

**CORPORATE RESPONSIBILITY
ENVIRONMENTAL MANAGEMENT****Statement Of Policy**

International Personal Finance plc commits to understand fully the impact of its activities and strives to reduce harmful effects on the environment.

International Personal Finance plc has few direct environmental impacts, the main ones being use of energy (contributing to global warming), use of paper and water (contributing to depletion of natural resources), and transport (contributing to air pollution). The group's indirect impacts are more difficult to define, but can be those resulting from investment and lending decisions.

This policy seeks to ensure that all aspects of the group's business and related administrative activities will be conducted in such a way as to minimise, as far as possible, any environmentally harmful activities or processes.

This policy should be read in conjunction with the Responsible Supply Chain Management Policy.

Control Framework

1. The corporate environmental strategy will be embedded in the business process and, as part of this, the group will develop environmental objectives and targets to ensure continual environmental improvement based on the environmental issues identified.
2. Compliance with applicable environmental legislation and regulatory requirements is the minimum performance requirement and, where possible, should be exceeded.
3. Policies, procedures and processes are subject to independent external verification.

General Scope of Policy

4. The Corporate Responsibility Steering Committee develops environmental strategy and makes recommendations to the group Board, which adopts the environmental objectives and supporting targets.
5. Subsidiaries are responsible for defining detailed policies and procedures relating to environmental issues and should ensure that all matters relevant to their business or function have been included.
6. Subsidiaries are also responsible for setting up and enforcing compliance arrangements, including monitoring of relevant environmental parameters, objectives and targets.
7. Objectives and targets are subject to regular review to ensure their relevance and success.

**CORPORATE RESPONSIBILITY
ENVIRONMENTAL MANAGEMENT****General Scope of Policy (continued)**

8. The following areas are corporate commitments, therefore any supporting policies should reflect these:

Awareness

- Communicating the group's environmental impacts to staff.
- Communicating to stakeholders the measures taken to protect the environment and seeking their co-operation in achieving our corporate environmental objectives. This will include the publication of an annual environmental report.
- Considering the views of stakeholders when identifying environmental issues relevant to the group.
- Considering environmental issues carefully when making decisions, or planning or controlling work.
- Encouraging employees to act in accordance with this corporate policy and giving appropriate training and education to do so as required.

Energy Minimisation

Conserving energy, including electricity, fuels used for heating and transport.

Resource and Waste Minimisation and Management

- Working in partnership with our suppliers to consider cost-effective environmental supply chain management and to promote sustainable sourcing of products and materials.
- Reducing the volume of stationary and paper used in all parts of the business and re-using paper where appropriate, including the use of paper shredding and recycling processes.
- Careful use of water and controlled use of consumables of all kinds.

Control of Emissions

- Avoiding or minimising the use of hazardous substances where possible.
- Responsible vehicle purchasing and maintenance policies.

Environmental Stewardship

- Incorporating environmental considerations into all decisions and activities, including for example, purchasing decisions and the design of new services. Also see Responsible Supply Chain Management Policy.
- Encouraging stakeholders to address environmental issues.

**CORPORATE RESPONSIBILITY
ENVIRONMENTAL MANAGEMENT**

Roles & Responsibilities

Group Board	Executive Committee	IPF Corporate Office	Subsidiary Board
Comply with the principles set out in the policy.	<p>Approve the corporate policy annually.</p> <p>Review and approve annual environmental objectives and supporting targets.</p>	<p>Comply with the principles set out in the policy.</p> <p>Director of Marketing & Communications - coordinate the CR Steering Committee to develop strategy and make recommendations to the Executive Committee.</p>	<p>Set up subsidiary Environmental Working Groups to implement the environmental strategy.</p> <p>Set up and enforce compliance arrangements.</p> <p>Certify compliance with this policy when requested.</p>
	Specific Responsibilities		
	<p>John Harnett – chair of the CR Steering Committee</p>	<p>Director of Marketing & Communications - coordinate the Environmental Working Group to implement the recommendations.</p>	Local Management
			<p>Incorporate environmental objectives and targets in all relevant policies, procedures and processes.</p> <p>Implement the policy to achieve objectives and targets.</p>