



# ENVIRONMENT, SOCIAL AND GOVERNANCE POLICY

Version	Author	Date
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## Introduction

“Aryza is a pioneering technology company, we work with our customers and partners to create and deliver solutions that improve the financial health and lives of the millions of people that engage with our products every day. Our mission is to transform the financial relationship businesses have with their customers.”

**Aryza is committed to integrating ESG across its group operations and we focus on matters that are meaningful to our employees and stakeholders.**

**This ESG policy outlines our group-wide approach to integrating ESG and Social Value into our operations. We understand that our group businesses operate in different territories and regulatory landscapes, however Aryza is keen to locate common commitments and to nurture a shared culture across the group.**

This policy defines Aryza’s commitments and obligations under ESG.

## ESG at Aryza

Our holistic ESG Impact Framework is guided by the UN’s Sustainable Development Goals.

### Environmental Impact

The depletion of natural resources and the threat of climate change have raised concerns about the environment and the potential impact businesses can have on the planet. Sustainable options are increasingly important to regulators, investors, employees, customers and society as a whole. We recognise our responsibility to do business in a manner that protects and improves the environment for our future generations, as well as supporting businesses that take us closer to a clean and sustainable environment.

#### CREATING A LASTING ENVIRONMENTAL IMPACT

To operate and create solutions that have a positive environmental impact.

- Create resource efficiencies (energy, water and waste) and reduce greenhouse gas emissions.
- Identify and minimize our environmental impact, including that of our suppliers.
- Identify climate change risks and develop strategies for managing material risks.



### Social Impact

We aim to ensure that the products and services of our portfolio companies and credit partners provide the best outcomes for stakeholders, including improving financial health for consumers and SMEs.



## FINANCIAL INCLUSION

Access to loans and other financial products is made available to a broad audience, promoting greater access to opportunity through our software. We believe that a diverse business has multiple benefits. We champion diversity and seek to ensure that equal opportunities are promoted to all.



## PROMOTE DIVERSITY

As a global business, we passionately believe in diversity and, in particular seeking to broaden representation at Board and company levels is an essential part of our culture. We focus on efforts that provide real benefits and which address relevant regional issues.



## REGIONAL ECONOMIC GROWTH

Many of our products have been designed to automate complex financial procedures, providing our expertise to smaller businesses allowing them to flourish and promote growth within our customer base.



## Corporate Governance

We ensure we are appropriately accountable for our decisions, implementing strong governance throughout operational processes with the ability to identify and manage material risk factors, including sustainability risks. As we focus our investments within the largely regulated financial services sector, our portfolio operates high governance standards as a baseline.

## REDUCING THE IMPACT OF FINANCIAL CRIME

Reduce overall levels of financial crime in Financial Services with effective AML & Cyber procedures and governance.



## Social Value

We use Social Value to describe the outcomes of our ESG initiatives. A Social Value analysis allows us to tell our own story about the value we create. It is built around the wider contribution that Aryza can make to society through the products it makes, the people it employs, and the support it provides to its communities, and society as a whole.

## Scope

ESG applies to all full-time employees, contract workers, part-time staff, temporary workers and other personnel.

This policy also applies to all sites, suppliers, subcontractors, and clients.



# Roles and Responsibilities

ESG programme structure



## Program roles and responsibilities Executive Sponsor

- Generating the program
- Overseeing the ESG policy on behalf of the Board
- Creating cadence with the Aryza ownership group
- ESG policy championing and alignment of Aryza strategic goals

## ESG Lead

- ESG program management
- Aryza Steerco engagement
- Co-ordinating work-stream leads
- Interpreting strategy and setting objectives
- ESG program champion and contact point

## Social Value/Governance Lead

- Authorship of this and associated policies
- Create and maintain the Social Value Action plan
- Alignment with Aryza Risk Management Framework

## Environment and Social Leads

- Create and maintain the Environment Action plan
- Liaise with Aryza internal teams and businesses

## Communications

- Engaging and exciting our internal teams and external stakeholders



## Controls

### **Due Diligence:**

We conduct upfront diligence on ESG issues relevant to our suppliers/partners to understand what our potential counterparties currently do and their future plans.

### **Engagement and embedding:**

We actively engage with our teams across the group to seek their views, nurture our culture, set goals and achieve better ESG performance.

### **Monitoring:**

We conduct regular monitoring and reporting of ESG risks and opportunities across the Aryza group of companies, with escalation of material incidents. This is built into the monitoring programme and is managed by the ESG Committee.

### **Training:**

Our team understands the reasons, issues and importance of ESG, and receives training on how they can incorporate it into what we do.

### **Reporting:**

We report ESG activity across the Aryza group, to increase transparency and understanding of our impact. We also provide annual metrics to stakeholders including investors and provide an annual report on our website.



## Appendices

### A word from our CEO

#### Committed to the health and wellbeing of our customers and teams

The Aryza Group ESG report for 2021 described an operating world that was new to us. Responding to COVID-19 and supporting individuals through our culture and products were of immediate focus and front of mind in everything we did. Aryza leaves that period with a clear sense of positivity. While the initial shock of the pandemic may have receded, the landscape that we inhabit since then has noticeably changed.

For our teams across the globe, the growth of Aryza is a good news story and a testament to our clear vision and goals as an international business. We are aware that fast growth involves bringing together different team cultures and we leave 2021 with a new group structure, integration leaders and a newly proposed ESG structure to unite our teams and promote healthy corporate growth.

And also front of mind as we build a global footprint is our impact on the environment. Aryza is committed to reducing its carbon impact through the choices it makes and I am pleased to say that we follow an active roadmap.

Aryza continues to pledge its commitment to our 1,200 customers across the globe. Financial health and well-being is not a 'one nation' issue and we continually look to the horizon. Helping our customers respond to the pandemic, cost of living squeeze and general volatility in their markets is where we concentrate our product development. I am pleased to say that Aryza has significantly enhanced its consumer outreach platforms, built new SME support platforms and expanded its insights and analysis tools. We are champions of consumer financial well-being and this is reflected by our partnerships with the Centre for Social Justice and the Vulnerability Registration Service.

Our customers expect a clear and resilient ESG plan from Aryza that not only provides internal governance, but which also benefits from our thought leadership. I am proud that we continue to grow our business responsibly, invest in the future and create new solutions to support our many customers.

Colin Brown  
CEO



## KPI template/summary

Workstream	Impact	Topic	KPI
Environmental	We are committed to identifying and improving the environmental impact of our operations	Energy	Renewable energy
		Carbon	Reduce carbon footprint
		Car Fleet	Electric car fleet
		Suppliers	Suppliers ESG strategy
Social	We are committed to providing the best outcomes by ensuring the products and services we provide benefit individuals, SMEs and suppliers	Marketplace	Great workplace
		Workplace	Gender pay gap
			Women in management roles
Good health			
	We aim to support regional economic growth and have meaningful and effective social contributions	Community	Local impact
Governance	We take accountability for our decisions by implementing regulatory and operational best practices to help identify and manage all material risks	Justice	Integrity
		Consumption	Reduce consumption

Environmental	Social	Governance
ISO14001	Equality and Diversity	Anti Bribery and Corruption
	Health and Safety	Conflicts of Interest
	Diversity and Inclusion	
	Wellbeing	