

Anti-Slavery & Human Trafficking

Penny Lane has a zero-tolerance approach to modern slavery and we are committed to ensuring that our business operates in a socially responsible way.

We are committed to ensuring that there is no modern slavery or human trafficking in our supply chains or in any part of our business. Our Modern Slavery and Human Trafficking Policy reflects our zero tolerance, commitment to acting ethically and with integrity in all our business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in our supply chains.

Due Diligence Processes for Slavery and Human Trafficking

As part of our initiative to identify and mitigate risk we:

- Provide employees with a clearly stated and comprehensive policy on Modern Slavery. This covers serving vulnerable customers who may be subject to modern slavery and for recruiting new members of staff.
- Have in place systems to identify, mitigate and monitor the risk of slavery and human trafficking occurring in our supply chains.
- Have in place systems to protect whistle blowers.

Supplier Adherence to Our Values

To ensure all those in our supply chain and contractors comply with our values we:

- Ensure wherever possible that agreements with third parties require the third party to comply with all relevant anti-slavery and human trafficking legislation
- Request suppliers to agree to our Supplier Standards which sets out that suppliers must have effective systems and controls in place to ensure slavery and human trafficking is not taking place in their business or any of their supply chain.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes the slavery and human trafficking statement for the Penny Lane Credit Services Ltd.