



SUSTAINABILITY REPORT

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SUSTAINABILITY BOARD STATEMENT

The board of directors (the “**Board**” or “**Directors**”) is pleased to present our sustainability report (the “**Report**”) for the financial year ended 31 December 2022 (“**FY2022**”). This Report sets forth our vision for sustainability growth and the initiatives we have established to align our business practices with our stakeholders’ expectations.

As a leading financial service provider, retailer and trader of pre-owned luxury products in South East Asia, MoneyMax Financial Services Ltd. (“**MoneyMax**” or the “**Company**”, and together with its subsidiaries, the “**Group**”) remains steadfast in our commitment to generating long-term value for our stakeholders. The Group’s drive towards achieving sustainable growth is anchored upon four main tenets, which are (i) to manage our businesses with financial prudence; (ii) to have customer-centricity as an entrenched ethos of the organisation; (iii) to build an inclusive and progressive workplace, and (iv) to maintain robust legal compliance and corporate governance frameworks to guide our business practices. By integrating these principles into the Group’s business strategy, the Board seeks to steer the Group towards resilience and adaptability.

The Board holds overall responsibility for determining our environmental, social and governance (“**ESG**”) priorities and incorporating sustainability considerations in all aspects of our strategy, operations, and decision-making processes. We seek to position ourselves for strategic growth by proactively managing and monitoring the ESG issues that we have identified to be relevant and significant to our business and our stakeholders.

Committed to maintaining the highest standards of professionalism and integrity, the Group has in place a holistic compliance and governance program that combines training, monitoring and enforcement. In FY2022, we had zero instances of regulatory non-compliance with the prevailing consumer protection, anti-money laundering and counter-terrorism financing laws. We pride ourselves in providing our customers with ethically sourced products and reliable services.

MoneyMax also recognises that as a corporation, we have a role to play in reducing our carbon footprint. In pursuit of greater energy and resource-efficiency, MoneyMax participates in the LowCarbonSG program launched by the Carbon Leadership Pricing Coalition Singapore (“**CPLC-SG**”). The CPLC-SG brings together industrial leaders to share their experience working with carbon pricing and to expand the evidence base on the most effective pricing systems and policies to discourage carbon dioxide emissions. By joining the LowCarbonSG Program, MoneyMax will be able to access digital recording tools and guidance to decarbonize our operations and lower our environmental footprint in the years to come.

With the gradual re-opening of the economy, we remain cautiously optimistic about our future earnings and will continue to focus on improving the operational efficiency of our businesses, whilst evaluating new opportunities for the

Group’s sustainable growth. We look forward to making further progress in our sustainability journey in the years to come and would hereby like to extend our appreciation to the Group’s management team, employees, partners, and other stakeholders for their unwavering support thus far.



ABOUT THIS REPORT

This Report summarizes MoneyMax's approach for the sustainability issues we have identified as being material to our business and our stakeholders, encapsulating our ESG performance over the past year as well as the targets and commitments we have established for the future.

Reporting Scope and Period

The scope of this Report includes our operations in Singapore, which includes the Group's headquarters and the 48 retail and pawnbroking outlets we manage across the island as at 31 December 2022, which accounted for over 90% of the Group's total revenue. We aim to expand our reporting scope to include our operations in Malaysia as our sustainability reporting matures.

This Report covers data and information for FY2022. Where available, comparative data from the financial year ended 31 December 2021 ("FY2021") has been included as well.

Reporting Framework

This Report has been prepared with reference to the Global Reporting Initiative ("GRI") Standards, chosen for its user-friendly modular system and the comprehensive guidance it provides on a range of sustainability related topics. The GRI Content Index can be found on pages 31 to 32 of this Report.

