

**Quint Group Limited**  
**Modern Slavery Statement 2019**

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Owner: A Beecroft HR Director

## **Quint Group Limited's statement on the Modern Slavery Act 2015**

Quint Group Limited and its subsidiary businesses ("the Group") are a leading international, highly innovative Fintech business, operating in the consumer finance market. The Group owns and operates a portfolio of mutually beneficial and strategically aligned financial technology businesses in the consumer credit sector, which are all powered by the Group's market leading proprietary technologies and infrastructure.

The Group's head office is based in the UK in Macclesfield Cheshire, with a presence in the US, Australia, China and South Africa. The Group is a multi-award-winning operator of Fintech businesses, born in early 2009 and it uses proprietary technology to provide a portfolio of leading online consumer credit services and brands.

The Group was founded in response to a rapidly changing consumer finance environment driven by advancements in technology, the emergence of alternative lenders and a shift to online operating models. Technology and innovation have been at the core of the business since inception, and this enables the business to react quickly to changes in the market to deploy new products and processes.

As a financial services and technology provider, the Group is committed to acting ethically and with integrity in all its business dealings and relationships and is committed to implementing and ensuring effective systems and controls are in place to ensure modern slavery is not taking place anywhere in its own business or in any of its supply chains.

As a Fintech provider, the businesses within the Group have relatively straightforward supply chains compared with those of other sectors. In terms of supply chains, this would be defined as partnerships with a significant number of introducing partners, lenders and other data and technology partners who work in partnership with us to provide access to financial services and products. In addition to this, the Group has relationships with other third parties, such as contractors, advertising agencies, recruitment partners and others providing facilities and services to the Group.

The Group is opposed to slavery and human trafficking in its direct operations and in the indirect operations of its supply chain. As such, the Group will not knowingly support or do business with any organisation involved in slavery or human trafficking or the breach of any Human Rights. This commitment is underpinned by The Group's Equality Policy, which details our commitment to UK employment legislation and the Equality Act 2010, and it is also supported by the following other company policies: Health and Safety Policy, Whistle Blowing Policy, Bribery Policy and other HR policies contained in the Employee Handbook.

To ensure compliance with these policies, partners are required to complete a due diligence questionnaire and when applicable are asked to confirm adherence to The Modern Slavery Act. This allows us to assess all partnerships, to identify those who may be viewed as a higher risk in terms of a range of human rights and labour issues including: child, forced or bonded labour, freedom to form/join trade unions, collective bargaining, disciplinary/grievance practices, payment of a minimum/living wage and working hours and overtime.

The Group fully supports the Government's objective to eradicate modern slavery and human trafficking and it expects the same high standards from all of its partners and suppliers and will only trade with those who comply with these policies. The Group will cease trading immediately with any partner who is found to be in breach of the Modern Slavery Act.

All employees are aware of this statement and will be given regular training with regards to this statement. They are also encouraged to be open and transparent and to highlight any issues or concerns they may have with regards to Modern Slavery in relation to our business, partners or suppliers.

This statement has been approved by the Group's board of directors and will be reviewed and updated annually.