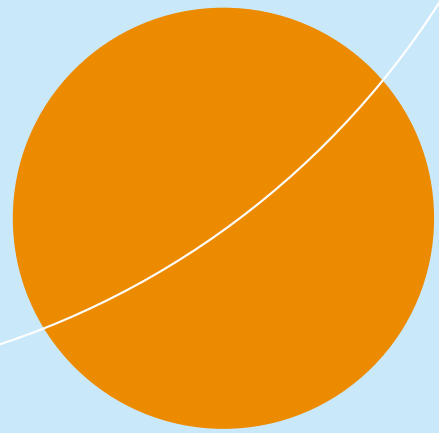


Nets Corporate Social Responsibility Policy



Purpose

This policy governs Nets' approach to Corporate Social Responsibility (CSR) and confirms our commitment to drive digitisation of society, be a responsible employer, and drive responsible operations.

We recognise and respect the social, environmental and economic impact that Nets has through the digitisation of the countries in which we operate by driving digitisation, increasing digital payments, running services related to digital identities, digitising paper-based processes, and ensuring that modern societies function in a safe and efficient manner within the broader area of digital payments, for the benefit of citizens and businesses alike.

Scope and application

Nets Corporate Social Responsibility Policy applies to the management, employees, and contract workers of all Nets' entities, and it is mandatory to comply with this policy. All of Nets' suppliers and business partners are required to comply with this policy, cf. the requirements laid forth in our Supplier Code of Conduct.

Commitments

Our overarching goal is to integrate CSR into our core business based on our core values while delivering on our customer promise as well as expectations from stakeholders, employees, and many more.

Driving Digitisation

It is at the core of our digital solutions to drive the development towards a digitised, paperless, and cashless society, contributing to a significant reduction of society's negative societal, economic, and environmental impact.

We are thus continuously working to ensure that the digitisation of society, which Nets contributes to through our services and products, brings social, environmental, and economic benefits to society, businesses, and right holders. We work to do this through activation of three strategic themes: "Easiness", "Security & Stability", and "Digital Inclusion".

- Easiness

We see easier products and solutions as the foundation for growth and progress, and our digital solutions drive the development towards a digitised and paperless society, contributing to a significant reduction of society's negative environmental impact, cost savings for society, and allow citizens to reap the benefits of smarter and easier digital technologies.

- Security & Stability

Building on an unmatched history of driving reliable digital ecosystems, we unlock new and better opportunities for financial institutions, enterprises, and merchants, while always delivering unrivalled security and stability. We recognise the CSR risk impact we pose to society if our core products and services are not up and running, and we continuously improve our systems and work to increase awareness among stakeholders.

- Digital Inclusion

Smarter and easier digital technologies provide a multitude of benefits to society, however, not all right holders are able to reap the benefits of digitisation. We recognise that some right holders in society such as children, elderly people, and vulnerable groups have special needs and are especially exposed to CSR-related risk.

Responsible Employer

We respect and prioritise the well-being of our employees across locations and countries, and we strive to have the best possible physical and psychological work environment in which work-related illnesses are avoided. In addition, we strive to provide all employees with a healthy work-life balance to reconcile the demands of working life and family life.

This includes a continuous focus on eliminating work-related illnesses and improving the health and safety measures already installed by providing a non-discriminatory, safe, and healthy work place for all. Further to this, we strive to embody a culture of continual learning for our employees whilst embedding our core values in the everyday work environment.

Our approach to human rights is firmly based on Nets' core values and ethical guidelines. Nets Human & Labour Rights Policy is guided by the United Nations' Declaration of Human Rights and the ILO Declaration on Fundamental Principles and Rights at Work. The purpose of the policy is to define the framework and provide a basis for the Group's work with respect to human rights. The policy covers key issues with importance for the Group and its employees, such as non-discrimination and protection against harassment.

In essence, we are committed to ensure that our employees continuously increase their "employability" through continuous development and having a good work environment adding new competencies throughout their careers in Nets. The objective is to confirm that our employees become still more attractive and employable once they move on in their career inside or outside of Nets.

Responsible Operations

We aim to run our business in an environmentally conscious way. We support a preventative approach to environmental challenges and we are committed to be an environmentally conscious service provider and business partner based throughout our organisation and towards our suppliers and business partners.

As an international payments company connecting consumers, companies, and financial institutions across Europe, we are fully committed to comply with legislation and recognised international business standards that apply to our field of work. Furthermore, we consider it our responsibility to ensure sound business practises throughout our value chain.

Our goal is to build business relationships with our suppliers and partners based on trust and long-term cooperation to gain mutually beneficial and sustainable business relationships. We are committed to ensure that we have responsible supplier relationships by incorporating human and labour rights as well as environmental and ethical standards.

We adhere to the UN Global Compact principles and are committed to having a zero-tolerance policy on corruption and bribery. We have established internal policies and guidelines to ensure employees act with integrity and do not engage in any actions involving corruption and/or bribery and understand the importance thereof.

Governance

CSR in Nets is anchored with the Board of Directors and our Executive Committee which have appointed a CSR Steering Committee consisting of the leading employees for the respective CSR-areas and policies. The CSR Steering Committee is responsible for overseeing the implementation of Nets' CSR strategy across all our locations while the Public Affairs & CSR department, in close cooperation with HR, Legal, Facility Management, and Procurement, is responsible for the daily operations of our CSR activities.

Function	Roles and responsibilities
Board of Directors	Responsible for approval of all CSR-related policies
Executive Committee	Responsible for the implementation of the CSR strategy, but has delegated this to the CSR Steering Committee
CSR Steering Committee	Responsible for the implementation of the CSR strategy
Group Human Resources, Group Facility Management, Group Procurement, and Group Legal, respectively	Owens and ensures daily implementation of the relevant policy
Group Public Affairs & CSR	Advises policy owners on policy content, ensures relevant and accurate communication towards external stakeholders
Managers	Responsible for ensuring adequate understanding of the CSR policies and leading by example within their respective departments
Employees and contract workers	Responsible for observing the CSR policies and reporting any discrepancies to the policy owners

Reporting

As part of our annual reporting, we monitor, measure, and report on the performance of our CSR-related activities. The annual reporting on CSR adheres to the requirements on disclosure of non-

financial information as well as the requirements on disclosure set forth by United Nations' Global Compact's Communication on Progress.

International commitments

Nets is a Signatory to United Nations Global Compact and is continuously working to incorporate its Ten Principles into our business strategies and daily operations.

Policy Revision

This policy will be reviewed every year and, if necessary, revised. The policy may be amended at any time with the approval of the Board of Directors.

Contact

For more information, please contact Group Public Affairs & CSR in Nets.