The Report has also been prepared in compliance with Rule 711B of the Singapore Exchange Securities Trading Limited ("SGX-ST") Listing Manual Section B: Rules of Catalyst ("Catalist Rules"). With support from the LowCarbonSG programme, we will be strengthening our sustainability governance structure, mapping out the risks and opportunities climate change presents to our business, and establishing the necessary ESG data infrastructure in the upcoming financial year. We aim to progressively include climate-related disclosures that are aligned with the recommendations of the Taskforce for Climate-related Financial Disclosures ("TCFD") in future sustainability reports.

Independent Review

The Group's internal auditors, has also performed an internal review on our sustainability reporting processes in FY2022 and provided guidance on the development of the structure of this Report as well as compliance with GRI Standards and Catalyst Rules. Any recommendations arising from the review were taken into consideration during the development of this Report.

The Group has not sought external independent assurance for this Report and will consider doing so in the future if necessary. All information and data in this Report are disclosed voluntarily and reviewed internally. We have

relied on internal data monitoring and verification to ensure the accuracy of our analysis.

Feedback

We welcome feedback from MoneyMax's stakeholders as we continuously strive to improve our performance and reporting in our sustainability journey. For any enquiries, comments, or suggestions, kindly contact us at: ir@moneymax.com.sg.

The PDF version of this Report will be uploaded annually on SGXNET and MoneyMax's website at <https://moneymax.com.sg/investors-home/>.

GRI REPORTING PRINCIPLES

Stakeholder's Inclusiveness

Identification of the stakeholders of MoneyMax and our Group's response to their expectations and interests

Sustainability Context

Presentation of our Group's performance from a sustainability perspective

Materiality

Aspects of our Group that have (i) significant economic, environmental or social impact or (ii) significantly influenced the assessments and decisions of our Group's stakeholders

Completeness

Reflection of the material aspects of our Group to enable the stakeholders to assess the performance of our Group

STAKEHOLDER ENGAGEMENT

Effective stakeholder engagement entails being agile in adjusting our strategic and operational priorities in response to the feedback and suggestions we receive, as well as being transparent in keeping stakeholders updated on material developments with regards to the Group's sustainability approach. We engage our key stakeholders via both formal and informal channels of communication to ensure our continued relevance in a fast-paced, rapidly evolving industry.

At MoneyMax, we adopt an inclusive approach to stakeholder's engagement. We identify stakeholders as groups which have an impact or have the potential to be impacted by our business. As part of our materiality assessment process, we have identified six key stakeholder groups we engage with based on their level of influence and interest.

	Engagement Channels	Stakeholders' Expectations	Our Response
Customers	<ul style="list-style-type: none"> Feedback channels, including social media platforms, emails, hotlines, in-store feedback forms Informal feedback sessions 	<ul style="list-style-type: none"> Product offering Quality service Value-for-money products and services Customer safety 	<ul style="list-style-type: none"> Launch of new products and tools for our customers Customer service trainings and orientations for new hires to maintain our service standards
Shareholders	<ul style="list-style-type: none"> Annual general meetings Annual reports SGXNET announcements Shareholders' circulars 	<ul style="list-style-type: none"> Financial performance Investment returns Transparency and timely reporting 	<ul style="list-style-type: none"> Provide timely information to shareholders, in line with good corporate governance and disclosure practices
Employees	<ul style="list-style-type: none"> Induction program for new employees Weekly town hall and meetings Regular company events Informal feedback channels Annual performance appraisal 	<ul style="list-style-type: none"> Fair employment practices Recognition of efforts Opportunities to learn and grow COVID-19 workplace arrangements 	<ul style="list-style-type: none"> Provide job rotation and training opportunities to develop and upskill our employees Organise staff engagement activities to improve working relationships and allow for team bonding
Business Partners	<ul style="list-style-type: none"> Regular meetings and dialogue sessions 	<ul style="list-style-type: none"> Good relationship Fair market practices Timely payments Business prospects 	<ul style="list-style-type: none"> Frequent communication and meetings with business partners
Regulatory Authorities	<ul style="list-style-type: none"> Participation in discussions and consultations Regular reports to regulatory authorities 	<ul style="list-style-type: none"> Accurate and timely reporting Compliance with local laws and regulations 	<ul style="list-style-type: none"> Timely submission of reports to Registry of Pawn and Ministry of Law
Local Community	<ul style="list-style-type: none"> Community outreach activities Engagement with community projects and charities 	<ul style="list-style-type: none"> Social responsibility Environmental responsibility 	<ul style="list-style-type: none"> Participated in community programs to support the underprivileged Made monetary donations to various charity organizations



