ARYZA GROUP POLICY
Environment, Social & Governance

Mandatory Policy | Public | May 2025

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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.

Environment, Social & Governance Policy
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A word from our CEO

Accelerating Impact in a Transforming Financial Landscape

As we progress through 2025, I'm proud of Aryza's evolution since our founding nearly 23 years ago. This past year has delivered both strong business growth and measurable ESG progress. Our mission to improve financial health globally remains our focus as we expand our technological capabilities and deepen our sustainability commitments.

We've strengthened our leadership with strategic appointments: Kevin O'Neill (Chief Revenue Officer), Alan Molloy (Chief Technology Officer), Niall O'Sullivan (Chief Finance Officer), and Chris Carter in the new Chief Strategy & Planning Officer role. Our governance structure has been enhanced with Tamara McMillen and Michael McAteer joining as Non-Executive Directors.

Our diversity metrics show tangible improvement: female representation increased by more than 10% across our workforce, 44% at senior executive level, and 100% at Board level.

We've significantly enhanced our people operations with the introduction of an employee engagement survey platform, performance management tools, and a centralised HR information system group wide. These investments provide better insights into employee satisfaction and development needs while streamlining our people processes.

Our cloud strategy has advanced on two fronts: migrating our internal infrastructure to environmentally responsible providers and accelerating the transition of our software products to cloud-based delivery models. This approach not only reduces our environmental footprint but enables our clients to benefit from more efficient, scalable solutions with reduced on-premises hardware requirements.

We've reinforced our commitment to security and data protection with the achievement of SOC II certification in 2024 and recertification of our ISO27001 standard. These credentials demonstrate our adherence to industry-leading security practices and provide assurance to our clients in an increasingly complex threat landscape.

Environmental performance demonstrates significant progress with emissions reductions of 56% in Scope 1, 31% in Scope 2, and 22% in Scope 3. Our new travel booking system and employee carbon survey provide improved data visibility to drive further action.

Looking ahead, we remain focused on helping clients navigate evolving regulatory requirements for climate-related disclosures while contributing to broader decarbonisation efforts.

Colin Brown
CEO

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Scope

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

Our scope includes our internal relationships, sites and those with suppliers, subcontractors and customers.

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. It is our policy to make efficient use of natural light within our building and to save energy by adopting an 'only turn on when using' approach to equipment. This is done by following the principles:
  - To turn all lights off when rooms are unoccupied and when leaving the office.
  - To shut down computers after working hours to prevent excessive and unnecessary use of power.
  - To manage electricity, water and gas supplies to ensure minimum consumption through energy efficient initiatives
- Identify and minimize our environmental impact, including that of our suppliers.
- Identify climate change risks and develop strategies for managing material risks.
- Recycling and use of recycled materials:
  - Actively promoting recycling both internally and externally to employees, clients and suppliers.
  - Utilising the use of recyclable materials wherever possible and ensuring that materials are disposed of in an environmentally friendly manner – ours and from suppliers.
  - Ensuring all bins are clearly labelled so both employees and customers can easily differentiate and dispose of materials appropriately.

- Being resourceful and reusing packaging and other materials.
- The management and reduction of waste:
  - Minimising waste by evaluating our operations regularly to ensure they are at their upmost efficiency.
  - Operating paperless processes and documentation where possible.
  - Utilising a waste management partner who is committed to effective environmental management and has the following in place; –
    - o Solar powered head office and commitment to the environment
    - o Low emissions fleet compliant with Euro 5 standards or higher
    - o Carbon offsetting scheme: Shred a Tonne, Plant a Tree

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 broader 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 finances. 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 with 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.

Aryza is committed to the responsible development and use of artificial intelligence (AI) technologies. We ensure that AI solutions are designed and deployed ethically, transparently, and in ways that support positive outcomes for customers, colleagues, and broader society.

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.

Key Objectives for 2025

- Aligning to the Science Based Targeting Initiative (SBTI)
- 10% reduction in total emissions, waste and water (including new acquisitions)
- Integration of new acquisitions into Aryza's ESG programme
- Enhancing our supplier framework in respect of sustainable procurement

More details on Aryza objectives can be found in Aryza's Carbon Reduction Plan found on our website.

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Summary of key risks

ENVIRONMENTAL
- Energy Consumption of Data Centers: Cloud infrastructure and data processing require energy, especially at scale. The company may face scrutiny over its carbon footprint from hosting services.

- Green IT and Procurement: The environmental impact of hardware used (e.g., servers, laptops) and supply chain sustainability can pose reputational risks if not managed.

SOCIAL
- Data Privacy & Protection: Handling highly sensitive financial and personal data puts Aryza at risk for cyber breaches or non-compliance with data protection regulations (like GDPR).

