



MULTITUDE ENVIRONMENTAL POLICY

The Group environmental policy describes our commitments to protect the environment and manage environmental matters that impact the Group or that the Group impacts and enables the achievement of the Group goal of embedding ESG conscious practices. The commitments are underpinned by our ESG goals, values, and our Group mission.

The policy is approved by the Board of Directors of the Group and is implemented through initiatives in multiple offices and the Group ESG strategy implementation programme.

In managing our impact on the environment, the Group commits to the following:

- a) Promoting initiatives to minimise environmental degradation and support sustainable natural resource management by:
 - i. Striving to recycle, reuse, purchase or use ecologically friendly materials;
 - ii. Promote mitigation hierarchy inspired decision-making, seeking to avoid first, then reduce negative impacts as a second resort;
 - iii. Not using paper in operations, unless necessary and making use of paper made from recycled pulp, that is FSC certified or similar;
 - iv. Supporting sustainable use of water in office locations through the “use what you need” approach and promoting efficient installations and reporting of leaks;
 - v. Supporting product development and customer servicing that minimises environmental degradation; and
 - vi. Avoiding waste throughout operations including that resulting from IT equipment and devices.
- b) Contributing towards global efforts to combat climate change through actions undertaken on and off our office premises:
 - i. Measuring and reducing our carbon footprint across our offices, business lending and purchases;
 - ii. Setting targets towards the reduction of negative impact and implementation of environmental policy commitments;
 - iii. Improving our reporting on environmental impact;
 - iv. Avoiding unnecessary business travel;
 - v. Supporting hybrid working and reduced commuting; and



- vi. Saving energy in our office environment and across our operations.
- c) Educating ourselves on climate and environmental matters through awareness training.
- d) Integrating environmental matter consideration into our processes and governance.
- e) Integrating environmental criteria into our procurement processes.
- f) Complying with environmental regulations relevant for the office of operation or requesting evidence of such compliance as part of lease contractual agreements.
- g) Evolving our environmental performance monitoring and practices to align with best practice and the expectations of our stakeholders.

VERSION CONTROL

Version	Effective Date
1.0	01 July 2022

This policy has been reviewed by the Group Board of Directors as part of the Group ESG policy and is subject to periodic updates as part of ongoing enhancement of the Multitude ESG policy environment.