

4finance Group Whistleblowing policy and Non-Retaliation rules

4finance Group is committed to maintaining high ethical standards and to fostering a compliance culture that enhances the welfare, safety, and well-being of our customers, employees, business partners, and wider communities.

This includes bringing forward any potential breaches of regulatory requirements, the Group Code of Conduct or any other illegal or unethical behaviour.

We believe that it is crucial to the Group's sustainability and integrity that our employees and other stakeholders can easily, safely and without fear of consequences report observed or suspected misconduct.

To support this, we have established a new whistleblowing programme that provides anyone who observes misconduct within the Group a range of ways to report a breach, ensuring confidentiality and including the possibility to report anonymously. It goes without saying, that our approach is fully compliant with EU regulations protecting reporters against retaliation.

Our whistleblowing programme is built on the Group Whistleblowing Policy that is in full alignment with the EU Directive of 23 October 2019 on the protection of persons who report breaches of Union law.



We implemented the policy in all our subsidiaries to encourage employees and others to draw attention to wrongdoing or risky behaviour within the organization and provide them with clear guidance on what should be reported, how a report can be submitted, how it will be investigated and how the Group protects the reporters against retaliation.

When building our new whistleblowing programme, we focused on providing reporters with an easily accessible reporting channel that ensures confidentiality and offers complete anonymity.

Our Group Whistleblowing Channel is an online application reachable to a wide audience from the link available on our corporate and product websites. It is provided by an external, well renown whistleblowing specialist.



Along with the reporting rules, we developed transparent procedures on how the reports are investigated and feedback is to be provided to the reporter.

Our Whistleblowing Reports Investigation Procedure has been implemented in all Group's subsidiaries and communicated to all Group employees.

The Group has zero tolerance and prohibits any kind of retaliation against the reporters whenever they make a report or provide information internally following the Group Whistleblowing Policy or externally to any regulator, other agency or authority or self-regulatory agencies.

The reporter will always be protected against retaliation.