

ESG – Our Journey to Sustainable Development

What is ESG?

The activities of every organisation affect its environment, but the environment also affects every organisation. Currently, as humanity, we are facing difficult challenges such as climate change, environmental degradation, social inequalities and others in the field of economics and social relations. We are aware that business is an integral part of this environment and therefore must keep pace with the changes taking place. Business development should be sustainable, i.e. it should not disrupt ecological or social balance and should take into account long-term social and environmental aspects.

An attitude consistent with corporate social and environmental responsibility was initially just a trend. Over the past two decades, public awareness has grown significantly, accompanied by a legislative revolution. Today, **ESG is no longer a matter of choice, but an obligation under generally applicable law**, with the aim of creating a better tomorrow for each of us and for our planet.

ESG-compliant business operations is a management approach in which we cannot be indifferent to the negative impact that the Company's business activities (including entities in its value chain) have on people or the environment. We must identify them and then take all necessary measures to eliminate or reduce them.

Three Pillars of ESG

The journey to sustainable development lies in adopting and consolidating a responsible attitude in the areas of the environment (E), social responsibility (S) and corporate governance (G).



E - Environment

We undertake initiatives promoting greater environmental responsibility



S - Social responsibility

We care about the social responsibility of our employees



G - Governance

We implement our values through transparent policies, defined rules and procedures

E Environmental

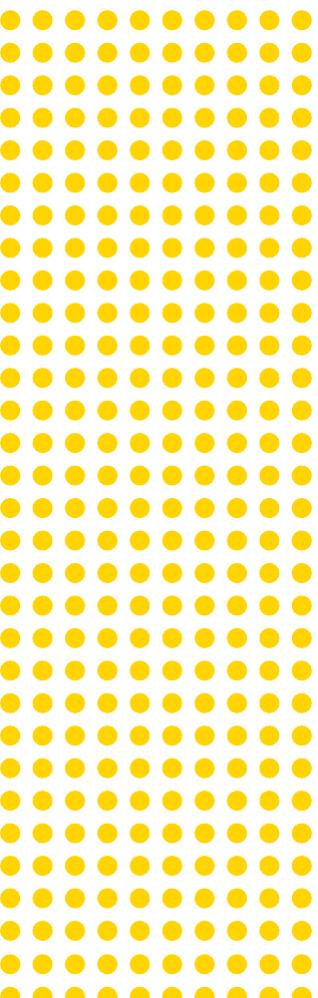
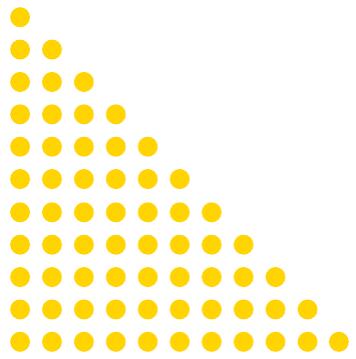
- Sustainable management of natural resources
- Reduction of CO2 emissions and waste
- Protection of biodiversity and the environment

S Social

- Concern for employees' rights and well-being
- Diversity and inclusion
- Supporting local communities and social projects

G Governance

- Ethical practices in management
- Transparency of business operations
- Composition and diversity of management staff





Why is ESG important?



Human rights

People are our greatest asset. Human rights, including employee rights, are subject to special protection. We respect these rights and contribute to building a friendly working environment.



Environment

Climate change is a fact. We take measures to prevent or reduce the negative impact that humans have on the environment.



Risk minimisation

ESG risk management will effectively eliminate or significantly reduce any actual or potential negative impacts on people or the environment.



Building reputation

Attention to environmental and social issues strengthens the trust of business partners and the positive image of the organisation.



Regulatory compliance

ESG compliance is more than just slogans. Legal regulations require us to take real action and make decisions in this area.

ESG at ProService Finteco

How do we implement ESG?

ProService Finteco's active participation and efforts to promote sustainable and socially responsible attitudes are reflected in:

1. appointing a working group within the Company and commencing work on the Company's sustainable development strategy and planning objectives in this area,
2. codifying values and universal ethical principles that are important to the Company, its employees and associates in an internal Code of Ethics, as well as other documents setting out principles derived from human rights and employee rights, including those relating to the prevention of discrimination, the promotion of equal opportunities and other means of increasing diversity and social inclusion,
3. appointing an Ethics Committee and establishing (independently of the channel for reporting violations of the law) a dedicated channel for reporting any manifestations of activities inconsistent with the Code of Ethics,
4. adopting by the Company of a Human Rights Policy that clearly expresses the Company's commitment to respecting human rights,
5. creating a Code of Conduct for ProService Finteco Sp. z o.o. business partners, in which the Company sets out its expectations of business partners in relation to ESG and responsible business,
6. signing by the Company of the Diversity and Inclusion Declaration of the Association of Business Service Leaders (ABSL) concerning equal treatment in the workplace, regardless of nationality, disability, sexual orientation, gender, ethnicity, political beliefs, race, religion, gender identity, age, creed, form of employment, as well as other grounds vulnerable to exclusionary behaviours,
7. the Company's accession to the United Nations Global Compact, i.e. an organisation bringing together entities cooperating with the UN and operating on the basis of the Ten Principles of the United Nations Global Compact concerning: human rights, labour standards, environmental protection, anti-corruption and experience, we learn from each other.



What is ahead of us?