MATERIALITY ASSESSMENT

In consultation with the Board, a materiality assessment was conducted to evaluate the Group's impact on the economy, environment, and people and establish our ESG priorities. This is key to ensuring that our stakeholders'

needs are met, and their concerns are addressed.

In FY2022, we have reviewed the list of material ESG factors that were disclosed in previous years, taking

into consideration the recent update to the GRI Universal Standards and enhancements to SGX-ST's sustainability reporting rules. Accordingly, we have determined the following ESG factors to remain material to our business and our stakeholders.

Material Topics	Targets Met in FY2022	Our Commitment for the Future
Sustainable Economic Growth	Posted a profit before tax of S\$29.7 million, marking a 16.9% increase from FY2021	To capitalize on opportunities to strategically enhance our position as a dominant market player seeking to achieve sustainable long-term growth
Consumer Experience and Product Responsibility	No customer complaints received from the Consumer Association of Singapore	To achieve service excellence and minimize customer complaints by conducting customer service training for all of the Group's outlet employees
Legal Compliance and Corporate Governance	No material incidents of non-compliance with laws, rules, and regulations governing the Group's businesses	To maintain effective corporate governance and accountability structures across the Group, to ensure regulatory compliance
Anti-Corruption and Anti-Fraud	No material incidents of fraud, corruption, or whistleblowing reports received in FY2022	To adhere to the highest standards of professionalism, integrity, and ethics across the organisation
Data Privacy	No material cases of data breaches or substantiated complaints received from the Personal Data Protection Commission	To ensure that our information systems and data are protected against service interruption and security breaches
Diversity and Equal Opportunities	Zero reports of discrimination based on gender, age, or any other characteristics	To build a workplace that is not only inclusive and progressive, but also one that encourages employee growth and success
Corporate Social Responsibility	Donated a total of S\$85,000 to local charities and community organisations	To enrich and strengthen the social bonds with local communities, thereby building community resilience
Environmental Stewardship	Listed as a partner of CPLC-SG, with zero incidents of environmental non-compliance in FY2022	To maximise the environmental efficiency of our operations and contribute towards a greener future for everyone

Material Factors

Through the various channels of communication, the Group, together with our stakeholders, have identified the following ESG factors in accordance to the materiality matrix below to drive sustainable growth through our businesses.

SUSTAINABILITY PILLARS



While the Board is responsible for reviewing and approving the reported information, including the Group's material topics, MoneyMax's sustainability efforts are led by the senior

management, who ensures that the Group's business objectives are in line with our commitment to sustainable development and maintains on-going communication with the Board. To

equip the Board with the relevant sustainability knowledge, all the Directors have attended the mandatory sustainability training course.

SUSTAINABLE ECONOMIC GROWTH

Through our businesses, the Group adopts a multi-pronged approach to promote sustainable economic growth within the region by:

- (i) promoting financial inclusiveness in our communities,
- (ii) creating jobs for our employees,
- (iii) sourcing for goods from suppliers and engaging the services of various service providers,
- (iv) supporting local communities,
- (v) making prompt tax payments to governments, and
- (vi) generating dividends for our shareholders.



Financial Inclusiveness

Financial inclusion means that all people and businesses have access to and are empowered to use affordable, responsible financial services that meet their needs. As an alternative financial service provider, MoneyMax provides segments of society that typically have limited access to traditional banking services with liquidity from alternative forms of credit.

