



Environmental, Social & Governance (ESG) Policy

Introduction

At Access Financial Services Limited, we are committed to fostering sustainable development through the integration of Environmental, Social and Governance (ESG) principles into our business model. We recognize the importance of fostering positive environmental and social impacts while ensuring strong governance practices. Our ESG Policy is designed to align with national and international best practices, applicable regulations, and the needs of our stakeholders, including customers, investors, employees, and the communities we serve.

1. Environmental Commitment

Environmental Responsibility in Operations: We strive to minimize the environmental impact of our day-to-day operations. Our commitment includes:

Waste Reduction: Minimizing waste generation through recycling, reusing, and proper disposal of waste materials, particularly electronic waste, paper, and other office materials. We are committed to reducing paper usage by printing only when necessary, adopting digital documentation practices, and promoting the reuse of paper where possible.

Green Procurement: Sourcing products and services that are environmentally friendly and produced sustainably. We will prioritize suppliers who demonstrate a commitment to environmental responsibility.

Sustainable Financing: Through our **ACCESS GREEN Financing**, we finance the purchase of energy-efficient solutions for household and commercial use. This includes

water heaters, energy-saving fixtures, and appliances.

Compliance with Environmental Laws: We are committed to complying with all relevant environmental regulations, standards, and policies established by local and international authorities. We will regularly review changes in environmental laws and integrate them into our operations.

Continuous Improvement: We commit to continuously reviewing and improving our environmental practices, ensuring that we remain proactive in identifying new ways to reduce our environmental impact. Our management team will regularly assess the effectiveness of our Environmental Policy and implement improvements as necessary.

Environmental, Social & Governance (ESG) Policy

2. Social Commitment

As the leading microcredit institution in Jamaica, we play a critical role in supporting underserved communities and fostering financial inclusion. Our social policies are grounded in principles of fairness, equity, and respect for human rights. We will:

Financial Inclusion: Provide access to affordable financial services to individuals, particularly those from underserved or marginalized communities, to improve their economic stability and well-being.

Customer Protection: Ensure transparency, fairness, and ethical treatment in our lending practices, we follow the 5 Cs of credits: ... We will provide clear information on loan terms, interest rates, and repayment structures to avoid over indebtedness.

Community Development: Actively contribute to the development of local communities by supporting microenterprises,

education, healthcare, and skills training programs.

Employee Welfare: Promote a positive, inclusive and safe work environment where employees are treated with respect and have opportunities for professional growth. We will comply with labour laws and promote gender equality and diversity in the workplace.

Stakeholder Engagement: Regularly engage with stakeholders, including customers, employees, local communities, and regulatory authorities, to assess the social impact of our operations and ensure responsiveness to their concerns.

3. Governance Commitment

Strong governance is essential to ensuring that we operate with integrity and accountability. We are committed to maintaining the highest standards of corporate governance and transparency. Our governance principles will include:

Board Oversight: The Board of Directors will oversee the implementation of this ESG Policy ensuring that our activities are consistent with our commitment to sustainability, social responsibility, and ethical governance.

Transparency and Accountability: We will provide clear, accurate, and timely information to our stakeholders, including

disclosures on our ESG performance, financial results, and operational updates in line with our regulations and other applicable standards.

Compliance and Ethics: Adhere to all relevant local and international laws and regulations, including those related to financial reporting, anti-corruption, and anti-money laundering. We will foster a culture of

Environmental, Social & Governance (ESG) Policy

ethical behaviour across AFS, with clear mechanisms for reporting and addressing misconduct.

Risk Management: Integrate ESG factors into our risk management framework to identify and mitigate potential environmental, social and governance risks

Implementation and Accountability

The Board of Directors and Executive Management team are responsible for ensuring that this ESG Policy is effectively implemented, monitored, and reviewed on an ongoing basis.

that could affect our operations or stakeholders.

Diversity and Inclusion: Commit to ensuring diversity in leadership positions, recruitment, and promotion within the Company and actively promote a culture of inclusion.

Conclusion

We are committed to embedding Environmental, Social and Governance considerations into all aspects of our operations. We believe that by doing so, we can drive long-term value for our stakeholders, support sustainable development, and make a meaningful contribution to the communities we serve. This policy represents our firm commitment to integrating ESG principles into our strategy, operations and culture.

Policy Review and Continuous Improvement

This ESG Policy will be reviewed on an annual basis by the Board of Directors to ensure it remains relevant and aligned with our goals, the evolving regulatory environment, and best practices. Feedback from stakeholders and advancements in ESG-related standards will be considered in the policy's revision.

Environmental, Social & Governance (ESG) Policy

CHANGES, ADDITIONS OR DELETIONS

Changes, additions or deletions to this document may only be made with written agreement by the Chief Executive Officer.

APPROVAL

Accepted and Approved by:



Chief Executive Officer

March 18, 2025

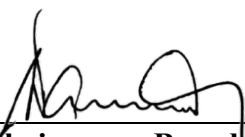
Date



Chairman – Audit & Risk
Management Committee

March 18, 2025

Date



Chairman – Board of Directors

March 18, 2025

Date