



Aspial Lifestyle Limited

Sustainability Report 2023

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This announcement has been reviewed by the Company's sponsor, SAC Capital Private Limited ("**Sponsor**").

This announcement has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**SGX-ST**") and the SGX-ST assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made, or reports contained in this announcement.

The contact person for the Sponsor is Ms Lee Khai Yinn (Tel: 6232 3210) at 1 Robinson Road #21-00 AIA Tower, Singapore 048542.

BOARD STATEMENT

This is the Sustainability Report (“**Report**”) of Aspial Lifestyle Limited (“**Aspial Lifestyle**”) or the (“**Company**”) and together with its subsidiaries, the (“**Group**”). It covers our key operations in Singapore and complements our Annual Report, focusing on areas which are of concern to our stakeholders. This report is published annually and covers the same reporting period as the Financial Year 2023 (“**FY2023**”), from 1 January 2023 to 31 December 2023.

This Report has been prepared with reference to the Global Reporting Initiative (“**GRI**”) Standards as it provides an extensive framework that is widely accepted as a global standard for sustainability reporting. The Report takes into account the latest GRI Universal Standards 2021, the recommendations of the Task Force on Climate-related Financial Disclosures (“**TCFD**”), as well as 711A and 711B and Practice Note 7F Sustainability Reporting Guide of the Listing Manual Section B: Rules of Catalist (the (“**Catalist Rules**”) of the Singapore Exchange Securities Trading Limited (the “**SGX-ST**”). As the Company does not fall within the TCFD-identified industries that are required for mandatory disclosure, the Company shall work towards progressively including climate-related disclosures starting FY2025 as it does not have the processes in place yet to make disclosures in FY2023.

The Board oversees the management and monitoring of the economic, environmental, social and governance (“**EESG**”) factors of the Group, and takes them into consideration in the determination of the Group’s strategic direction and policies. They have oversight of the EESG material factors and ensure that the factors are relevant and current for the business. A complete perspective of the Group’s performance in relation to the EESG factors can be viewed together with our Annual Report, which provides details of our financial performance and our approach to corporate governance and risk management.

This Sustainability Report focuses on our commitment to working with our stakeholders to build resilience, adaptability and innovation. We firmly believe in the growing importance of Environmental, Social and Governance (“**ESG**”) factors that are integral to the overall long-term viability of the Group and we seek to incorporate ESG considerations into our strategies and be fully accountable for our impact on the environment, our customers, our people and our community.

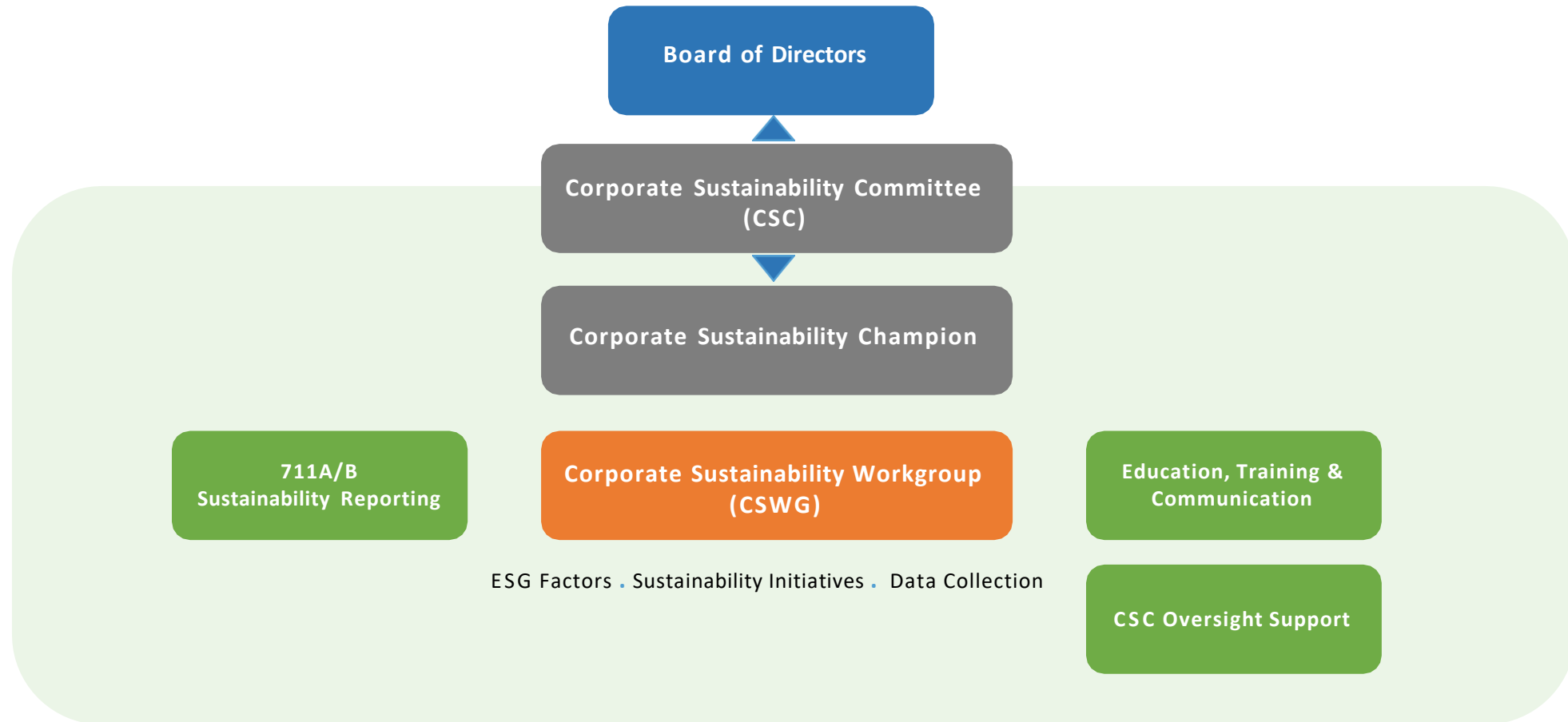
Although external assurance was not sought for this Report, our Internal Audit team has adopted a continuous auditing approach, performed periodic reviews with feedback on areas requiring improvement. We take into consideration all recommendations proposed by the auditors subsequent to the internal review.