With a focus on asset-backed financial products, the Group also seeks to address the financing gap for local small medium enterprises (“SMEs”) that may likewise face considerable headwinds in obtaining credit facilities. The availability of necessary working capital support not only ensures sufficient cash flow for these SMEs, but also allows them to capture new economic opportunities, build capabilities and scale their businesses.

Financial Performance

Financial prudence remains a fundamental aspect of the Group's ability to maintain our competitive advantage across our respective businesses. Weekly management meetings are held to discuss MoneyMax's business strategy in relation to changing market conditions, and a monthly financial review helps ensure the effective allocation of resources across the Group. Our financial management policies have allowed us to effectively navigate global headwinds and a slow pandemic recovery over the past few years.

By maintaining a prudent capital structure, MoneyMax has been able to generate profits in a consistent manner over the course of FY2022, with profit before tax amounting to S\$29.7 million. The economic value we generated has then been distributed among various stakeholders, bringing our net profits for the year to a total of S\$23.8 million.



SUSTAINABLE ECONOMIC GROWTH

GRI 201-1	FY2022	FY2021
Economic Value Generated		
• Revenue	S\$253.5 million	S\$199.2 million
• Other gains	S\$1.7 million	S\$2.7 million
Economic Value Distributed		
• Material costs	S\$162.8 million	S\$129.0 million
• Employee wages and benefits	S\$24.9 million	S\$19.5 million
• Depreciation and amortization expenses	S\$13.1 million	S\$12.1 million
• Finance costs	S\$14.6 million	S\$9.5 million
• Other expenses and losses	S\$10.0 million	S\$6.4 million
• Income tax expense	S\$6.0 million	S\$4.3 million
Economic Value Retained		
• Net profit	S\$23.8 million	S\$21.1 million

Driven by the increase in revenue from the pawnbroking, retail and trading of gold and luxury items and secured lending segments, the Group recorded a 12.6% increase in our net profits in FY2022 compared to the prior year.

Moving forward, we target to drive organic growth across our various business units and enhance shareholders' value, by actively investing in its regional pawnbroking network and enhancing our digital product and service offerings. The Group will continue to evaluate potential acquisitions for growth across its key markets in the Southeast Asia region.

For more information on MoneyMax's FY2022 financial performance, please refer to pages 7 to 9 of the Company's annual report for FY2022.

Customer Experience and Product Responsibility

Customer centricity has always been a key ethos at MoneyMax. The Group remains strongly committed to providing only the best service quality to our customers, as this helps MoneyMax stand out among our industry peers, directly translating to an increase in market share and potential revenue growth for our businesses.

The Customer Service Department actively monitors the number of customer complaints received every month, investigates the root cause of such complaints, and reaches out to the customer to amicably resolve the incident. At the store level, customer service trainings are held for new hires to ensure that they are well-equipped with the necessary soft skills to support the needs of our customers.

We are pleased to announce that there had been no complaints received from the Consumer Association of Singapore in FY2022, and we target to maintain our prevailing service quality standards in accordance with the Consumer Protection (Fair Trading) Act (Cap. 52A) and to reduce the number of customer complaints received throughout the year.

We strive to maintain our market position by ensuring we gain the trust of our customers and their families, while consistently building our reputation and brand name.

We maintain a firm and sound system of effective compliance and governance regimes to ensure accountability and transparency in carrying out our business activities and sustainability efforts.

Legal Compliance and Corporate Governance

Good corporate governance is key to ensuring the sustainability and credibility of our businesses. After all, the industry we work within is heavily regulated under the Pawnbrokers Act 2015, the Pawnbroking Rules 2015, the Secondhand Goods Dealers Act (Chapter 288A), the Anti-Money Laundering regulations and Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019 in Singapore, as well as the Pawnbroking Act 1972 in Malaysia.