- Employee Wellbeing and Diversity: Aryza may face scrutiny on workplace culture, diversity & inclusion, remote working policies, and mental health support.
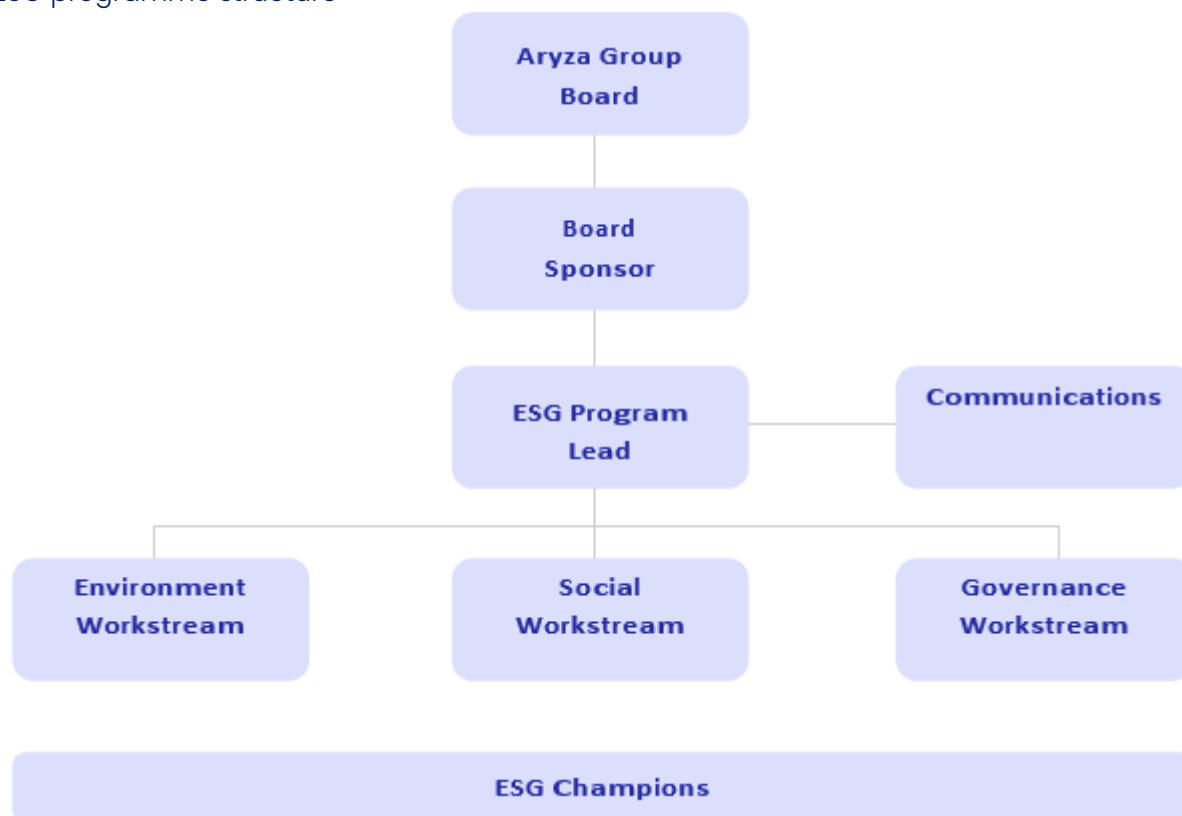
GOVERNANCE
- Regulatory Compliance: The financial services sector is heavily regulated. Failing to comply with relevant laws or financial conduct standards (e.g., anti-money laundering, fair credit practices) could lead to fines or reputational damage.

- Board Composition and Oversight: Weak governance practices, such as lack of diversity at board level or insufficient oversight of ESG strategy, could erode stakeholder confidence.

- Third-Party Risk: Aryza may rely on third-party providers (e.g., for analytics, cloud hosting, or customer interfacing). ESG shortcomings in these partners can pose reputational and operational risks.

Roles and Responsibilities

ESG programme structure

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                    ┌─────────────────┐
                    │   Aryza Group   │
                    │      Board      │
                    └────────┬────────┘
                             │
                    ┌────────┴────────┐
                    │      Board      │
                    │     Sponsor     │
                    └────────┬────────┘
                             │
          ┌──────────────────┴──────┬──────────────────┐
          │   ESG Program Lead      │   Communications  │
          └──────────┬──────────────┴───────────────────┘
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┌─────────┴──┐  ┌────┴──────┐  ┌────────────┴──┐
│Environment │  │   Social  │  │  Governance   │
│ Workstream │  │ Workstream│  │  Workstream   │
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ESG Champions

Program roles and responsibilities
Board 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

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Controls

Due Diligence:
Our framework ensures that we remain aware of ESG-related topics and proactively monitor our programme. We recognise a large range of feeds including regulation, best practice, our shareholders, teams, suppliers and Clients.

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.

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
	We strive to create a positive working environment for our people and improve diversity	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, Diversity and inclusion	Anti-Bribery & Corruption
EcoVadis	Health & Safety	Conflicts of Interest
	Wellbeing	Reducing the Impact of Financial Crime
	Community	Modern Slavery

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