We welcome views and feedback on our sustainability practices and reporting at info@aspial.com.



SUSTAINABILITY GOVERNANCE

The Board of Directors of Aspial Lifestyle oversee all corporate governance and operational matters relating to our business. For corporate sustainability, the Board is supported by the Corporate Sustainability Committee (“CSC”) which is chaired by the Chief Executive Officer (“CEO”) and includes other designated senior executives.



OUR STAKEHOLDERS

We care about our stakeholders and recognise the need to continuously develop our business in a responsible manner. Our internal stakeholders include the Board, management and employees of the Group, whereas the external stakeholders include customers, strategic business partners, employees, regulatory authorities, shareholders, investors, suppliers and vendors.

An overview of our approach to engage the various stakeholder groups is shown in the table below together with the channels we use to maintain dialogue with them. We also conduct an annual review of our material issues to ensure that they are still relevant and significant to the Group and its stakeholders.




Stakeholder	Mode of Engagement
Regulators	<ul style="list-style-type: none"> • Regular updates and communication • Reports and compliance • Periodical meetings with government bodies • Dialogue with government bodies
Employees	<ul style="list-style-type: none"> • Employee’s interactions (i.e. employee’s survey, CEO dialogue) • Internal updates and communication • Events and functions
Customers & Strategic Business Partners	<ul style="list-style-type: none"> • Direct feedback sales channel engagement • Site visit to our production facilities • Assessment and audit preformed by customers
Shareholders & Investors	<ul style="list-style-type: none"> • SGX announcements • Shareholders’ meeting • Annual reports • Company’s website • Regular updates and communication
Suppliers & Vendors	<ul style="list-style-type: none"> • Periodic supplier’s assessment • Supplier’ meetings

MATERIAL TOPICS

In FY2023, an internal review of our material topics was conducted by the Management and the team working on the sustainability report, to ensure their relevance to our business, as well as the topics with which our stakeholders were most concerned. We have also identified the relevant GRI standards and Topic Specific Disclosures for each material topic, where applicable. New material topics which have been included in this year’s Report include Data Privacy and Security, and Employment.

The material topics have been grouped under three (3) key sustainability pillars:

- 1 Governance & Economic Performance — 2 Our Environmental Efforts — 3 Our People

Stakeholder	Mode of Engagement	GRI Topic Specific Disclosure
 Governance & Economic Performance	<ul style="list-style-type: none"> • Compliance • Anti-Corruption • Customer Privacy • Economic Performance 	<ul style="list-style-type: none"> • GRI 2-27¹ • GRI 205-3 • GRI 418-1 • GRI 201-1
 Our Environmental Efforts	<ul style="list-style-type: none"> • Energy • Emissions 	<ul style="list-style-type: none"> • GRI 302-1 • GRI 305-1, 305-2, 305-4
 Our People	<ul style="list-style-type: none"> • Employment • Diversity • Training & Education • Occupational Health & Safety 	<ul style="list-style-type: none"> • GRI 2-7, 401-1, 401-2 • GRI 405-1 • GRI 404-1 • GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-9

¹The Company previously reported on GRI 419 Socioeconomic Compliance but with the release of the Universal Standards 2021, GRI 307: Environmental Compliance 2016 and GRI 419: Socioeconomic Compliance 2016 have been withdrawn and expanded under Disclosure 2-27 Compliance with Laws and Regulations (under GRI 2: General Disclosures 2021).

GOVERNANCE AND ECONOMIC PERFORMANCE

Compliance (GRI 2-27)

As a Company listed on the Catalist board of the SGX-ST, we are managed to the highest standards of corporate governance as required under the Catalist Rules. All Board members have undergone mandatory sustainability training to enhance their understanding of sustainability reporting. We abide by local and international best practices and have in place a designated officer who maintains a register of incidences regarding ethics and compliance issues and escalates to the top management where necessary.

We report zero significant² instances of non-compliance with laws and regulations and zero instances of non-monetary sanctions during FY2023.

