



ID FINANCE'S COMMITMENT TO CSR

ID FINANCE

ID Finance's vision of CSR

ID Finance's concern and commitment to climate change demonstrates the company's long-term vision. By adopting sustainable policies and practices, the company is contributing to the global fight against climate change, a problem that threatens every economy and society in the world.

At the same time, ID Finance is demonstrating that it is possible to combine profitability with responsibility and that companies can be both profitable and socially responsible. ID Finance's Corporate Social Responsibility (CSR) policies reflect the company's commitment to implementing sustainable business practices that not only minimize its environmental impact, but also promote inclusive economic growth. ID Finance operates in an environmentally friendly manner, while providing equitable opportunities for all its employees.

The company's position on climate change and sustainability is much more than a corporate policy; it is an affirmation of its values and a commitment to its role as a global player. This commitment reinforces the company's value not only in terms of profitability, but also in terms of its contribution to society and the world. It is a reminder that companies can make a significant difference and that the path to success can and must be sustainable.

Moreover, by adopting CSR policies, the company is helping to build a more sustainable and just world. This translates into tangible benefits for the community, such as creating sustainable jobs and fostering a healthy working environment.



2022 ACTIVITY

BUSINESS

- ID Finance closed 2022 with a revenue of €170M, showing a 20% annual growth, compared to 2021.
- Globally, in 2022 net income totalled €6M.
- Global loan issuance amounted to €340 million.
- The financial wellness app Plazo, launched in Spain in 2021, surpassed the 120,000 customer mark.

CSR ACTIVITY

The growth in business activity has been accompanied by a significant increase in ID Finance's activity and commitment to CSR:

- Equality policies.
- Reinforcement and expansion of employee training.
- Creation of a complaints channel.
- Opinion climate surveys and active listening to the team's suggestions.
- Monitoring and continuous improvement of customer services.
- Commitment to financial education.
- Supplier policy.
- Contribution to solidarity causes.

We comply with the IQNet SR10 standard:

ID Finance has implemented a Corporate Social Responsibility system through the IQNet SR10 standard. After performing a materiality analysis (important issues for our stakeholders) we identify and define the objectives and actions in order to improve the most relevant aspects.

Some of them are:

- Improving the quality of customer service
- Reducing environmental impact
- Regulatory compliance
- Transparency, communication and work ethics
- Safety and well-being

