



Group Environmental Policy

Policy The Group recognizes that concern for the environment and the quality of life is an integral and fundamental part of the way in which we conduct our business.

The group is firmly committed to creating strong business growth, which is not achieved at the expense of the environment, quality of life or social equity.

Background Information Sustainable Development is now recognized strategic driver for government policy and consequently the environment is emerging as a significant determinant of a successful business.

Sustainable Development can be defined as combining:

- Maintenance of high and stable levels of economic growth and employment.
- Social progress, which recognizes the needs of everyone.
- Effective protection of the environment.
- Prudent use of natural resources.

The challenge is to integrate environmental considerations into the mainstream business of the Group by addressing our own direct operational impacts on the environment (e.g. energy, raw materials, waste and transport), and assessing the effectiveness of our customers / suppliers in managing these issues.

Objectives The aim of the Group Environment Policy is to safeguard the organization's assets and reputation, whilst encouraging the development of responsible business. Our corporate environment objectives are as follows: -

Stewardship & Responsibility – Playing our part in the Financial Services Sector

- Progressive integration of environmental and social considerations into business decisions.
- Establish relevant performance indicators along with associated improvement targets.
- Monitor relevant information about our environmental performance.
- Raise awareness amongst staff and play apart into community initiatives.

Compliance, Environment Risk & Pollution Prevention – Operating responsibly

- Minimize waste and promote efficient use of energy, raw materials, manufactured products and natural resources.
- Maintain management systems that ensure high standards of environmental performance, conserve resources, prevent pollution and meet regulatory environmental standards.

Product & Business Development – Working with our customers and business partners

- Encourage the development of products and services from partners and suppliers whose environmental policies are compatible with our own.
 - Develop new products and services, which seek to achieve greater sustainability.
 - Convert environmental risks into sustainable business opportunities for our customers and the group.
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Scope This policy applies to all staff.

Nick Hartland, Development Manager.