Target for FY2024

Zero significant² instances of non-compliance with laws and regulations and zero instances of non-monetary sanctions

Anti-Corruption (GRI 205-3)

Our corporate governance framework covers ethics and compliance through a Code of Conduct as well as action guidelines, all of which are adhered to by officers and employees across the Group. Every new employee is introduced to the Code of Conduct and our policies on ethics and compliance, which include areas such as anti-corruption. Communication channels are in place to enable all employees and individuals engaged in business activities to report complaints of unethical behaviour.

As part of the compliance requirements for Regulated Dealers for Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act (“PSPM Act”), we have implemented internal policies, procedures and controls to mitigate money laundering/terrorism financing, including provision of appropriate training for our employees.

Since July 2020, we have developed and rolled out our in-house PSPM Act training for employees including senior management, which covers the overview of the PSPM Act, compliance requirements, consequences, internal SOPs, and work processes. We have conducted refresher sessions in FY2023.

Whistle Blowing Policy

Pursuant to Rule 1204 (18A) of the Catalist Rules, Management has put in place a whistle blowing policy and procedures fully endorsed by the Audit Committee and approved by the Board, through which employees of the Company may raise concerns about suspected malpractice in the matter of financial management and reporting, or misconduct within the Group. The Company has established a Whistleblowing Committee which includes the CEO and the Chairman of the Audit Committee to lead and manage the overall process, and ensures that the policy is regularly reviewed and remains relevant.

We had zero confirmed incidents of corruption in FY2023.

Target for FY2024

Zero confirmed incidents of corruption resulting in warranted sanctions or legal action

² A significant fine is defined as a fine of SGD 5,000 or more.

GOVERNANCE AND ECONOMIC PERFORMANCE

Customer Privacy (GRI 418-1)

Data security and privacy is a paramount concern to our Company. We are committed to safeguarding the personal data of our customers, especially of the challenges posed by an increasingly digital world. We are cognisant of the risks and negative impacts that may arise for our business and stakeholders if we fail to adequately protect the confidential and sensitive information of our customers, employees and the Company.

In Singapore, we are governed by the Personal Data Protection Act 2012, which provides a framework for safeguarding personal data. We have strengthened the Company’s networks and customer databases to prevent data breaches and loss. CCTV cameras are also installed in strategic places in our shops for physical security. We find that our employees are our best guardians, and we ensure our employees are provided regular training to build awareness.

In FY2023, we discovered that the e-commerce website of a subsidiary of the Group, Goldheart Jewelry Pte Ltd, had been compromised due to illegal access. We took immediate steps to mitigate any further illegal access and notified the Person Data Protection Commissioner and reported the incident to the police. We are working closely with the authorities and are diligently enhancing our security measures as well as implementing further safeguards to prevent similar incidents in the future.

Target for FY2024	Zero cases of substantiated complaints received concerning breaches of customer privacy
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Economic Performance (GRI 201-1)

In FY2023, Aspial Lifestyle distributed approximately 20.00% of our revenue to key stakeholders – 10.65% to employees, 1.25% to governments in countries where we operate, namely Singapore, and 8.10% to capital providers. Our operating cost for FY2023 was 8.06%. The economic value retained was approximately 71.94% of our revenue.

Direct economic value generated	SGD 471,580,708.64
Direct economic value distributed	SGD 132,329,485.31
Direct economic value retained	SGD 339,251,223.33

Target for FY2024	To achieve long-term sustainable growth and to increase shareholder value subject to market conditions
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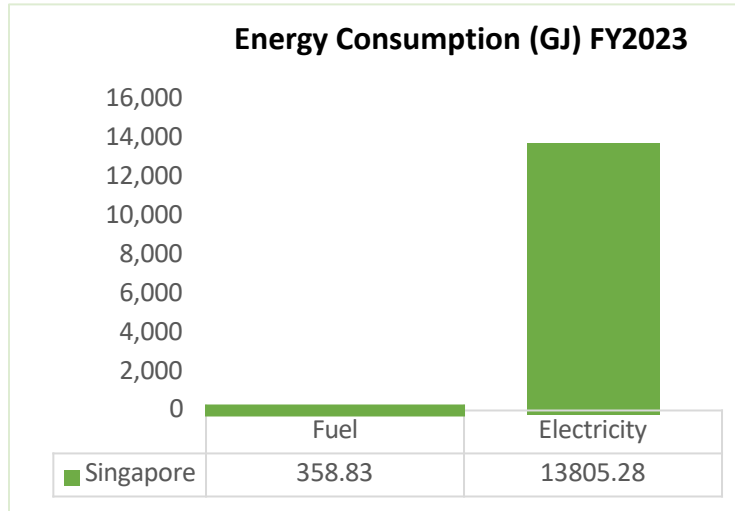
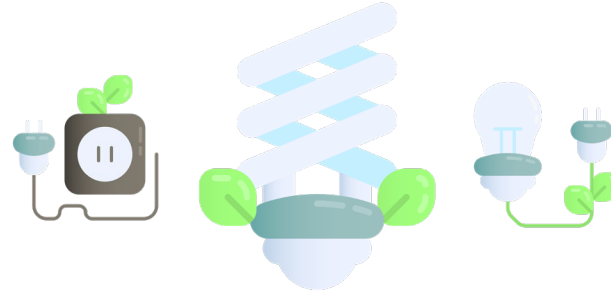
OUR ENVIRONMENTAL EFFORTS

We recognise that the environmental impact of our operations and are committed to minimising our footprint as part of our sustainability efforts. Our management approach focuses largely on energy efficiency which can also help to reduce operating costs, raise brand profile, create a competitive edge, and increase stakeholders' value. As such, we have embarked on efforts to measure and monitor the usage of our energy and emissions at the Group level in FY2023.

