

FY2022 SUSTAINABILITY REPORT

CHARTING SUSTAINABLE GROWTH



OXPAY FINANCIAL LIMITED
(COMPANY REGISTRATION NO.
200407031R)

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This sustainability report has been prepared by the Company and its contents have been reviewed by the Company's sponsor, ZICO Capital Pte. Ltd. (the "Sponsor"), in accordance with Rule 226(2)(b) of the Singapore Exchange Securities Trading Limited ("SGX-ST") Listing Manual Section B: Rules of Catalyst.

This sustainability report has not been examined or approved by the SGX-ST and the SGX-ST assumes no responsibility for the contents of this sustainability report, including the correctness of any of the statements or opinions made or reports contained in this sustainability report.

The contact person for the Sponsor is Ms. Goh Mei Xian, Director, ZICO Capital Pte. Ltd. at 77 Robinson Road, #06-03, Robinson 77, Singapore 068896, telephone (65) 6636 4201.

Board Statement

Dear Stakeholders,

OxPay Financial Limited (the “**Company**”, together with its subsidiaries, the “**Group**” or “**OxPay**”) is pleased to present its second Sustainability Report (the “**Report**”) for the financial year ended 31 December (“**FY**”) 2022.

The Board of Directors (the “**Board**”) and the senior management of the Company (the “**Senior Management**”) recognise the importance of ensuring that our sustainability practices are integrated into our business strategy, and are effective in enhancing our operational performance and building a resilient and adaptable business. This sustainability report summarises our sustainability strategies, achievements and performance throughout the financial year, with a focus on the Economic, Environmental, Social and Governance (“**EESG**”) aspects that we have identified to be material to the Group’s business and key stakeholders in FY2022.

Being the first digital payment services firm to be listed on the Catalist board of the Singapore Exchange, we have initiated our effort in expanding the business segments and geographical footprint in different ASEAN countries since FY2021. As part of our continuous effort to expand steadily in the market for e-commerce and digital payment services on a global platform, OxPay intends to leverage the Group’s assets, partnerships, and client portfolio to expand and propel business growth.

At OxPay, we recognise the role we play in advancing sustainable development, and we are committed to promoting sustainable business practices throughout our operations. Over the reporting period, we have continued to integrate sustainability into our business strategy and operations, with a focus on reducing our environmental impact, promoting the responsible use of digital payments, ensuring a safe and inclusive workplace for our employees and maintaining a high standard of corporate governance.

The Group would like to take this opportunity to express our gratitude and appreciation to our stakeholders for their continued support as we progress in our sustainability journey. We remain committed to working alongside our stakeholders to develop a sustainable business model while creating long-term value for our stakeholders.

Warmest Regards,

Ching Chiat Kwong

Non-Executive Non-Independent Chairman

28 April 2023

Koh Jin Kit

Managing Director

About this Report

Reporting Scope

This Report focuses on the Group's EESG strategies, initiatives, and performance of our operations in Singapore, where we are headquartered, as well as our other core markets, namely Malaysia and Thailand, for the period from 1 January 2022 to 31 December 2022. As the Group maintains a non-controlling interest in our Indonesian affiliate, we will not be covering their EESG performance data within the scope of this Report.

Reporting Framework

We have prepared this Report in accordance with the Global Reporting Initiative ("GRI") Universal Standards 2021, which provides a comprehensive framework for reporting on our sustainability performance, thereby increasing transparency and accountability to our stakeholders. We have observed all relevant GRI reporting principles in ensuring the quality and proper presentation of the contents of this Report.

This Report has also been prepared in adherence to the Rules 711A and 711B of the Singapore Exchange Securities Trading Limited ("SGX-ST") Listing Manual Section B: Rules of the Catalist ("Catalist Rules") and all applicable provisions set out in Practice Note 7F of the Catalist Rules on sustainability reporting.

