

# ESG Update

March 2023

When funding becomes easy.



## LETTER FROM OUR CEO

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At Arteva, our mission is to create opportunity, growth and peace of mind by providing financial flexibility to our partners and clients. Designed in line with this mission, our ESG approach intends to improve access, create healthier communities and invest in a sustainable future.

Our commitment to ESG considerations can be felt through our whole business, from the leadership of our board, through our appointed ESG Director and to our entire team who have embraced creating better outcomes for our society and the environment.

It's now been a little over six months since Arteva published our first ESG policy and we are proud of the success we have had in the pursuit of our ESG goals.

Our achievements thus far are broad and are noted in this update. In summary:

- We're now a carbon neutral business and are working on ways to reduce our carbon footprint.

- We're focused on creating better outcomes for our people and the communities we operate within by promoting a healthy and safe culture, engaging with our team and giving back to our communities.
- We're continually strengthening our corporate governance program to support our sustainability goals and promote accountability.

I would like to thank our team for their contributions to our achievements and our partners for the positive feedback we have received.

I'm confident about Arteva's ability to make significant contributions to ESG issues and I look forward to sharing updates with you as we progress on our journey in 2023 and beyond.



Daniel Gronert, CEO



## OUR ESG APPROACH

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### We believe in better outcomes for all.

At Arteva, we believe ESG considerations are important to our business operations, our organisation's culture and accountability to our stakeholders, ultimately leading to better outcomes for our society and the environment.

Designed in line with our vision to provide financial flexibility, our ESG approach intends to improve access, create healthier communities and invest in a sustainable future.

#### Environmental

We recognise that our business activities have an impact on the environment and therefore actively take steps to limit this impact and reduce our environmental footprint. We are committed to ensuring that our business is environmentally responsible and energy efficient, with a focus on continual improvement.

#### Social

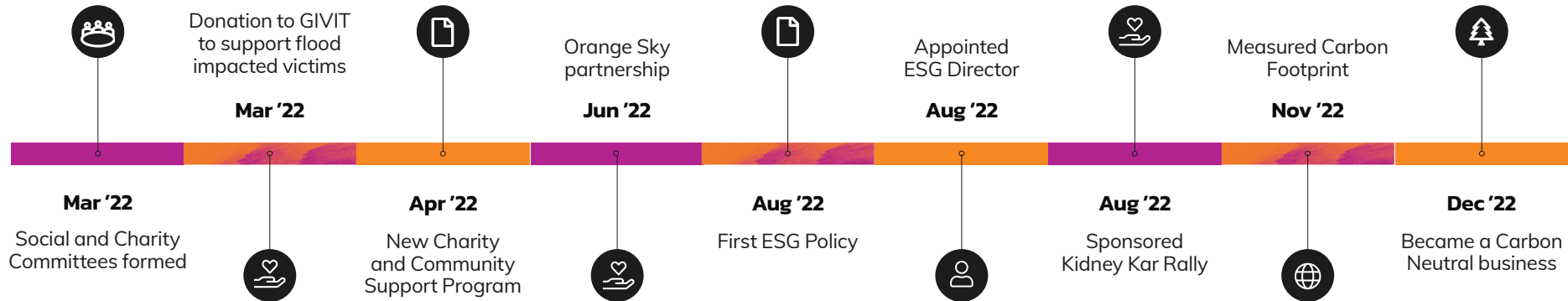
We are committed to being a socially responsible employer by fostering an environment of diversity and inclusion across our business, promoting workplace health and safety, operating ethically and supporting local communities.

#### Governance

Arteva conducts our business ethically, maintaining good corporate governance, compliance, risk management and promoting responsible business practices.

## OUR JOURNEY

Recent milestones demonstrating our commitment.



## ENVIRONMENTAL

### We're measuring our impact and making changes.

We've taken a leading role in the premium funding industry by partnering with Trace to measure, reduce and offset our carbon emissions, achieving carbon neutral certification.

With the assistance of Trace, we underwent a rigorous data collection process to accurately measure our carbon emissions, identify opportunities to reduce our footprint and offset the emissions we were unable to reduce through certified carbon credits and tree planting.

Here you can learn more about our carbon emissions and some of the different initiatives we have implemented to reduce our footprint.

#### Virtual meetings

We choose virtual meetings over in-person meetings where possible to reduce the amount of travel required by our team.

#### Digitised correspondence

We were already pretty much a paper-less workplace, but now we have completed the process of replacing all hard copy versions of broker and client correspondence with digital versions.

#### Digital business cards

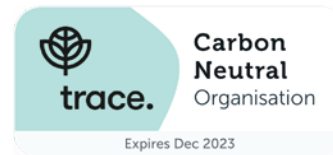
We've replaced all of our printed business cards with a digital option that uses Tap Technology.

#### No promotional items

We've chosen not to distribute promotional items at events we attend to due to impact the manufacturing, transport and waste of these items have on the environment. We are donating some of the funds we would usually spend on these items to our charity partners.

#### Offset CO2 emissions

We have completely offset our carbon emissions by investing in projects that deliver benefits aligned to the goals of the Paris Agreement and the UN Sustainable Development Goals.



### Our CO2 footprint



Travel	44%
Suppliers	32%
Energy	24%
Waste	<1%

## SOCIAL

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We're making a positive impact on our employees and communities.

Here are just some initiatives and commitments we have in place.

### Employee-Giving program

We support our people in making a positive difference through our Employee-Giving program, where we provide fundraising matching and paid volunteer days so our team can support causes that are of importance to them.

### Healthy and safe culture

We promote a healthy and safe culture internally by providing a safe workplace, employee recognition programs, support services, flexible working arrangements, socially inclusive initiatives and further training opportunities.

### Employee engagement

We engage with our team on a regular basis through consistent communication that focuses on well-being, business updates, financial and economic factors and company performance.

Our team are encouraged to provide feedback on all aspects of our business and are provided with the opportunity to participate in several employee-led committees.

## Supporting our communities



### 2022 Kidney Kar Rally

We were proud to sponsor the 2022 Kidney Kar Rally, which raises funds to support Kidney Kids and Youth programs organised by Kidney Health Australia.



### Donating to those impacted by the 2022 floods

To support those impacted by the storms and floods that occurred across QLD and NSW in February/March 2022, Arteva made a corporate donation to GIVIT.



### Supporting Orange Sky Australia

We are proud supporters of Orange Sky Australia, an organisation that is passionate about providing access to free laundry, warm showers and genuine, non-judgmental conversation to people experiencing homelessness.

## GOVERNANCE

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We're honest, open and ethical.

Here are just some initiatives and commitments we have in place.



### Protecting our business and our people

We recently underwent a review of all company policies to ensure we had the right ones in place to support our team and protect our business. We train our team on our policies to ensure they are read and understood by all.

### Cyber penetration testing

We regularly undertake cyber penetration testing on our systems to further enhance our already strong security posture.

### Compliance

We observe and adhere to all laws and regulations that govern our industry.

### Critical incident management

We have robust risk-management procedures in place for identifying, assessing and reporting incidents that could disrupt our operations. We use issue and project tracking software for early identification of issues and Our *Disaster Recovery and Business Continuity Plan* drives our response to incidents to minimise any impact and protect our customers and reputation.

### Business ethics

We are committed to doing what's right and conduct our operations with respect and empathy for our broker partners and clients. We condemn all instances of bribery and corruption and have policies and procedures in place to support our commitment in this area, including our *Financial Hardship Policy* and *Whistleblower Policy*.

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becomes easy.**

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