Energy Consumption and GHG Emissions (GRI 302-1, 305-1, 305-2, 305-4)

To align with the Singapore Government's objective of attaining net-zero emissions by 2050, we strive to contribute to this goal by conscientiously monitoring and reducing our energy consumed and greenhouse gas ("GHG") emissions. The majority of our energy consumed is from our retail outlets. Our overall energy consumption in FY2023 was 14,164.11 gigajoules ("GJ").

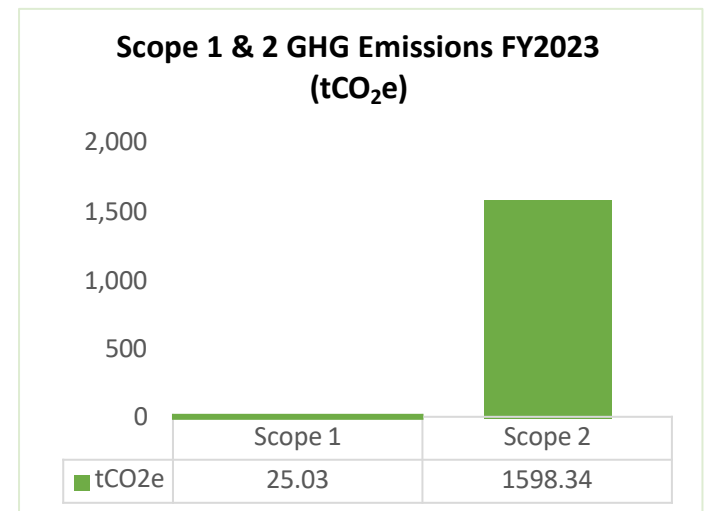
Energy Consumption (GJ)	Singapore
Fuel	358.83
Electricity	13,805.28
Total	14,164.11



Conversion factors are based on Emission Factors for Cross Sector Tools March 2017 – 2006 IPCC Guidelines for National Greenhouse Gas Inventories by Intergovernmental Panel on Climate Change ("IPCC").

Our overall Scope 1 and Scope 2 GHG Emissions amounted to 1,623.37 tonnes CO₂e ("tCO₂e"), most of it being from Scope 2.

Scope 1 & 2 GHG Emissions	tCO ₂ e
Fuel	25.03
Electricity	1,598.34
Total	1,623.37



The calculations are aligned with the principles of the GHG Protocol. Conversion factors for the above table are based on Emission Factors for Cross Sector Tools March 2017. Grid Emission Factors are sourced from Singapore Energy Market Authority (EMA).

OUR ENVIRONMENTAL EFFORTS

Our GHG Emissions Index (tCO₂e/SGD million revenue) was 3.44³ in FY2023. In light of the reorganisation of our Group in FY2022 which involved existing and newly acquired entities, we have not gathered sufficient data in order to quantify the comparison across the past financial years. The Group is in the midst of gathering information and will provide the comparison starting from the end of FY2026.

Our target is a reduction of GHG emissions of 10% by FY2030 from FY2023 as our baseline.

Reduction of Waste

All employees are encouraged to minimise waste such as paper usage at work by adhering to our paperless initiative of adopting digital documents instead of paper documents with the aim of reducing paper consumption.

We have established a paper consumption index for consistent tracking of paper consumption. The successful implementation of our paperless initiative has seen a significant decline in our paper consumption since FY2018.



³ In view of the fact that our scope of reporting has changed from FY2022 due to acquisition of entities, the GHG Emissions Index is not comparable with prior years.

OUR PEOPLE

At Aspial Lifestyle, our employees are passionate, committed and excel in what they do. In return, we recognise their efforts, provide enriching career opportunities and encourage a culture of continuous improvement. Our management approach to employment is centered around fair practices, employee development, diversity, and well-being, ensuring our team is equipped to deliver exceptional service while growing professionally and personally.

