

**POLICY ON ENVIRONMENTAL,
SOCIAL AND GOVERNANCE
SUSTAINABILITY**

1. INTRODUCTION

Sustainability is often defined as meeting the needs of the present without compromising the ability of future generations to meet their own, and Vallibel Finance PLC (“Vallibel Finance”) has constantly strived to incorporate the concept of sustainable business practices, which has resulted in such practices becoming a formal part of the Vallibel Finance culture. This approach further reiterates the Company’s belief that our sustainable business approach is critical to retaining a competitive position in our dynamically changing industry environment and ensures sustained business growth, while pursuing value creation for all our stakeholders.

By adopting this ESG policy, Vallibel Finance aims to contribute positively towards enhancing its positive impact on the environment, society, governance aspects of sustainability.

2. THE COMPANY’S APPROACH TO SUPPORTING AND PROMOTING SUSTAINABILITY

The Company’s integrated approach to build a sustainable organization supports the streamlining of internal competencies, use of resources more efficiently and effectively, engagement with stakeholders, and identification of industry and market developments. As such, Vallibel Finance has been successful in strengthening business performance, becoming more customer centric, improving operational quality, increasing financial stability, and enhancing the Vallibel Finance brand value. The Company’s strategic goal is to adopt progressive environmentally friendly initiatives to help reduce the impact of its business operations on the eco system and to pave the way towards a more sustainable way of doing business.

3. THE COMPANY’S ENVIRONMENTAL, SOCIAL AND GOVERNANCE POLICY

Vallibel Finance as a leading financier is conscious of its impact on economic growth whilst also reducing negative impacts and increasing positive impacts on environmental, social and governance (ESG) factors, and this Policy establishes the approach that takes toward sustainability and confirms its commitment to its stakeholders and to be responsible corporate citizens.

The ESG factors mainly cover the following:

- (i) Environmental - Conservation of nature and promotion of biodiversity
- (ii) Social - Consideration of humans and relationships
- (iii) Governance - Standards for running a company

The Company's sustainability policy represents the environment, social and governance responsibility and requires that these be taken into consideration holistically.

Environmental Responsibility

Seeks to protect and conserve natural resources as part of its strategy to mitigate its direct and indirect impact as a financier. The Company also strives to create awareness on environment conversation amongst its employees and stakeholders thereby contributing to the long-term conservation of the environment and its biodiversity.

Vallibel Finance is fully committed to protecting the environment, and is conscious of its environmental responsibilities and seeks to limit its environmental impact. The Company has in this regard, implemented a range of measures to ensure a positive impact and ensures effective monitoring, managing, and reporting on its progress to minimize emissions and energy consumption, whilst also aiming to use water saving mechanisms and recycling initiatives, and to increase responsible paper use by utilizing electronic platforms as an alternative means for document sharing and archiving wherever possible.

Social Responsibility

Vallibel Finance recognizes that occupational safety, health and a good working environment are part of every employee's basic right. Vallibel Finance thus prioritizes social well being of its employees as it is aware that this has a positive impact on productivity and economic & social development. The Company is committed to conducting its business and operations in compliance with local and national social policies.

The Company being a key player in the financial sector relies on its high-performing team to steer the Company forward not only in its day to day functions, but also in the short and longer terms, thus making human resources and the wellbeing of its employees a matter of high priority. The Company also endeavours to maintain best practices relating to diversity, equity, and inclusion throughout recruitment, hiring, remuneration, and career advancement.

Vallibel Finance pays particular attention to gender equity in staff composition, management roles, and pay.

Moreover community growth is integral to our corporate ethos at Vallibel Finance. We proactively participated in initiatives that aided in the well-being and growth of the communities we serve. Our CSR projects have resulted in sustainable growth and positive impacts for both individuals and communities, addressing societal needs.

Corporate Governance

Vallibel Finance has established standards and policies of good corporate governance to not only ensure compliance with regulatory bodies, but also in an effort to safeguard its stakeholders rights. In doing so, the Company ensures that it promotes a culture of sustainability, accountability, transparency and inclusivity.

Under its Code of Conduct, the Directors and employees of the Company are expected to uphold high standards of integrity, discipline, and ethical conduct while fostering a positive work environment. This includes maintaining office decorum, resource conservation, and avoiding conflicts of interest. Adherence to the Code of Conduct is mandatory for all employees.

The Company ensures strict adherence to its governance issues which include board composition, structure and functioning; legal, accounting and internal controls; regulatory and tax compliance; business ethics; and executive pay.

Vallibel Finance also views board-level independence, diversity, equity, inclusion and stakeholder representation as vital to the organization. The Company ensures that the eligibility of its Board Members and other Key Management Personnel are assessed in order to carry out the following critical functions while remaining independent, where required, and avoiding conflicts of interest:

- (i) Selecting, retaining, and incentivizing competent management;
- (ii) Establishing, with management the objectives and adopting policies to achieve these goals
- (iii) Defining risk appetite by setting policies that limit the Company's exposure to risks
- (iv) Monitoring operations to ensure that they are controlled and in compliance with laws and policies;

4. REVIEW OF THE POLICY

This Policy will be reviewed periodically as and when conditions demand in order to keep abreast of changing requirements and ensure compliance by the Company.

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