

## Our commitment to sustainability

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We are a purpose-led organisation, proudly supporting our community of customers and partners in creating opportunities through convenient payments. Our purpose is underpinned by four corporate values; Stand Together; Stand Up; Stand True and Stand Out, which we apply to the way we operate every day. As a responsible business employing 400 colleagues across the UK and Ireland, we are committed to improving our environmental impact.

The Corporate Social Responsibility (CSR) Committee exists to ensure Premium Credit is socially and ethically accountable, contributing to the communities we serve and positively contributes to our environment and our people. The team is responsible for setting the annual strategy, aligned to our Purpose, Values and Corporate strategy.

The Committee is sponsored by the Chief Operations & People Officer, chaired by the Strategy & Brand Director, supported by ambassadors made up of volunteers from across the business. Our performance is assessed annually by an external third party who helps us identify areas of progress and future development.

We have committed to:

- Set annual targets for our environmental impact
- Identify areas for environmental improvement within our business operation
- Continuously improve our environmental performance and to integrate recognised environmental management best practices
- Manage our consumption of resources and improve the efficient use of those resources
- Measure and take action to reduce our carbon footprint as a result of our business activities
- Reduce waste generated from our operation, incorporating re-use and recycling
- Manage our business operations to prevent pollution
- Include consideration of environmental impact in the procurement of goods and services
- Use an independent external provider to undertake an annual review of our endeavours
- Uphold the [ClimateWise Principles](#)

As we meet our commitments, we will:

- Monitor the key objectives and targets for managing our environmental performance at least annually
- Report annually to the Executive team on the performance of our initiatives and activities
- Engage with stakeholders, including communicating internally and externally our environmental policy and performance annually

- Communicate the importance of environmental issues to our colleagues
- Work with colleagues, partners, and suppliers to promote improved environmental performance
- Review our environmental policy annually