Employment (GRI 2-7, 401-1, 401-2)

Total no of Employees by Gender (FY2023)	By Employment Type		By Employment Contract		Total
	Full-time	Part-time	Permanent	Temporary/Contract	
Male	277	32	277	32	309
Female	575	34	575	34	609
Total	852	66	852	66	918

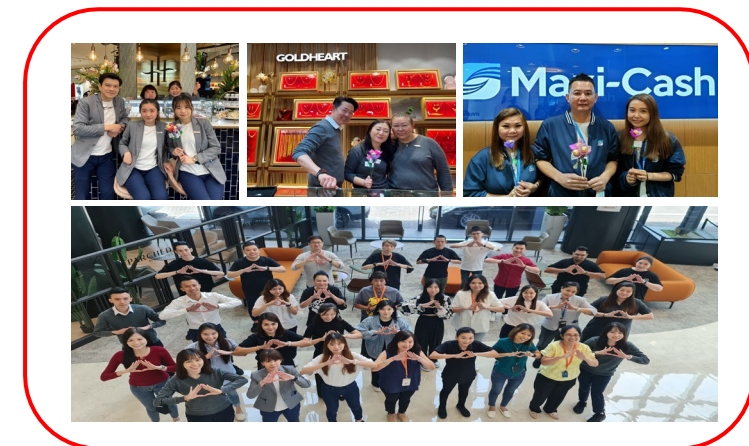
Aspial Lifestyle has a total of 918 employees as at the end of FY2023. This is an increase of 22.2% increase from the total of 751 employees as at the end of FY2022. This was due to the management decision to re-structure Aspial Group, as a result of which we transferred most of the employees to Aspial Lifestyle, from Aspial Corporate Services Pte Ltd (a subsidiary of the holding company, Aspial Corporation Limited), with effect from 1 January 2023.

We adhere to fair employment practices, ensuring all employees are treated with respect and dignity. This includes equitable hiring processes, competitive compensation, and transparent promotion policies. We strictly comply with labour laws and regulations, ensuring our employees' rights are always protected. Our Human Resource (“HR”) management principles and policies have been developed and established based on fair employment practices, with the goal of attracting, developing and retaining a motivated workforce. Our HR practices are guided by the Singapore Tripartite Alliance for Fair and Progressive Employment Practices.

Total No. of Employees by Gender, per Employment Type and Contract (FY2023)



← Employment Type → ← Employment Contract →



OUR PEOPLE

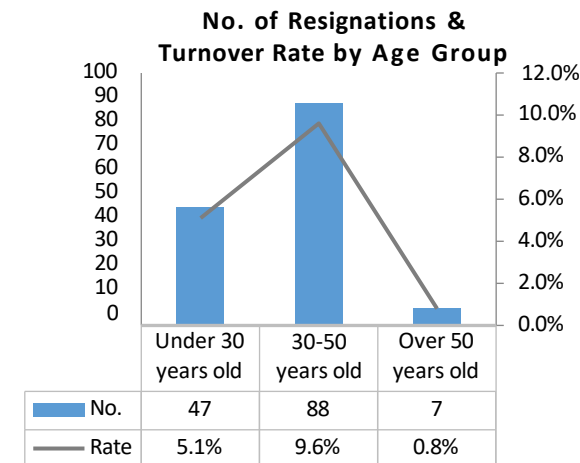
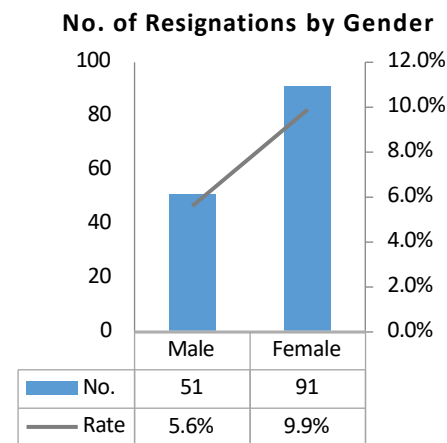
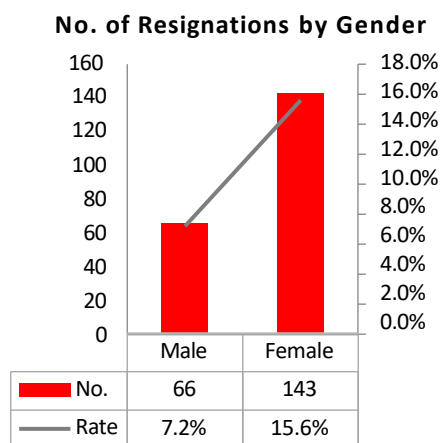
In FY2023, we had an overall turnover rate⁴ of 15.5% and a hiring rate of 22.8%. We shall continue to implement employee retention strategies such as compensation and benefits review, regular engagement sessions and opportunities for upskilling and reskilling.

New Hires by Gender	No.	Rate
Male	66	7.2%
Female	143	15.6%
Total	209	22.8%

New Hires by Age Group	No.	Rate
Under 30 years old	107	11.7%
30-50 years old	96	10.5%
Over 50 years old	6	0.6%
Total	209	22.8%

Resignation by Gender	No.	Rate
Male	51	5.6%
Female	91	9.9%
Total	142	15.5%

Resignation by Age Group	No.	Rate
Under 30 years old	47	7.2%
30-50 years old	88	15.6%
Over 50 years old	7	0.8%
Total	142	15.5%



Target for FY2024

To keep the employee turnover rate to below Singapore retail industry benchmark (Refer to MOM website)

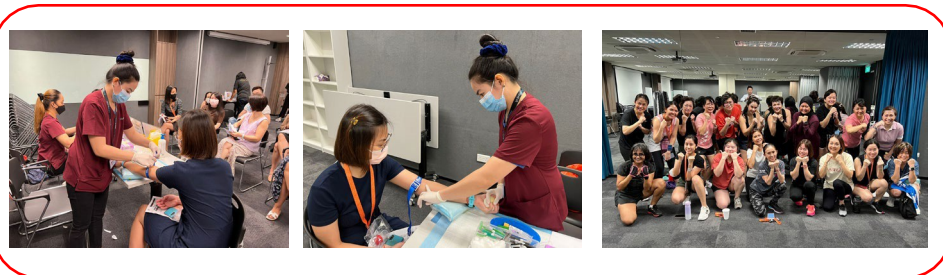
⁴ Turnover number and rate exclude contract workers whose contracts had ended and were not renewed amounting to a total of 35 employees.