Across the Group, the Risk and Compliance department manages a holistic compliance and governance program that combines training,

monitoring and enforcement to ensure that our day-to-day operations are strictly in compliance with the prevailing regulatory requirements and legislation. On top of regular checks by the Risk and Compliance team, our business processes are subject to audits by independent third parties and unscheduled visits from the Ministry of Law. We strive to ensure that our employees are well equipped with the knowledge of the basic regulatory frameworks of our business units and are kept updated with regards to any changes and alterations in regulatory requirements.

The Group has an important role to play in protecting the integrity of financial system by systematically reducing the possibility of facilitating financial crime

through our business units. To further mitigate the risk of money-laundering and terrorism financing, customer due diligence checks are performed with the help of an external solutions provider, and the mandatory internal policies, procedures and controls have been implemented firm-wide.

There were no material incidents of non-compliance with any laws, rules and regulations governing our businesses in FY2022, and we target to maintain a similar record in the current financial year ending 31 December 2023 ("FY2023").



ETHICAL BUSINESS CONDUCT

Anti-Corruption and Anti-Fraud

At MoneyMax, we place a strong emphasis on maintaining high standards of corporate governance, accountability, professionalism, and integrity to protect the interests of our stakeholders.

In line with the Group's zero-tolerance policy towards bribery and corruption, MoneyMax has in place a set of monitoring and enforcement framework to detect and nullify corrupt or fraudulent activities within the Group. The Risk and Compliance team conducts regular and ad-hoc cash count inspections on our outlets which enables them to identify any

process weaknesses and mitigate the risk of fraud or other unethical behavior at our stores. Our stance against corruption has been clearly set forth in the Employee Handbook, with all employees informed that any surfacing incidents will be thoroughly investigated and handled by the relevant authorities.

The Board also plays a part in overseeing and guiding our Group's internal controls and risk management systems. We maintain a whistleblowing policy by which employees and other stakeholders may communicate their concerns regarding matters such as employee misconduct, illegal

activities, suspected fraud and other dishonest activities directly to the Audit Committee of the Company ("AC"), without fear of reprisal. Any such matter raised to the AC is promptly investigated, dealt with, and reported to the Board.

We are pleased to report that there were zero whistleblowing reports received in FY2022, and no incidents of internal fraud or corruption have been identified. MoneyMax aims to maintain this record in FY2023, whilst working towards enhancing the Group's risk management strategy and control environment at the operational level in the medium term.

Data Privacy

MoneyMax is committed to ensuring that our information systems and data are protected against service interruption and security breaches. The Group adopts a holistic approach towards personal data protection and seeks to inculcate a culture of awareness and vigilance among our employees to safeguard the data of our customers, employees, and other stakeholders. This is key to maintaining their trust in the Group.

Our Data Protection Officer, together with his Information Technology/ Management Information Systems team, leads the Group's ongoing efforts to enforce stringent data protection policies and provide periodic training on the Personal Data Protection Act ("PDPA") for new and existing employees. In FY2022, a total of 430 employees (FY2021: 450 employees) underwent training and refresher courses on handling the personal data of our stakeholders.

The Group expects all employees to perform their duties in accordance with the Group's data protection policies to ensure that our collection, use, disclosure, care, retention and transfer of personal data are in compliance with the prevailing data protection laws. In FY2022, we are pleased to share that the Group did not receive any substantiated complaints from the Personal Data Protection Commission ("PDPC"), and we target to uphold a similar standard for the foreseeable future.

FAIR EMPLOYMENT PRACTICES

Our commitment to sustainable growth is underscored by our emphasis on fostering an inclusive and progressive workplace that inspires the best performance from every employee.