The SGX-ST has mandated that effective for the financial year commencing on or after 1 January 2022, all issuers must include climate-related disclosures on a "comply or explain" basis in their annual sustainability reports. Such disclosures must follow the recommendations of the Task Force on Climate-related Financial Disclosures ("TCFD").

For FY2022, we have not complied with and have opted to adopt the "explain" approach for the requirement to include climate-related disclosures consistent with the TCFD recommendations in our sustainability approach, as we are still in the process of familiarising ourselves with the TCFD recommendations.

Data Assurance

We have yet to seek external assurance for this Report. We have relied on our internal processes and verification to ensure that the data and information presented in this Report are accurate. Internal review on the Company's sustainability reporting processes has been conducted by our internal auditor.

Accessibility and Feedback

The digital format of this Report can be found on SGXNet and on our Company's corporate website at <https://oxpayfinancial.com/downloads/>. We value your feedback in shaping our sustainability policies, practices and initiatives. You may share with us your insights and suggestions via: ir@oxpayfinancial.com.

Corporate Profile

Being an online-to-offline financial services technology provider with a fully integrated platform which allows both online and offline merchants to run and grow their businesses easily, we are primarily focused on the provision of merchant payment services (“MPS”) and digital commerce enabling solutions (“DCES”) on servicing merchants in the retail, transportation, and food and beverage industries.

MPS – The Group provides payment processing services through its unified platform and smart software, which can be (a) installed onto or integrated with any smart devices (including mobile phones, tablets, and smart point-of-sales (“POS”) terminals) for merchants with physical stores or (b) integrated into websites and applications of online merchants.

DCES – The Group provides ancillary services, such as the sale/lease of smart POS terminals, provision of proprietary and licensed software-as-a-service, white-labelling of its proprietary or licensed software, development of bespoke software for its merchants, and tokenisation/detokenisation services.

As part of our goal to establish ourselves as a regional player in the global payment industry, OxPay is currently licensed to operate in four geographical markets, namely Singapore, Malaysia, Indonesia and Thailand. OxPay operates in Singapore, Malaysia and Thailand via subsidiaries whereas it operates via an associated company in Indonesia.



Our Sustainability Approach

In achieving our primary objective to promote the sustainable growth for our merchants and establish an ethical, inclusive and resilient business in the long term, our sustainability strategy focuses on our following key pillars:



Sustainability Governance

We acknowledge that a robust governance structure is key in protecting our stakeholders' interests while securing the growth and development of the Group.

The Board plays a vital duty to provide oversight over the sustainability programme, strategies and commitments of the Group, and collaborates with Senior Management to foster the sustainability initiatives throughout the organisation. As at the date of this Report, all Directors have also attended the mandatory Sustainability Training to equip themselves with basic knowledge on sustainability matters, in compliance with the enhanced sustainability reporting rules enforced by the Singapore Exchange.

The roles and responsibilities of the Board and Senior Management with regards to management of our sustainability programme are outlined as follows:

Board of Directors

- Consider sustainability issues in the Group's business and strategy
- Provide clear strategic direction on sustainability-related matters
- Determine the EESG factors identified as material to the Group's business
- Validate all identified material EESG factors for their continued relevance and significance to the business and our stakeholders
- Oversee the management and monitoring of all identified material EESG factors
- Assess the Group's sustainability performance and provide suggestions on areas of improvements
- Ensure the adequacy of the Group's sustainability reporting processes

Senior Management

- Systematically assess all relevant risks and opportunities to identify, rank and prioritise material EESG factors
- Oversee sustainability matters within the Group, including the reporting and monitoring of EESG-related issues
- Ensure that all identified material EESG factors are monitored on an ongoing basis and properly managed
- Implement sustainability initiatives that are well-aligned with the Group's strategic direction
- Establish internal controls to manage the organisation's impacts on the economy, environment, and people

Please refer to our FY2022 Corporate Governance Report, published as part of the FY2022 Annual Report, for more details on our governance structure and composition, nomination and selection processes and remuneration policies for Board members, as well as OxPay's overall risk management framework.

