaction. Satisfied employees improve our competitive advantage through higher productivity and performance. High employee satisfaction also attracts talent and keeps Creditinfo at the forefront in the competitive environment. Failing to engage with employees adequately increases the risks of data breaches and other ethical violations while also discouraging talent from joining us.

To maximise our employee engagement and satisfaction, we will work to:

- Make opportunities for training, development, and progress available to all staff, who will be helped and encouraged to develop their full potential, so their talents and resources can be fully utilised to maximise the efficiency of the organisation.
- Ensure that decisions concerning staff are based on merit.
- Review employment practices and procedures on an ongoing basis when necessary to ensure fairness.

We understand that sustainability and, diversity & inclusion need to be approached in different ways depending on the national context. We will therefore work closely with each partner to maximise potential positive impact.

e. Integrity, ethics & compliance

As providers of sensitive and decisive information to our clients, it is of utmost importance that our staff and ways of operating are held to the highest ethical standards. As a group, we have outlined what such standards entail for us and our operations in a specific Code of Conduct available on our website.

We expect our staff to get familiar with and act according to our Code of Conduct. We have developed a comprehensive compliance program that addresses Creditinfo's risks in the areas of anti-bribery, anti-corruption, anti-money laundering, and international sanctions. The policies that are the basis for this compliance program may be consulted online at www.creditinfo.com

f. Sustainable products and services

Our products are designed to improve financial decision-making based on relevant data. As a result, we have facilitated better decision-making in regions where data is scarce, driving economic growth and prosperity. With a changing global context regarding sustainability, financial institutions are seeking sustainability data to use in multiple scenarios. Such changes are being driven by regulatory requirements but also pulled from the investment community and the general public.

We have committed to:

- Provide sustainability data in a format and platform relevant to the user and be a leader regarding sustainability data provision.
- Report on relevant metrics to track the financial and ecological impact of our sustainability-focused products.

By providing sustainability data we continue to facilitate great decision-making for financial institutions while accelerating the transition to sustainable communities.

III. Implementation


We are committed to establishing relevant key performance indicators (KPI's) related to our material sustainability focus areas and report on our performance and progress annually.

SIGNATURE PAGE

Name: Paul Randall

Title: Creditinfo Group CEO

Date: July 2022

Signature: _____