Diversity and Equal Opportunities

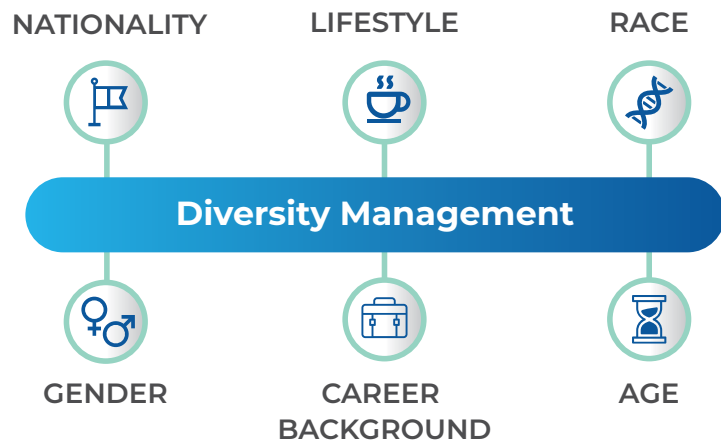
Our Human Resources ("HR") department is responsible for developing a holistic approach with regards to talent acquisition, talent development, and talent retention, with the broad overarching aim of building a vibrant, dynamic and competitive workforce.

Having adopted the Tripartite Guidelines on Fair Employment Practices, the Group is committed to recruiting and selecting employees based on their skills and experience, regardless of their race, age, gender, religion, or ethnicity. We embrace diversity in our workforce, and we strive to create an all-inclusive work environment where all employees are treated with respect.

As at 31 December 2022, the Group employed a total of 353 employees (FY2021: 341 employees) on a permanent,

full time basis. Women account for the majority of the Group's workforce and the top and middle management positions in the Group. Our multi-generational workforce further adds dynamism to the organisation, allowing us to better cater our products and services to consumers across all age groups.

MoneyMax has zero tolerance for any form of discrimination, and our employees are encouraged to report any incidents of discrimination they face to the HR department. In FY2022, we are pleased to have received zero reports of gender or age discrimination from our employees, and we target to maintain this record for FY2023.



Building a Culture of Empowerment

At MoneyMax, we recognize that our people are our most valuable resource. To sustain our long-term growth strategy, the Group offer employees with equal opportunities for job rotation and internal career progression within various business units, based solely on their performance and capability indicators. We value having a two-way conversation with our employees, and we closely monitor the feedback we receive from our employees during the annual performance appraisal exercise with the aim of improving staff retention rates in the long run.

We also provide our staff with training on a wide range of topics throughout the year, to sharpen the skillsets and boost the productivity of our workforce. In FY2022, we conducted a total of 48

training seminars (FY2021: 31) that approximately 310 employees, from entry to management level, attended (FY2021: 291 employees). We target

to maintain the number of training sessions provided to our employees in FY2023.

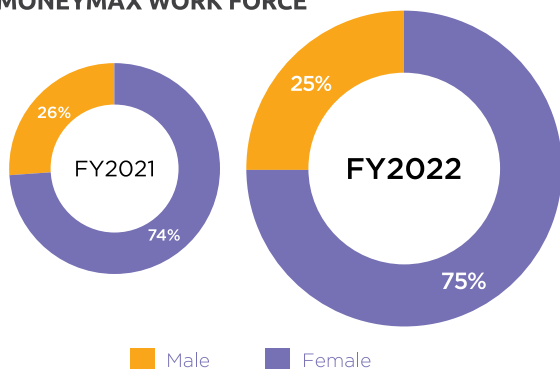


FAIR EMPLOYMENT PRACTICES

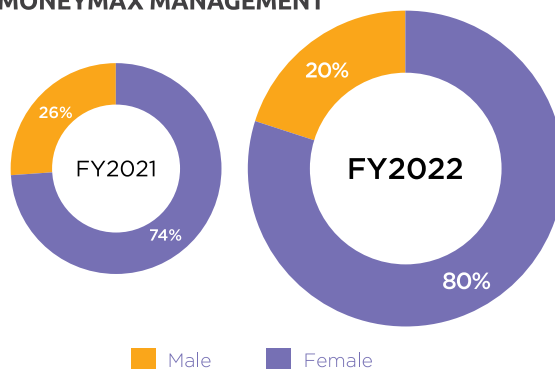
Our workplace diversity profile across gender and age for workforce and management are highlighted as following:

STATISTICS FOR GENDER RATIO

GENDER RATIO OF MONEYMAX WORK FORCE

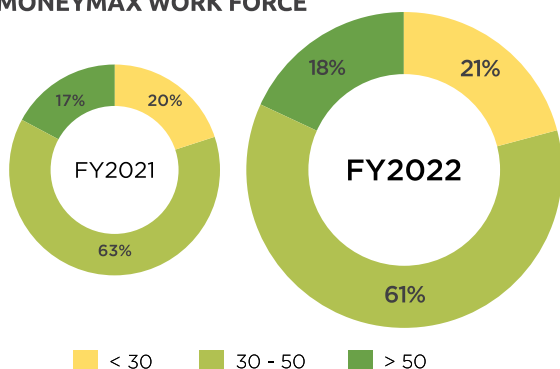


GENDER RATIO OF MONEYMAX MANAGEMENT

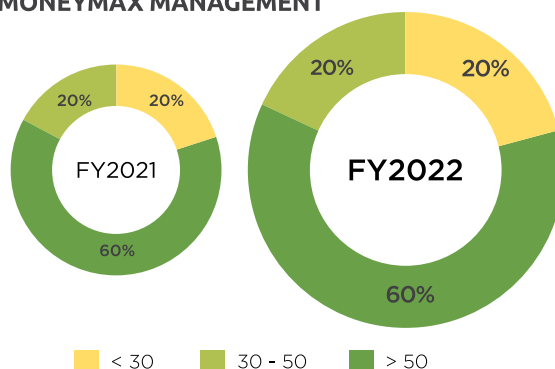


STATISTICS FOR AGE RATIO

GENDER RATIO OF MONEYMAX WORK FORCE



GENDER RATIO OF MONEYMAX MANAGEMENT



CORPORATE SOCIAL RESPONSIBILITY

As a socially responsible company, MoneyMax is committed to supporting the needs of our local communities. Despite the uncertainties during the COVID-19 pandemic, the Group remains committed to strengthening the social fabric of our communities through philanthropy and volunteerism. We encourage all our employees to give back to the community through community services, donations, and fundraising.

The Group had in FY2022 made monetary donations of varying amounts to the following organisations:

(i) Bukit Timah Seu Teck Sean Tong Medical Institution Limited is a charitable organisation registered with the Ministry of Health and Ministry of Culture, Community & Youth, which offers traditional Chinese medicine treatment and provides free medical care to the local community.

(ii) Jamiyah Singapore (also known as Muslim Missionary Society Singapore), which serves the social and welfare needs of the community, regardless of race or faith. The organisation runs 3 welfare homes, 8 educational and student care centres, and food banks amongst other projects aimed at helping providing welfare and support to the community.

(iii) The North East Community Development Council and Radin Mas Citizens' Consultative Committee, which provides financial and welfare assistance to residents in need, whilst working together with community and

corporate partners to plan outreach programmes to promote bonding and social cohesion.

(iv) The United Overseas Bank's annual Heartbeat Lunar New Year charity fund-raiser, which is held in support of the arts, children and education causes. The money raised will go to The Business Times Budding Artists Fund, The Straits Times Pocket Money Fund, and the UOB-Singapore Management University Asian Enterprise Institute.

(v) Our employees were also delighted to participate in Habuan Distribution on 16 April 2022, where they helped to pack and distribute food and essentials to the Muslim families living in rental blocks within the Radin Mas Constituency.



ENVIRONMENTAL STEWARDSHIP

MoneyMax is committed to doing our part in forging a more sustainable future for future generations. We recognize that minimizing our Group's carbon footprint will not only benefit the environment, but also reduce our operating costs and improve our brand image.