Stakeholder Engagement

Stakeholder engagement is a critical component of our sustainability strategy, and we are committed to listening to and engaging with our stakeholders to understand their perspectives, needs, and expectations. We have identified our key stakeholders as being those who have a significant impact on the Group, and *vice versa*, which includes our employees, customers, contractors and suppliers, shareholders and investors, as well as government and regulators. These stakeholder groups play a vital role in formulating the corporate strategies to guide our long-term growth and development.

In FY2022, we continued to engage with our key stakeholders through various channels to address their interests and priorities on EESG-related matters, as summarised below.

Stakeholder Groups	Engagement Channels	Engagement Frequency	Stakeholders' Expectations
Employees	<ul style="list-style-type: none"> • Training • Performance appraisal • Regular check-ins and one-on-one meetings with direct supervisors 	<ul style="list-style-type: none"> • Ongoing • Annual • Regularly 	<ul style="list-style-type: none"> • Supportive and empowering work environment • Fair employment practices
Customers	<ul style="list-style-type: none"> • Enquiry calls • Know-your-customer checks • Tracking of customers' complaints 	<ul style="list-style-type: none"> • Ongoing • Ongoing • Ongoing 	<ul style="list-style-type: none"> • Pricing and quality of products and service offerings • Enhanced user experience
Contractors and Suppliers	<ul style="list-style-type: none"> • Supplier evaluation forms • Meetings and discussions 	<ul style="list-style-type: none"> • Annual • Regularly 	<ul style="list-style-type: none"> • Competitive pricing and transparent tender process • Compliance with terms and conditions
Shareholders and Investors	<ul style="list-style-type: none"> • Corporate website • Annual General Meeting • Annual Report • Sustainability Report 	<ul style="list-style-type: none"> • Ongoing • Annual • Annual • Annual 	<ul style="list-style-type: none"> • Financial performance • Corporate governance • Long-term business strategies
Government and Regulators	<ul style="list-style-type: none"> • Meetings and dialogues • Annual Report • Sustainability Report 	<ul style="list-style-type: none"> • Ongoing • Annual • Annual 	<ul style="list-style-type: none"> • Regulatory compliance • Corporate governance • Sustainable business practices

Materiality Assessment

We have assessed that the EESG factors identified in FY2021 remain material and significant to our internal and external stakeholders in FY2022. With due consideration given to the feedback we have received from our various stakeholders, we have determined that the material topics that were identified last year remain relevant to our business and stakeholder interests.

The process for determining the material topics is outlined below:



Identify

EESG factors were shortlisted based on their relevance to OxPay's business model, strategies and operations.



Rate

Each of the identified EESG factors were evaluated based on its potential impact on the Group and the degree of stakeholder interest in the issue.



Prioritise

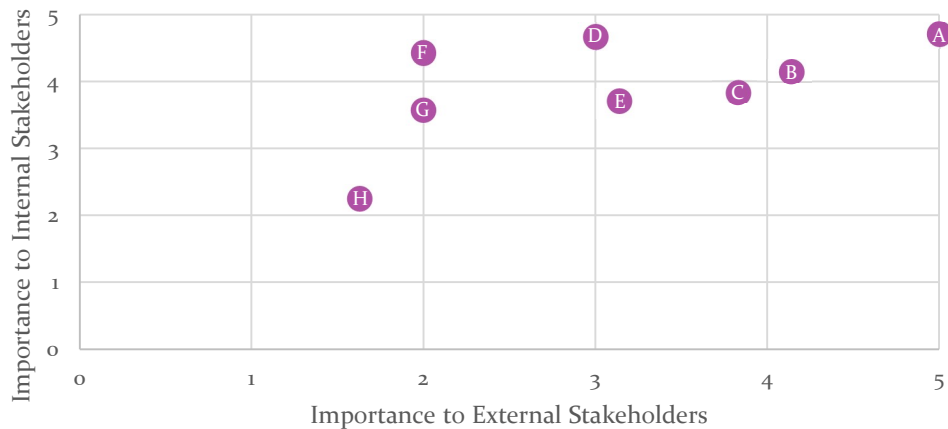
Management personnel sorted the topics on a materiality matrix based on their overall importance to our internal and external stakeholders.



