

Environment Policy

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1. Introduction

International Personal Finance PLC is committed to environmental stewardship and sustainable practices. This Environment Policy outlines our approach to minimising our environmental impact, complying with regulations, and continuously improving our environmental performance. It reflects our commitment to:

- (i) **Legal Compliance:** Adhering to all applicable environmental laws, regulations, and standards.
- (ii) **Preventing Pollution:** Minimising adverse environmental effects by implementing pollution prevention measures.
- (iii) **Continuous Improvement:** Regularly assessing and enhancing our environmental performance.
- (iv) **Resource Efficiency:** Efficiently using natural resources, energy, and materials.
- (v) **Stakeholder Engagement:** Engaging with employees, suppliers, customers, and the community to promote environmental awareness and responsibility.

2. Policy Purpose

The Group aims to ensure that our current needs are met without compromising the ability of future generations to meet their own needs. This principle of sustainable development demands that we accept responsibility for the direct impact of our own operations on the environment.

This Policy serves as a clear declaration of our commitment to responsible environmental management. It outlines our principles and goals for minimising our environmental impacts.

3. Policy Scope

This Policy is applicable to all Group employees, directors, contractors and customer representatives and impacts our products, services and organisational units as well as our business relations with third parties.

4. Definitions

The following definitions are used in this policy:

Definition	Meaning
Group	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.

5. Policy Requirements

5.1 Environmental Commitments.

We must consider the following commitments in all our business operations, relationships and decisions. Our environmental commitments are to:

- (i) Meet or exceed all relevant environmental obligations under laws and regulations in each of the jurisdictions in which we operate.
- (ii) Continuously improve our environmental performance and to integrate recognised environmental management best practice into our business operations.

- (iii) Accept a responsibility for contributing to the protection of the environment, pollution prevention and a commitment to ensure that our actions will not detract from the long-term sustainability of environmental resources.
- (iv) Set and regularly review goals to minimise the impact of our actions on the environment in our daily operations and ensure environmental considerations are appropriately included in the Group’s strategic planning process.
- (v) Strive to reduce waste and minimise the consumption of materials and natural resources and improve the efficient use of those resources.
- (vi) Aim to use recyclable materials and cleaner technologies where possible.
- (vii) Consult with our suppliers to minimise the negative environmental impact of goods and services provided to IPF.
- (viii) Prepare our business to deal with the impacts of climate change by understanding the associated risks and opportunities.
- (ix) Measure and take action to reduce the carbon footprint of our business activities to meet our published objectives and targets.
- (x) Manage waste generated from our business operations incorporating reduction, re-use and recycling in accordance with the principles of the waste hierarchy.
- (xi) Give due consideration to environmental issues (such as biodiversity) and energy performance in the acquisition, design, refurbishment, location and use of buildings.
- (xii) Monitor and reduce energy use within our operations through energy efficiency measures.

5.2 Environmental Management System

The Group will establish and maintain an Environmental Management System (EMS) which enables it to identify, monitor, manage and improve its environmental performance in line with the principles set out at Appendix 1.

5.3 Policy Oversight

The Group Board will be provided with updates on how the commitments detailed in this Policy have been met at least annually. We will also engage with stakeholders, including communicating this Policy and performance internally and externally on a regular basis.

6. Roles and Responsibilities

Group Board	The Board approves this Policy at least annually and reviews the Group’s environmental performance in line with its responsibility for reviewing and considering the Group’s position and practices on significant issues of corporate public responsibility, including protection of the environment.
Everyone	All employees, directors, contractors and customer representatives must comply with this policy.
Sustainability Function	Responsible for management and oversight of this policy.
Procurement Function	Responsible for ensuring appropriate policies and processes are in place for suppliers to implement the requirements detailed in this policy.

7. Policy governance

7.1. Breaches and Exceptions to Policy

Exceptions to Policy	No deviations from this policy are permitted.
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Breaches of this Policy	All breaches of this policy must be notified to the Chief Legal Officer.
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

Owner	This Policy is owned by the Chief Legal Officer.
Assurance mechanisms	This policy will be reviewed annually. The Group will communicate on progress and compliance with this policy commitment in its Annual Report and other public disclosures as necessary.

8. Related Policies

In line with our overall commitment to sustainable development, our related policies also align with the UNGC/OECD guidelines and describe our ambition to neither cause nor contribute to adverse social, environmental or economic impacts within specific areas of interest.

Code of Ethics

Corporate Sustainability Policy

Responsible Procurement Policy

Appendix 1 Environmental Management System (EMS)

1. Introduction

The purpose of the EMS is to establish a systematic approach to managing and reducing the environmental impacts of the Group's operations. The EMS applies to all activities and services of the Group that can have an impact on the environment.

2. Environmental Policy

The Group will develop and maintain an environmental policy that reflects the Group's commitment to environmental protection, compliance with relevant laws and regulations and objective of continuous improvement in environmental performance.

3. Planning

The Group will ensure the following planning processes are followed:

- (i) **Environmental Assessment:** Identify environmental impacts of the Group's activities, products, and services that it can control and influence and determine those that can have significant environmental impacts.
- (ii) **Legal and Other Requirements:** Identify the applicable legal requirements to which the Group is subject in relation to its environmental impacts.
- (iii) **Objectives & Targets:** The Group will establish environmental objectives and targets, and develop programmes to achieve these objectives and targets.

4. Implementation and Operation

To ensure implementation of the environmental objectives and targets and the principles contained in the Group's Environment Policy the following steps shall be taken:

Resources, Roles, Responsibility, and Authority: Roles, responsibilities, and authorities for environmental management will be defined.

Documentation: documentation necessary for the effective planning, operation, and control of processes related to management of significant environmental impacts will be maintained.

Implementation: Implement and maintain procedures to enable delivery of the objectives detailed in the Environment Policy, objectives, and targets.

5. Assessment

The following steps will be taken to monitor the delivery of the objectives of the EMS:

Monitoring and Measurement: Monitor and measure the key characteristics of operations that can have a significant impact on the environment.

Evaluation of Compliance: Regularly evaluate compliance with applicable legal requirements.

Corrective Action, and Preventive Action: Identify and correct variations and take action to prevent their recurrence.

Control of Records: Maintain records as evidence of conformity to requirements and of the effective operation of the EMS.

Internal Audit: Conduct internal audits at planned intervals to determine whether the EMS conforms to planned arrangements for environmental management.

6. Management Review

Conduct periodic management reviews of the EMS to ensure its continuing suitability, adequacy, and effectiveness, addressing the possible need for changes to policy, objectives, and other elements of the EMS based on audit results, changing circumstances and the commitment to continual improvement.