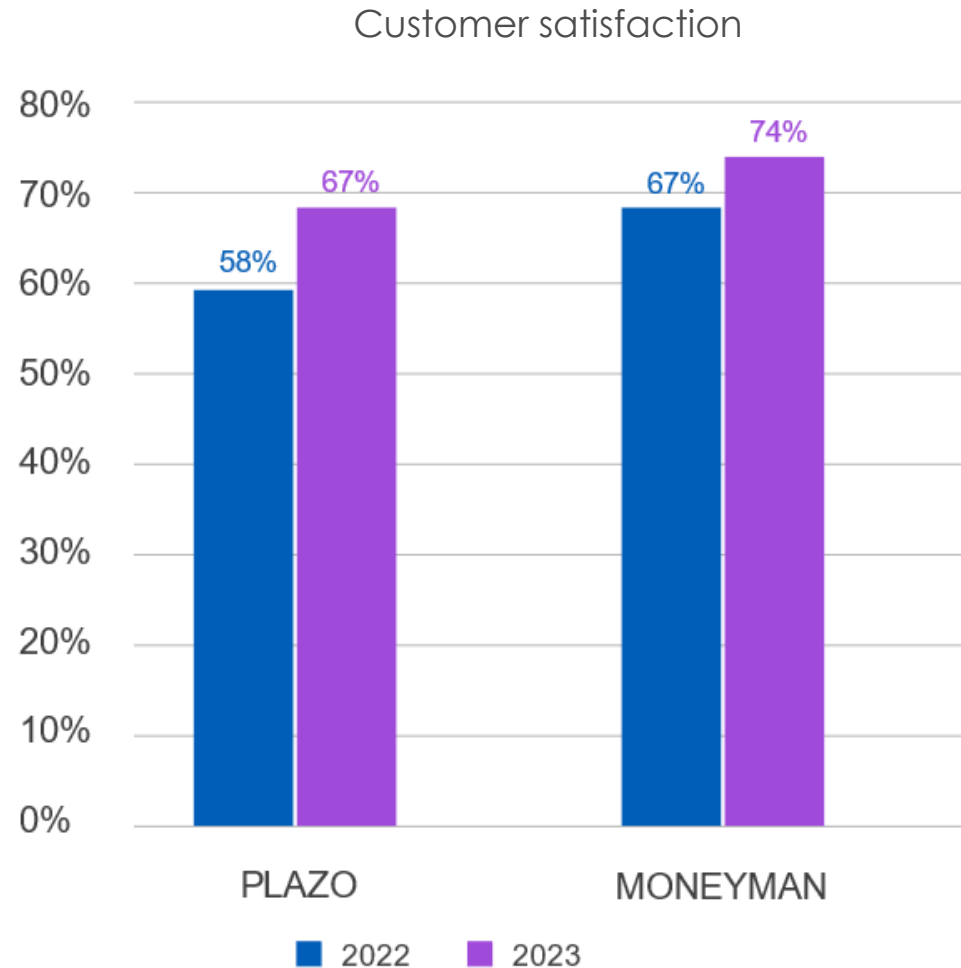
CSR GOALS 2022 - 2023

1. IMPROVE THE LEVEL OF CUSTOMER SERVICE QUALITY
2. IMPROVE EMPLOYEE SATISFACTION
3. REDUCE GHG EMISSIONS AND OFFSET
4. INCREASE SOCIALLY RESPONSIBLE ACTIONS
5. INCREASE SOCIALLY RESPONSIBLE PURCHASING

1. IMPROVE THE QUALITY OF CUSTOMER SERVICE

Since the beginning of the implementation of the CSR System, one of the main objectives has been to measure, evaluate and improve customer service, as customers are one of our main interest groups.

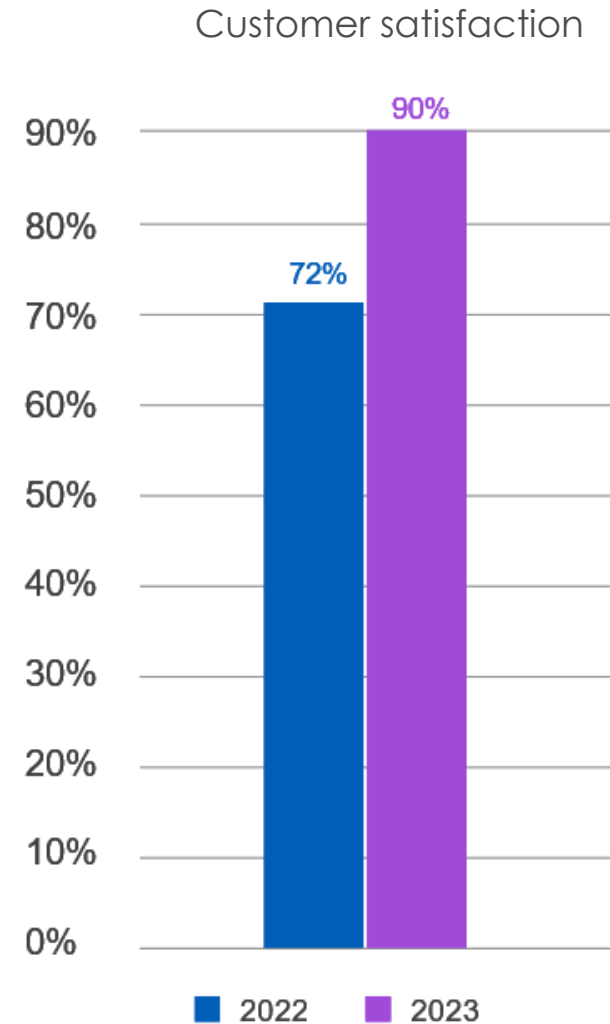
The Quality team works daily training and adapting to new market demands to establish new mechanisms that allow us to provide correct and truthful information about our customers' needs.



2. IMPROVE EMPLOYEE SATISFACTION

ID Finance dedicates numerous resources and efforts to the well-being of its employees. Through satisfaction surveys and the VOE (Voice of Employee) program, we detect the needs of our team in order to implement measures that contribute to improve the working environment and climate.