To optimize our energy efficiency, we have installed energy-saving LED lighting units in all our showrooms island-wide. Since FY2020, we have been sourcing electricity from solar energy providers for consumption in our Singapore headquarters. In FY2021, we also begun replacing our logistics fleet with electrical vehicles, which has helped lower our consumption of petrol fuel.

Since April 2022, we have begun a "No Bag Day" campaign at all MoneyMax outlets to encourage our customers to go without a paper bag when making their purchases. Through this initiative, we have managed to save a total of 6,238 paper bags over the reporting period. In support of Singapore's zero waste vision, we will actively strive to reduce the amount of packaging waste we generate.

In FY2022, MoneyMax officially joined the LowCarbonSG programme, a capability-building program to enable local businesses in Singapore to start monitoring and where possible, reduce their carbon emissions. Participants of the program is granted access to the Carbon and Emissions Recording Tool, carbon management workshops by CPLC-SG, an accompanying playbook on carbon management as well as information on government grants to facilitate the adoption of sustainable solutions. MoneyMax plans on utilizing these tools to achieve further energy savings, and we aim to obtain the LowCarbonSG Participant Logo by the end of 2023.

We also target to maintain our track record of having zero incidents of non-compliance with environmental laws and to include quantitative disclosures on the Group's energy consumption and emissions after establishing our internal data collection methodology.

GRI CONTENT INDEX

STATEMENT OF USE

MoneyMax has reported the information cited in this GRI content index for the period from 1 January 2022 to 31 December 2022 with reference to the GRI Standards.

GRI 1 USED | GRI 1: Foundation 2021

GRI STANDARDS	DISCLOSURE TITLE	LOCATION
GENERAL DISCLOSURES		
GRI 2: General Disclosures 2021	2-1 Organisational details	Corporate Information
	2-2 Entities included in the organisation's sustainability reporting	Page 20
	2-3 Reporting period, frequency and contact point	Page 20
	2-4 Restatements of information	Not applicable
	2-5 External assurance	Page 20
	2-6 Activities, value chain and other business relationships	Pages 2 - 3
	2-7 Employees	Page 27
	2-8 Workers who are not employees	Not applicable
	2-9 Governance structure and composition	Pages 35 - 37
	2-10 Nomination and selection of the highest governance body	Pages 38 - 39
	2-11 Chair of the highest governance body	Pages 37 - 38
	2-12 Role of the highest governance body in overseeing the management of impacts	Page 19
	2-13 Delegation of responsibility for managing impacts	Page 22
	2-14 Role of the highest governance body in sustainability reporting	Page 22
	2-15 Conflicts of Interest	Pages 33, 48, 50-51, 80-81
	2-16 Communication of critical concerns	Pages 45 - 46
	2-17 Collective knowledge of the highest governance body	Page 22
	2-18 Evaluation of the performance of the highest governance body	Pages 39 - 40
	2-19 Remuneration policies	Pages 40 - 41
	2-20 Process to determine remuneration	Pages 40 - 41
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GRI CONTENT INDEX

GRI STANDARDS	DISCLOSURE		LOCATION
MATERIAL TOPICS			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Page 22
	3-2	List of material topics	Page 22
Sustainable Economic Growth			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 23
GRI 201: Economic Performance 2016	2-1	Direct economic value generated and distributed	Page 24
Customer Experience and Product Responsibility			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 24
Legal Compliance and Corporate Governance			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 25
Anti-Corruption and Anti-Fraud			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 26
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Page 26
	205-3	Confirmed incidents of corruptions and actions taken	Page 26
Data Privacy			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 26
GRI 418: Customer Privacy 2016	418-1	Substantial complaints concerning breaches of customer privacy and losses of customer data	Page 26
Diversity and Equal Opportunity			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 27
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Page 28
Corporate Social Responsibility			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 29
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Page 29
Environmental Stewardship			
GRI 3: Material Topics 2021	3-3	Management of material topics	Page 30