

Supplier Code of Conduct

Our purpose at International Personal Finance plc (“IPF”) is to build a better world through financial inclusion. We can only achieve this by working in partnership with our suppliers.

This Supplier Code of Conduct sets out the principles and standards we encourage all our suppliers, contractors and business partners (“Suppliers”) to follow. It reflects internationally recognised good practice, including the UN Global Compact principles. We see this as part of a shared journey of continuous improvement, not a new contractual requirement. By working together responsibly we can create long-term value for customers, communities and shareholders.

1. Labour and Human Rights

- **Child Labour:** Suppliers must not employ individuals under the age of 15, or higher if required by local laws.
- **Forced Labour:** Employment must be freely chosen. The use of bonded, trafficked, or prison labour is strictly prohibited.
- **Working Hours:** Suppliers must comply with national laws and industry standards regarding working hours. Overtime must be voluntary, fairly compensated, and not excessive.
- **Wages and Benefits:** Suppliers are required to provide at least the legal minimum wage and should strive to offer a living wage where possible.
- **Disciplinary Practices:** The use of corporal punishment, mental or physical coercion, and verbal abuse is strictly prohibited.
- **Non-Discrimination:** Employment decisions must be based on an individual's abilities and qualifications, without discrimination based on race, gender, age, disability, religion, political opinion, or sexual orientation.
- **Freedom of Association:** Suppliers must respect the rights of employees to form and join trade unions and to engage in collective bargaining, in accordance with local laws.

2. Health and Safety

Suppliers are expected to maintain a safe and healthy working environment by complying with all relevant local legislation and implementing proactive measures to prevent workplace accidents and occupational illnesses.

3. Environment

Suppliers must operate in an environmentally responsible manner. This includes complying with all relevant environmental laws, minimising emissions and waste, and supporting the sustainable use of resources.

4. Ethics and Integrity

- **Anti-Corruption:** Bribery, corruption, or improper payments are strictly prohibited.
- **Business Integrity:** Suppliers must act transparently, maintain accurate records, and avoid conflicts of interest.
- **Conflict of Interest:** Any actual or potential conflicts with IPF must be disclosed.
- **Confidentiality & Data Protection:** Suppliers must safeguard confidential information and comply with data protection laws, such as GDPR.
- **Regulatory Compliance:** Suppliers must comply with all applicable laws and regulatory requirements.

5. Responsible Sourcing

Suppliers should seek to ensure that their own suppliers and subcontractors uphold equivalent standards, especially in respect of labour practices, human rights, sourcing of raw materials and applicable regulatory requirements.

6. Reporting Concerns

Suppliers and their employees can raise concerns without fear of retaliation about suspected breaches of this Code through IPF's whistleblowing channels, details of which are provided on our website.