OUR PEOPLE

Employment Benefits and Healthcare

The COVID-19 pandemic pushed us to accelerate our digital transformation and change the way we work. Our HR team led this transformation by reinforcing workforce abilities and improving candidate and employee experiences. To ensure employees' well-being, we have launched a wellness program, where they are provided with access to quality healthcare services and encouraged to participate in various wellness initiatives, health programmes and wellness talks.

All employees are entitled to consult the Company's appointed panel of medical practitioners or government polyclinics for normal sickness and are entitled to dental care and medical claims for any treatment including specialist treatments. There has been an improvement to benefits through the Integrated Health Plan (IHP) teleconsult options. We provide health screenings once every two years for all employees on a voluntary basis. We respect the privacy of our employees and information provided by our healthcare provider is only on an aggregated basis. We do not use employees' participation in health services or programmes as a criterion for our decision regarding employment or engagement of the employees.



Aspial Wellness Campaign 2023

Activities Booklet

Jun to Nov

I ♥ Aspial
Wellness Campaign
2023

**Wellness Campaign in
HR4Aspialites App**

CORPORATE PERKS

EMPLOYEES

IMMEDIATE
FAMILY

Target for FY2024 To improve employee feedback through the employee engagement survey (Voice of Aspialites)

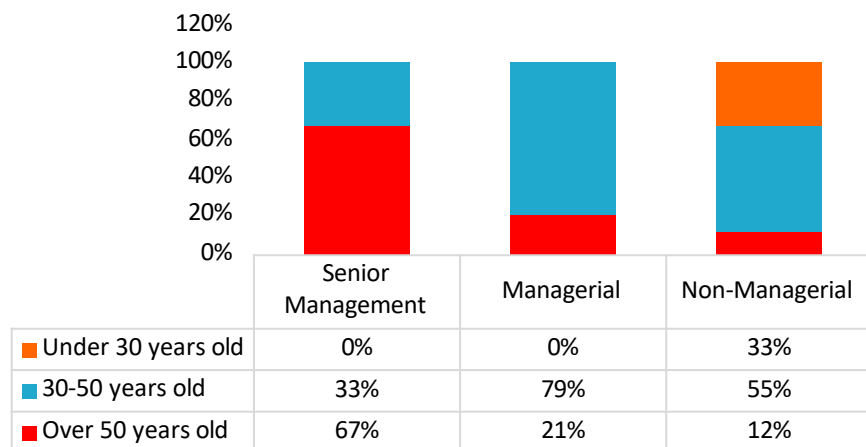
OUR PEOPLE

The Percentage of Employees per Employee Category, by Age Group⁶ shows that Over 50 years old comprise 67% of Senior Management.

Percentage of Employees per Employee Category, by Age Group	Under 30 years old	30-50 years old	Over 50 years old
Senior Management	0%	33%	67%
Managerial	0%	79%	21%
Non-Managerial	33%	55%	12%
Total	28%	58%	14%



Percentage of Employees per Employee Category by Age Group

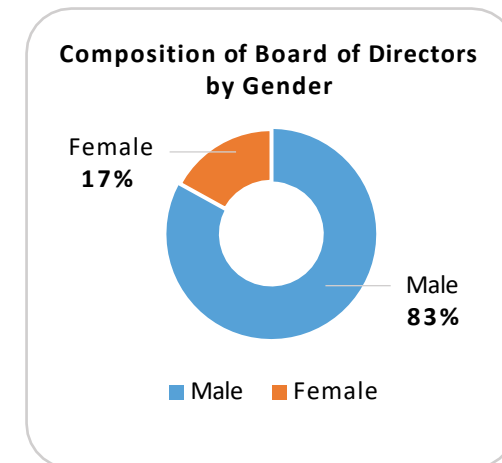
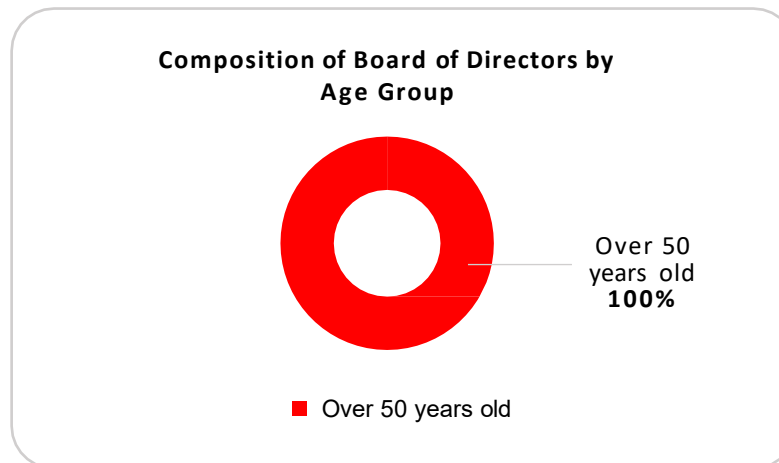


⁶ We have started reporting the Percentage of Employees per Employee Category by Age Group from FY2023 onwards. This breakdown was not reported in FY2022.

