

## Non-Financial Information

### Summary of Policies and Due Diligence Processes



With respect to the mandatory Non-Financial Information in the Mitsubishi HC Capital Group UK (MHCUK) Annual Report, this document provides a summary of relevant policies, due diligence processes and where additional information can be found for the reader.

	Policies that govern our approach	Due diligence process	Further information - To understand our business and its impacts, including outcomes of our activities:
<b>Environmental matters</b>	<b>Business Strategy Policy -</b> The policy is designed to devise and implement a business strategy based upon our vision, brand promise and values that achieves our corporate objectives and is aligned to the Mitsubishi HC Capital Group medium-term strategy.	Ensuring we take account of climate change risks, and potential opportunities, in developing our business model and strategy;  Subjecting our strategic plans to rigorous Board, Group and Executive review, challenge and risk assessment;  Adopting Policy Standards that support adherence to the principles of the policy: <ul style="list-style-type: none"> <li>• ESG Policy Standard</li> <li>• Strategic Planning Policy Standard</li> </ul>	Streamlined Energy and Carbon Report, - ESG Summary Annual Report, page xx  Section 172(1) Statement (The impact of the Company's operations on the community and environment), starting on Annual Report, page xx  ESG Summary Annual Report, page xx  <a href="#"><u>Mitsubishi HC Capital Group Environmental Policy</u></a> .
<b>Employee matters</b>	<b>People Policy -</b> The policy is designed to support the long-term vision of the Company, to be 'one of the most trusted financial services brands in the UK and Europe', with a brand promise to unlock the potential of individuals, businesses and society, by delivering innovative solutions and outstanding customer experiences.	Ensuring that this policy is implemented effectively across the Company through our HR leadership team, engagement with business stakeholders via our Business Partnering model, and oversight by the relevant governance Committees.  Adopting Policy Standards that support adherence to the principles of the policy:- <ul style="list-style-type: none"> <li>• Health and Safety Policy Standard</li> <li>• Performance Management Policy Standard</li> <li>• Recruitment and Selection Policy Standard</li> <li>• Remuneration Policy Standard*</li> <li>• Training and Competence Policy Standard</li> </ul>	Section 172(1) Statement (The interests of the Company's employees), page xx of the Annual Report  Directors' Report (Employees), page xx of the Annual Report  ESG Summary Annual Report, page xx  Corporate Governance Statement (Diversity and Inclusion), page xx

	Policies that govern our approach	Due diligence process	Further information - To understand our business and its impacts, including outcomes of our activities:
<b>Social matters</b>	<b>Business Strategy Policy -</b> The policy is designed to devise and implement a business strategy based upon our vision, brand promise and values that achieves our corporate objectives and is aligned to the Mitsubishi HC Capital Group medium-term strategy.	Strategically and diligently pursue only those activities that support our culture and core values of Harmony, Sincerity and Pioneering Spirit and to avoid generating non-sustainable profits and the risk of failing to treat our customers fairly or inconsistently with our core values;  Take account of climate change risks, and potential opportunities, in developing our business model and strategy;  Adopting Policy Standards that support adherence to the principles of the policy: <ul style="list-style-type: none"> <li>• ESG Policy Standard</li> </ul>	Directors' Report (Stakeholder Engagement), Annual Report, page XX  Section 172(1) Statement (The impact of the Company's operations on the community and environment; the need to foster the Company's business relationships with suppliers, customers and others) , pages XX and XX  ESG Summary Annual Report, page xx
<b>Anti-corruption and anti-bribery matters</b>	<b>Financial Crime Policy -</b> The Company's policy is to deter and detect all forms of financial crime through robust systems and controls by means of: <ul style="list-style-type: none"> <li>• detailed Policy Standards, processes and procedures covering the key stages of financial crime identification and prevention</li> <li>• handbooks and guidance notes that are made available to the staff implementing these procedures and processes, and</li> <li>• a programme of mandatory financial crime training made available to all relevant staff.</li> </ul>	Periodic assessment of the operational effectiveness of our financial crime controls  Adopting Policy Standards that support adherence to the principles of the policy: <ul style="list-style-type: none"> <li>• Anti-Bribery and Anti-Corruption Policy Standard</li> </ul>	Section 172(1) Statement (The desirability of the Company maintaining a reputation for high standards of business conduct (e.g. prevention of financial crime), page XX - the Mitsubishi HC Capital <u>Group Code of Ethics and Code of Conduct</u>

	Policies that govern our approach	Due diligence process	Further information - To understand our business and its impacts, including outcomes of our activities:
<b>Respect for human rights</b>	<b>Business Strategy Policy -</b> The policy is designed to devise and implement a business strategy based upon our vision, brand promise and values that achieves our corporate objectives and is aligned to the Mitsubishi HC Capital Group medium-term strategy.	Promote, oversee and support business activities to ensure that the risk of modern slavery and human trafficking in our business and supply chains is eliminated to the maximum possible extent;  Adopting Policy Standards that support adherence to the principles of the policy: <ul style="list-style-type: none"> <li>• Anti-Slavery and Human Trafficking Policy Standard</li> <li>• ESG Policy Standard</li> </ul>	Section 172(1) Statement (The desirability of the Company maintaining a reputation for high standards of business conduct (e.g. anti-slavery, Real Living Wage employer), page XX  Directors' Report (Employees), pages XX and XX  Corporate Governance Statement (Diversity and Inclusion), page XX  <u>Inclusion and diversity.</u>  ESG Summary Annual Report, page xx  Mitsubishi HC Capital Group <u>Anti-Slavery and Human Trafficking Statement 2024</u> <u>Group Human Rights Policy.</u>

\* Certain Group Policies, internal standards and guidelines are not published externally.



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