Diversity, Equity, and Inclusion Policy

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1. Introduction

At IPF, we are committed to fostering, cultivating, and preserving a culture of diversity, equity, and inclusion ("DEI"). Our workforce's collective sum of individual differences, life experiences, knowledge, innovation, self-expression, unique capabilities, and talent represents a significant part of our culture, reputation, and company's achievements.

2. Policy Purpose

Our aim is for our workforce to be truly representative of all sections of society, and for each colleague to feel respected and able to give their best.

The Diversity, Equity and Inclusion Policy ("the Policy") outlines our approach to promoting and sustaining diversity, equity, and inclusion across all aspects of our organisation, ensuring that all employees, customer representatives, contractors, volunteers, customers, third-party representatives, business partners and stakeholders of IPF are treated with respect and dignity.

3. Policy Scope

This Policy applies to all employees, customer representatives, contractors, volunteers, third-party representatives and business partners of IPF. It is applicable across all positions, functions, and locations.

4. Definitions

The following definitions are used in this Policy:

Definition	Meaning
IPF	International Personal Finance plc and all companies in which it directly or indirectly owns or controls the voting rights attaching to not less than 50% of the issued share capital or controls the appointment of the majority of the board of management.
Diversity	Diversity is about each of us, about the variety of unique experiences, qualities and characteristics we all possess. In the workplace, this means an organisation has colleagues from a range of backgrounds and characteristics, including differences in culture, race, ethnicity, religion, gender, gender identity, sexual orientation, age, disability, neurodiversity, socio-economic background, nationality, education, and life experiences.
Equity	Equity is about fair treatment for all, while striving to identify and eliminate inequities and barriers. It recognises that individuals may benefit from different support and doesn't assume that the same level of support will be beneficial for everyone.
Inclusion	Inclusion refers to creating environments where any individual or group feels welcomed, respected, supported, and valued. Inclusion requires active engagement and is about the degree to which diverse individuals can fully participate in decision-making processes and the development of a sense of belonging.

5. Policy Requirements

IPF is committed to equal opportunities. No person will receive less favourable treatment because of their culture, race, ethnicity, religion, gender, gender identity, sexual orientation, age, disability, neurodiversity, socio-economic background, nationality, national extraction or social origin, education, political opinion or life experiences. IPF is committed to:

- **Embracing Diversity**: We believe that a diverse workforce enhances innovation, improves decision-making, and provides a broader perspective on opportunities and challenges. We embrace colleagues' differences in background, perspectives, and life experiences.
- **Ensuring Equity**: All policies, practices, and procedures must be equitable and free from bias. We are committed to making adjustments to address systemic barriers that may exist for underrepresented groups, ensuring fair opportunities for all colleagues.
- **Fostering Inclusion**: We cultivate an inclusive culture where everyone feels respected, valued, and empowered to contribute their unique ideas and perspectives. We recognise that diversity without inclusion cannot achieve meaningful change.

6. Roles and Responsibilities

Leadership responsibilities	The Global Executive is responsible for ensuring that this Policy is complied with and holding themselves accountable for progress. They are responsible for ensuring that IPF's DEI goals align with its business strategies and objectives.
All colleagues' responsibilities	All colleagues are expected to contribute to creating an inclusive environment by respecting and valuing differences, promoting understanding, and speaking up against discrimination or exclusionary behaviours.
People Manager responsibilities	Additionally, people leaders are accountable for specific responsibilities as part of their role in the organisation. These responsibilities include, but are not limited to: • Ensuring that employment-related decisions are free from discrimination. • Creating and ensuring a work environment that is free from discrimination, harassment and bullying. • Consistently displaying inclusive leadership behaviours, valuing all perspectives and listening to diverse points of view. • Encouraging employees to collaborate, make suggestions, and respect and listen to diverse opinions. • Cultivating a culture that inspires respect for all employees, customers, vendors, contractors and others in the work environment. • Appropriately addressing any behaviour not consistent with this or other policies, or with applicable laws relating to equal opportunity, diversity, equity or inclusion.
HR Function responsibilities	• Regularly assessing and updating recruitment, retention, and advancement strategies to attract and retain diverse talent. • Implementing fair performance evaluation systems to ensure that all colleagues receive constructive feedback and equal opportunities for promotion and growth. • Providing training and education to colleagues about their rights and responsibilities under the diversity, equity and inclusion policy and processes. • Committing to ensuring that our recruitment, selection, and hiring processes are unbiased, diverse, and reflect our goals of fostering an inclusive workplace. • Ensuring that all colleagues, regardless of their background, have access to opportunities for growth and development. This includes providing equal access to professional development opportunities, training, and leadership programs and monitoring promotion and pay equity to ensure no group is disadvantaged.

7. Policy governance

This Policy will be reviewed annually by the HR Function to ensure that it remains relevant and aligned with best practices and legal standards. The DEI strategy will also be revisited periodically to ensure its effectiveness and to make necessary adjustments to evolving organisational needs.

7.1. Breaches and Exceptions to Policy

Exceptions to Policy	No deviations from this Policy are permitted
Reporting breaches of this Policy	• All breaches of this Policy must be notified either to your line manager or the local HR function. • All colleagues have a responsibility to report any conduct or behaviours that are contrary to this Policy. We encourage an open-door approach to report concerns without fear of retaliation. Complaints will be treated seriously and investigated promptly.
Disciplinary Action	Any employee found to be in breach of this Policy, including engaging in discrimination, harassment, or exclusionary behaviour, will face appropriate disciplinary action up to and including termination of employment contract.
Whistleblowing	If for any reason you are uncomfortable reporting a breach as requested above, you can access our independent whistleblowing services at https://report.whistleb.com/en/ipf for European, IPF Digital or Group related matters or https://hacerlocorrecto.ethicsglobal.com/ for Mexico.

7.2. Assurance

Actions	• Monitoring performance to assess the effectiveness of this Policy. • Delivering training that ensures awareness of this Policy. • Reviewing the Policy annually and updating based on learnings, legal changes, or cultural developments. • Committing to upholding DEI practices that comply with the UN Global Compact, ILO conventions and local employment and anti-discrimination laws across all operating countries.
Owner	This Policy is owned by the Chief HR Officer
Assurance mechanisms	Assurance will be via the HR Control Environment, and the associated self-assessment framework.

8. Related Policies

- Code of Ethics
- Human Rights Policy
- Grievance Policy
- Disciplinary Policy
- Sickness Policy
- Care and wellbeing Policy
- Whistleblowing Policy