OUR PEOPLE

In FY2023, our Board of Directors comprised 17% female and 83% male members, with all members of the Board aged above 50 years. In our operations in Singapore, females form 27% of senior management, 56% of management, and 69% of non-managerial level staff. 58% of our staff are aged between 30-50 years old, 28% are aged below 30 years old, and 14% are aged above 50 years old.

Composition of Board of Directors	FY2023
Male	83%
Female	17%
Under 30 years old	0%
30-50 years old	0%
Over 50 years old	100%



Having aspirational representation goals that will help ensure we not only have diverse talent in leadership roles, but also a diverse talent pipeline for the future.

Target for FY2024 To enhance our efforts to promote equal opportunities for all, and to support a culture of diversity, equity and inclusion in the workplace



⁶ We have started reporting the Percentage of Employees per Employee Category by Age Group from FY2023 onwards. This breakdown was not reported in FY2022.

OUR PEOPLE

Training and Education (GRI 404-1)

We recognise that consistent and ongoing training is critical to maintaining a competitive, skilled, productive and motivated workforce. In FY2023, each employee received an average of 20.64 hours of training. Training requirements vary depending on the levels of management responsibilities.

In light of changing business requirements and opportunities and the variety of training methodologies, we will continue to revise our training curriculum and programme to align with the Group's objectives and to strive for effectiveness and efficiency in our training approach.

We have in place structured in-house employee engagement and training programmes to obtain employee feedback, facilitate and enhance employee motivation and encourage upskilling e.g. in the areas of leadership and people skills. In addition, we worked with external training service providers to upskill employees' technical competencies and in the area of digitalisation. Our Finance staff attended courses from ISCA, whereas our operations staff attended trainings to improve customer service. Internal trainings were provided by our innovations department when new solutions were launched, e.g. new functions for apps, new payment modes, etc.



OUR PEOPLE

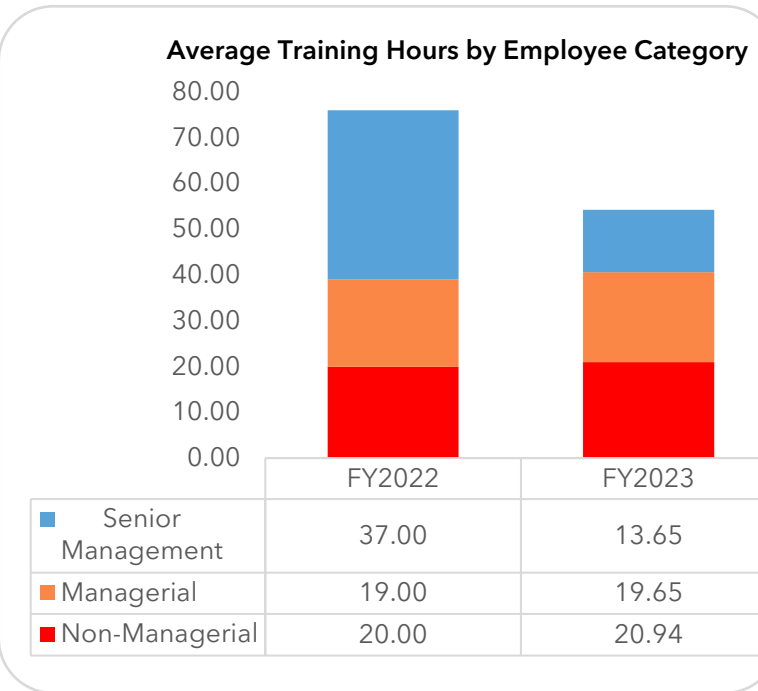
Training and Education (GRI 404-1)

In FY2023, Senior Management recorded an average of 13.65 hours of training, while managerial and non-managerial staff recorded an average of 19.65 hours and 20.94 hours of training respectively.

In FY2022, Senior Management clocked more average training hours at 37 hours due to compulsory attendance of the in-house Aspiat Leadership Framework course, which they were not required to attend in FY2023.