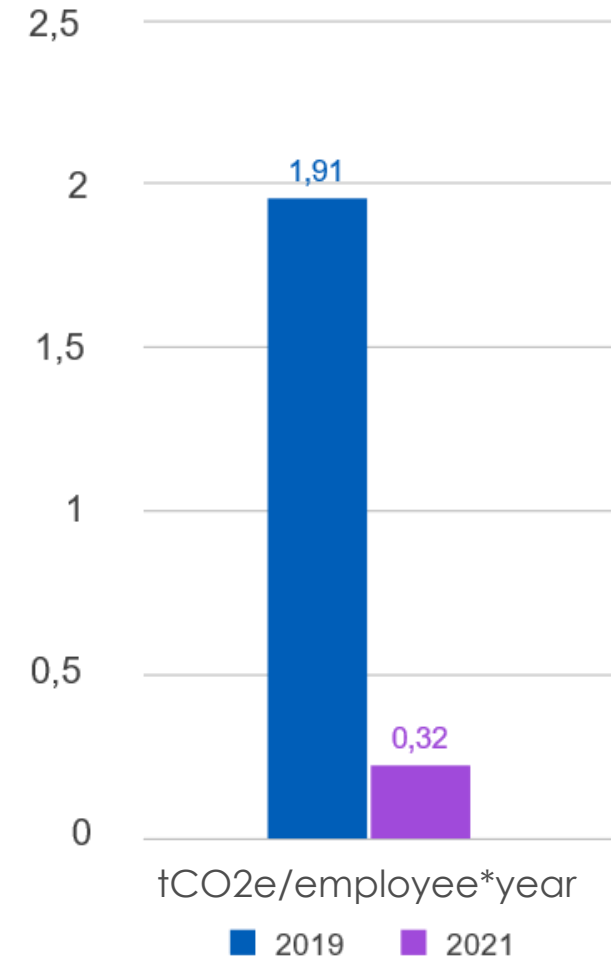
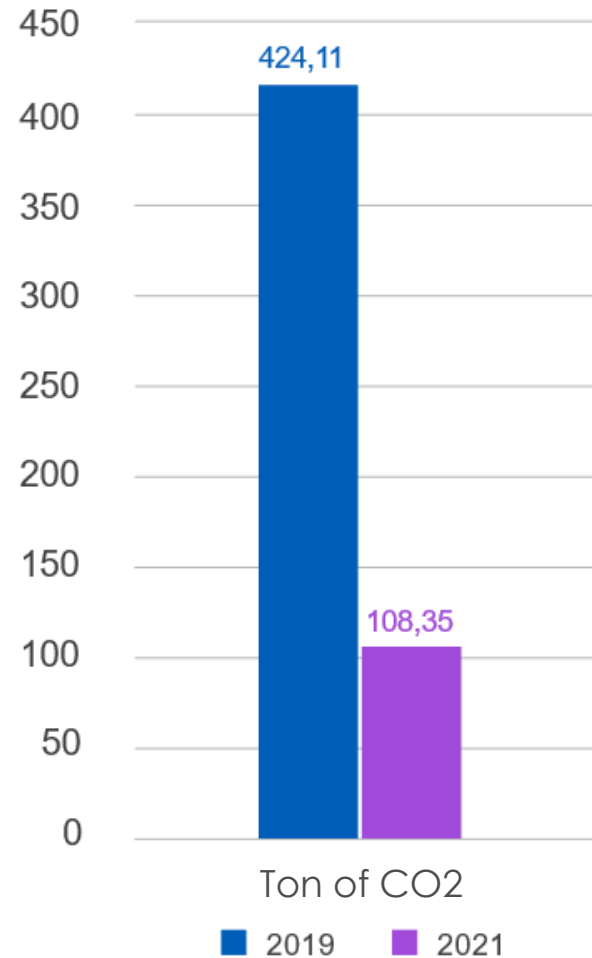
During this year, the training budget has been increased by up to 20%, and flexible working hours and an intensive workday in August have also been implemented for the summer.



3. REDUCE GHG EMISSIONS

The results obtained through the calculation of the Carbon Footprint (GHG Emissions) during the 2021, demonstrate the decrease in our environmental impact.

This comparison is necessary to observe the evolution of the company in terms of emissions.



4. INCREASE RESPONSIBLE ACTIONS WITH SOCIETY

Social actions are carried out on a quarterly basis:

- Making donations to the food bank, as well as blood donations to Hospital Clínic.
- Collaborating with the "Llars de l'Amistat Cheshire" center.
- We participate in the solidarity race "Magic Line" through a donation to the Hospital San Juan de Dios, La cursa contra el càncer, etc.



5. INCREASE SOCIALLY RESPONSIBLE PURCHASING

ID FINANCE assumes the responsibility of maintaining the highest standards of quality, efficiency and professionalism with its suppliers.

We have internal regulations and mechanisms that ensure compliance with the principles of professional ethics, integrity and good practices.

One of these, is the supplier and third-party management policy through which the ID FINANCE Group declares its criteria and framework of action in the relationships it maintains with third parties for the contracting of goods and services.

ID FINANCE works with all its suppliers applying strict homologation standards in line with its commitment with environment-friendly policies. The company additionally applies the principles contained in the Quality and Environmental Management System which set high standards to contract suppliers that respect the environment, have certifications, and carry out good environmental practices.

A large group of approximately 100 people, including men and women of various ages, are posing for a group photo on a green lawn. They are arranged in several rows, with some sitting on the grass in the front and others standing behind. Many are wearing light-colored t-shirts, some with logos. The background features a large, multi-story building with a facade partially covered in green ivy on the left, and several tall, leafy trees on the right. The sky is clear and blue. The overall atmosphere is bright and positive.

ID FINANCE

Committed to society and the environment