Validate

EESG factors determined to be material to OxPay's business and stakeholders were approved by the Board.

Materiality Matrix



Prosperity and Growth	Ethics and Governance
[D] Economic Performance	[A] Customer Data Privacy [B] Cyber Security [C] Anti-Corruption [E] Code of Conduct
Our People	Our Environment
[F] Training and Education [G] Fair Employment Practices	[H] Energy Usage

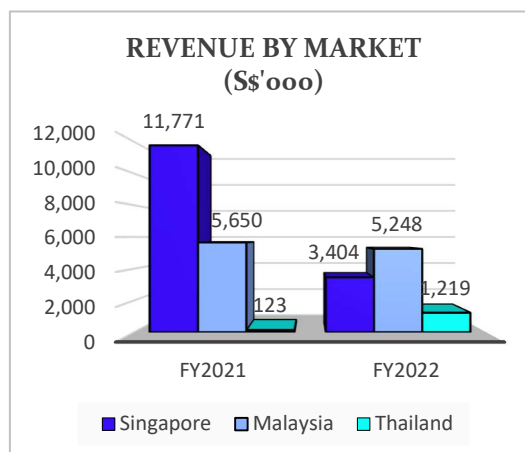
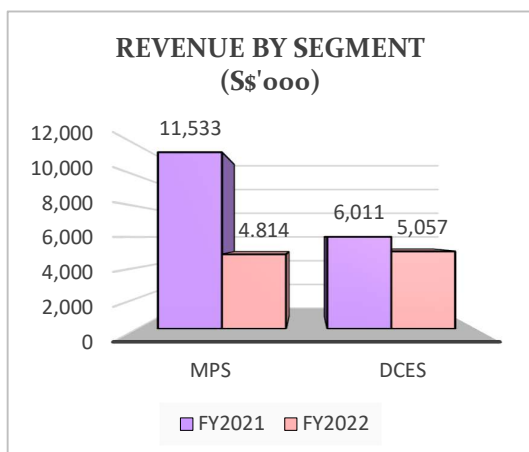
Prosperity and Growth

Economic Performance

The easing of the COVID-19 pandemic and the subsequent relaxation of restrictions have enabled businesses and individuals to resume more normal activities. While there is a global shift towards contactless payment options in view of the safer and more convenient payment methods, the growth in the digital payments industry is relatively steady throughout FY2022.

As set out in the graphs below, the Group's revenue declined by 43% decline, from S\$17.5million in FY2021 to S\$9.9million in FY2022 due mainly to the loss of a key merchant in Singapore, who contributed significantly to the Group's MPS business segment. This decline in the Group's revenue contributed to a 75% decline in the Group's gross profit, where the gross profit decreased from S\$10.3million in FY2021 to S\$2.6million in FY2022.

Our administrative expenses decreased by S\$2.8million, from S\$8.3million in FY2021 to S\$5.5million in FY2022. The decrease in administrative expenses was mainly due to the absence of one-time RTO listing expenses of S\$3.4million, though this was partially offset by the increase in employee compensation and professional services fees. The Group also received a total of S\$404,000 in government grants in FY2022 as compared to S\$217,000 in FY2021.



Please refer to the Company's FY2022 Annual Report for more information on our financial performance in FY2022.

In FY2022, OxPay continued to execute the following “E-Growth” strategies, which were formulated over the past year, to achieve consistent growth in the digital payments and e-commerce sectors.