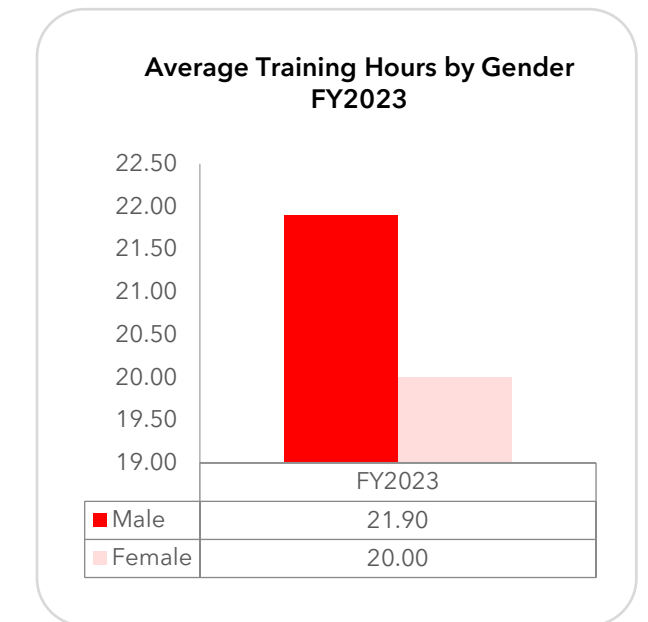


Average Training Hours by Employee Category	FY2022	FY2023
Senior Management	37.00	13.65
Managerial	19.00	19.65
Non-Managerial	20.00	20.94
Total	18.00	20.64



Average Training Hours by Gender	FY2023
Male	21.90
Female	20.00
Total	20.64

In FY2023, the average training hours was 21.90 for males and 20 for females.



Target for FY2024

To promote a strong learning culture from trainings that are relevant and help employees upskill to keep pace with changes in the business and technological environment

OUR PEOPLE

Occupational, Health & Safety

(GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-9)

We are committed to ensuring a safe and healthy environment for all our employees, as we recognise that our people are our most important asset. Neglecting their health and safety would not only be irresponsible and unethical but would also endanger our business performance. Aspiat Lifestyle strives for our work environment to be healthy and safe, in a manner that complies with all applicable occupational safety and health laws and standards.

Our employees are also encouraged to take ownership when it comes to health and safety. They are encouraged to make recommendations or suggestions to their respective managers or supervisors to improve health and safety in the workplace. In case of any event or accident, employees are expected to report the same to their direct supervisor or manager who will investigate the incident with relevant parties to identify the root cause and follow up with corrective action. At our operations in Singapore, all full-time employees are covered under the IHP plan which includes subsidised visits to panel clinic doctors and employee health insurance which has personal accident coverage as well as hospital and surgery coverage.

In FY2023 we did not have any recordable work-related injuries.



This year, we have started to align our disclosures with those recommended by the Task Force on Climate-related Financial Disclosures (“TCFD”). The TCFD recommendations has four elements – Governance, Strategy, Risk Management and Metrics & Targets. As our sustainability reporting matures, we plan to progressively disclose more in the future.

GOVERNANCE

- The Board of Director’s primary role is to protect and enhance long-term value for the Shareholders and ensuring that sustainability issues are part of the Company’s values and goals.
- The Board monitors and oversees progress on sustainability and climate-related risks and opportunities that meet shareholders’ expectations, and reviews significant issues raised.
- The Board is also kept updated on sustainable development issues with relevant trainings.
- The Board approves and endorses the Sustainability Report, which provides comprehensive sustainability disclosures.
- The Management implements the Company’s business and EESG strategies set by the Board.

STRATEGY

- The Company is taking significant steps towards curtailing GHG emissions by tracking their carbon emissions more diligently and shall disclose Scope 3 emissions in a phased manner.
- The Company will also explore the usage of scenario analysis in subsequent sustainability reporting.

RISK MANAGEMENT

- The Board, supported by the Audit Committees is responsible for overseeing risk management and internal controls including financial, operational, compliance and information technology controls.
- Our Risk and Compliance team has also implemented comprehensive internal controls on key operations.

METRICS & TARGETS

- The Company has prepared the Sustainability Report with reference to GRI Standards.
- The Company has also measured and disclosed Scope 1 and Scope 2 GHG emissions and related risks, and shall disclose Scope 3 emissions in a phased manner.
- The Company’s sustainability report will be submitted for review by our internal audit team.

GRI CONTENT INDEX

Statement of Use	Aspial Lifestyle Limited has reported the information in this GRI content index for the period 1 January 2023 to 31 December 2023 with reference to the GRI Standards.		
GRI 1 used	GRI 1: Foundation		
GRI Standard	Disclosure		Location (Page No.)
GRI 2: General Disclosures 2021	2-1	Organisational details	Pg 2 of Annual Report FY2023
	2-2	Entities included in the organisation's sustainability reporting	2
	2-3	Reporting period, frequency and contact point	2
	2-4	Restatements of information	13
	2-7	Employees	10
	2-27	Compliance with laws and regulations	6
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	7
GRI 205: Anti-Corruption 2016	205-3	Confirmed incidents of corruption and actions taken	6
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	8
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	8
	305-2	Energy indirect (Scope 2) GHG emissions	8
	305-4	GHG emissions intensity	9
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	11
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	12
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	18
	403-2	Hazard identification, risk assessment, and incident investigation	18
	403-3	Occupational health services	18
	403-4	Worker participation, consultation, and communication on occupational health and safety	18
	403-5	Worker training and occupational health and safety	18
	403-6	Promotion of worker health	18
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	18
403-9	Work-related injuries	18	
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	16 to 17
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	13 to 15
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	7