Dialogue

We want to know what you think, as well as what other stakeholders in our value chain think about us – so that we can effectively detect actual negative impacts and identify needs. To this end, we will take appropriate measures to ensure that the right platforms for dialogue are in place.



Identification

Our aim and task is to continuously identify the actual or potential impacts we have on the environment, you and other stakeholders, but also the impacts we are subject to as an organisation.



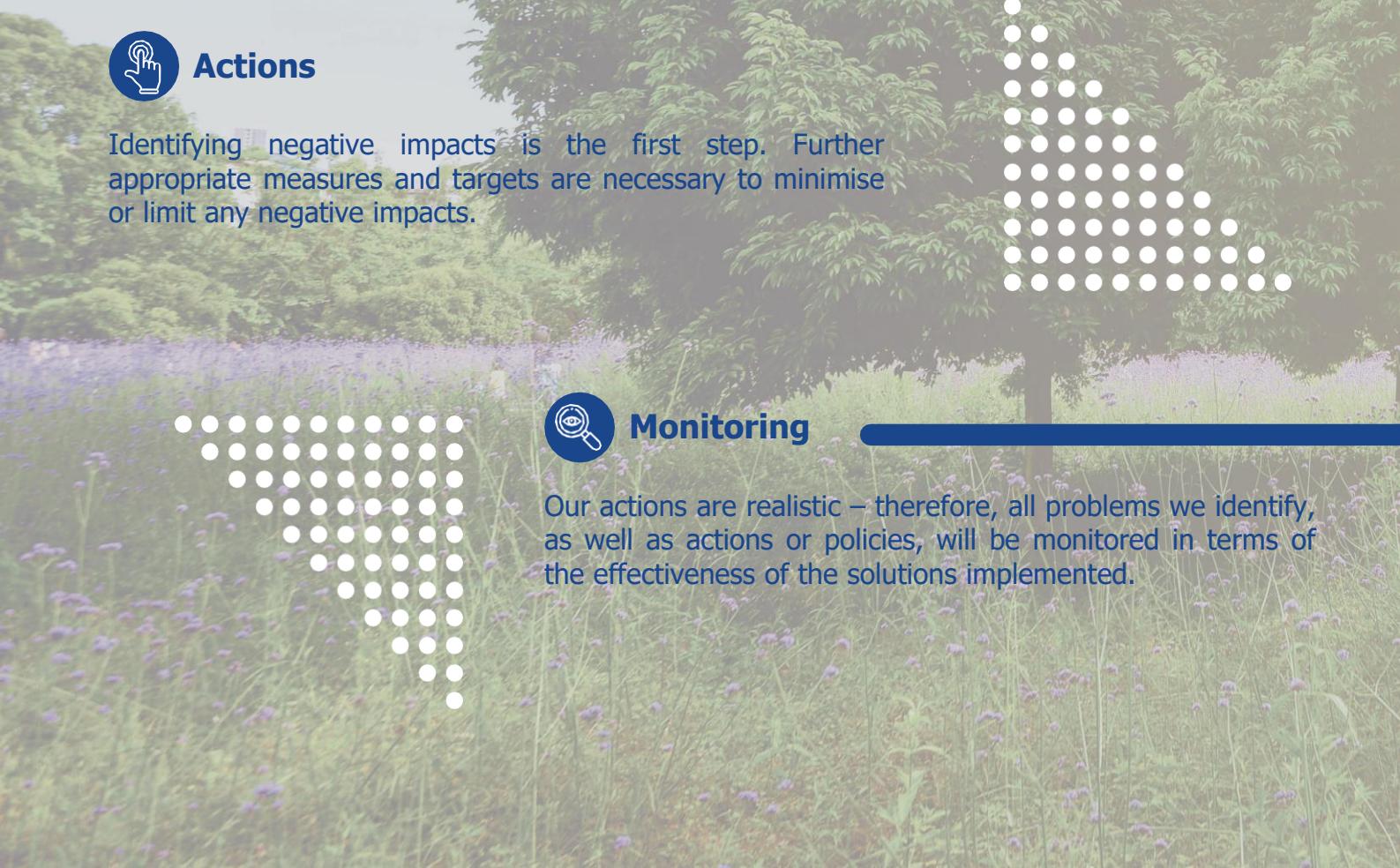
Actions

Identifying negative impacts is the first step. Further appropriate measures and targets are necessary to minimise or limit any negative impacts.



Monitoring

Our actions are realistic – therefore, all problems we identify, as well as actions or policies, will be monitored in terms of the effectiveness of the solutions implemented.





Policies and procedures

Our knowledge, but also our rights and obligations, require an appropriate formal and legal framework. To this end, we create appropriate internal regulations.



Non-financial reporting

Starting in 2026, we will prepare a non-financial report annually together with the financial report. The report will include information about our organisation and value chain that is subject to disclosure in terms of impacts, risks and opportunities identified in ESG areas.



The report can only be produced with the cooperation of all departments within our organisation, but also only after gathering the necessary data and information from our stakeholders.

As a stakeholder in the organisation, you also have an important role to play in preparing the report.

How can you help?

ESG is a cross-cutting issue that requires cooperation and commitment from employees/colleagues from different areas. We invite you to actively participate in the transformation process towards sustainable development.

As part of this process, we will ask you to share your opinions or observations on ESG issues at ProService Finteco. Communication is a key that is why we continuously work on the right forms of dialogue.

We count on your commitment and support!

For more information, please visit our website:

<https://psfinteco.com/pl/zrownowazony-rozwoj/>