

## Nets Group Environmental Policy

**4.1 Introduction** At Nets we aim to run our operations in environmentally conscious way. We support preventative approach to environmental challenges and a responsible way of conducting its own business operations. We are committed to be an environmentally conscious service provider and business partner, and work strategically and systematically based on the requirements of the ISO140001 standard towards minimising our environmental impact on every level of our organisation.

This statement describes our direction and shows our commitment towards contributing to sustainable development. It describes our environmental focus areas and the principles that we follow in our work with minimising the environmental impact of our business.

**4.2. Environmental impact of our business** We strive to make the handling of payment and information as easy and efficient as possible. We provide a digital network for the secure exchange of payments and information between consumers, banks and businesses. This infrastructure is gradually replacing the expensive system of physical money circulation and paper bills, thereby reducing the negative environmental impact of operating payments. By these solutions, we aim to grow our business while shrinking our environmental impact.

**4.3 Main principles of the statement** This policy is based on Nets' principles regarding environmental protection. The principles are:

- comply with all environmental laws and other applicable requirements in the countries we operate in
- prevent pollution and minimise the impact of Nets' core business and operations on the environment
- incorporate environmental considerations in business activities, when appropriate
- prioritise environmental efforts to ensure that resources are used in the most effective way
- commit to seek to higher standards through continuous improvement

**4.4 Our environmental focus areas** Through our Environmental Management System, we work strategically and systematically on minimising our impact on environment by focusing on the areas that we consider most effective to influence within our field:

- climate emissions
- energy consumption
- paper use
- waste management
- environmentally effective procurement

#### **4.4.1 Energy consumption**

Main part of our climate emissions is related to energy consumption. We shall be energy efficient and seek to employ clean and efficient energy sources in the operations of our core business as well as our facility management.

We strive to use best available technologies with low energy demand, whenever applicable and based on sustainability and profitability analysis.

#### **4.4.2 Climate emissions**

We want to contribute to a sustainable society by developing, introducing, and maintaining environmentally effective technologies in operating payments solutions to the market.

We aim to minimise emissions of our overall activities and especially travelling activities and use environmentally friendly communications solutions as an alternative to travels whenever possible.

#### **4.4.3 Paper use**

Paper is still one of the means by which we still distribute documentation and information. We strive for further digitalisation of our services and aim to reduce use of paper for both internal and external documents, as well as we work on optimising our distribution and internal processes.

#### **4.4.4 Waste management**

We work proactively with sustainable waste management, including reducing resource consumption, reusing equipment rather than disposing it, and promoting recycling.

#### **4.4.5 Environmentally friendly procurement**

We wish to collaborate with responsible suppliers, who works towards minimizing their environmental footprint. Based on Nets Group Supplier Code, we insist on environmental considerations from our suppliers and expect them to comply with all applicable legal and industry requirements.

We consider environmental consequences in our procurement by requesting eco-friendly products and services. Environmental requirements to the performance and function of the product are made, when relevant.

#### **4.4 How we act**

Our work on minimizing our environmental impacts is based on the methodologies described in the international ISO standards.

- we establish objectives and define processes, necessary to deliver results
- we implement the processes
- we monitor results against objectives, analyze and report results
- we take corrective actions to ensure continually improvement of our achievements and performance

#### **4.5 Application and responsibility**

This policy provides the foundation of Nets Environmental Management System. Compliance with this policy is mandatory for all staff and all units in Nets, who are involved in any kind of operational procedures.

Responsibility for compliance with this policy lies with the managers of Nets' Group and Business Units.