Expand Customer Base

- With notable achievements in entering into new partnership agreements with Payslow and IOU Pay in FY2021, OxPay is committed to exploring more opportunities as part of the initiative to expand the customer base.

Enhance Products and Services

- Apart from the ShopeePay and Rabbit LINE Pay (Thailand) initiatives executed in FY2021, we continue exploring options for enhancing our offerings of the products and services on our secured intergrated payment platform.

Extend Geographical Reach

- With our current presence in Singapore, Malaysia, Indonesia and Thailand, our ambition to become the market player in the global payment sector does not diminish. The Group is seeking to further position itself in the ASEAN markets of Cambodia and the Philippines through the international payment alliances with players in the respective regions.

We are pleased to announce that there were no customer complaints received during FY2022 and we target to maintain this record in the coming years.

Ethics and Governance

Code of Conduct

OxPay's Code of Conduct (the "Code") is in place to guide our employees in upholding the highest standards of personal and corporate integrity, and to ensure strict adherence to all relevant laws and regulations in the jurisdictions where we operate. All employees are required to acknowledge that they have read and understood the Code upon joining the Company and annually thereafter, or when the Code is updated.

Formal disciplinary action, up to and including termination of employment, will be taken as and when employees are found to have engaged in unethical conduct or malpractices in addition to any criminal liabilities they may face under the law. In FY2022, the Group had zero reported cases of non-compliance with all applicable laws and regulations and we are committed to maintaining this record for FY2023 and beyond.

Anti-Corruption

Similar to FY2021, we keep in mind the significance of safeguarding our business operations, employees and assets against fraud risks and unethical practices. We remain committed to upholding the utmost levels of professional ethics and integrity in all aspects and adopted zero-tolerance policies towards dishonesty, corruption as well as fraudulent behaviours.

The Group's Whistleblowing Policy, physically posted on a notice board at the Company's premises, outlines the procedures for employees to report any concerns or complaints regarding financial and ethical issues encountered such as insider trading, employee misconduct, discrimination, unsafe work practices and corruption to the Audit Committee. The policy aims to prevent financial and non-financial losses, as well as negative impact on the Group's reputation. The email address for submission of reports is stated in the Whistleblowing Policy which can be found on the Company's corporate website at <https://oxpayfinancial.com>.

The concerns or complaints received will be directed to the respective responsible person-in-charge according to their type and nature, with the Audit Committee overseeing the submitted concerns or complaints. The whistle blowers can rest assured that all information disclosed, including their identity, will remain confidential. Upon conducting investigations, should the Group uncover evidence of a violation that substantiates the allegations, appropriate remedial action proportionate to the severity of the offense will be taken.

In FY2022, we are pleased to announce that there were no confirmed cases of corruption, fraud or any other form of criminal conduct, and our target for FY2023 and beyond is to maintain this good track record.

Cyber Security

In view of the nature of the digital payments industry, the security of the information systems and cyber security systems is of utmost importance in protecting customer confidence and loyalty.

The Group continues to review the information security policy developed to ensure that it is updated in demonstrating effectiveness in securing the computer systems and networks from the risk of data theft or cyber-attacks. We adopt the Technology Risk Management Guidelines established by the Monetary Authority of Singapore in our cyber security practices, which provide a framework of risk management principles and best practices in establishing effective technology risk governance and oversight as well as maintaining information technology and cyber resilience.

We ensure that vulnerability scans and penetration tests on our information technology environment are conducted periodically in assessing the readiness of our cybersecurity programme, as well as the effectiveness of the remedial action to be taken in the event of an incident. These exercises are further enhanced with other policies and practices such as data encryption, audit log management, firewall deployment and antivirus protection. Our business continuity and disaster recovery plan are formulated to minimise downtime and mitigate the aftermath of any unfortunate incident which might result in detrimental impact to the Group. We are audited annually for our compliance with the Payment Card Industry Data Security Standard, by an auditor registered with the Payment Card Industry Security Standards Council.

The Group targets to maintain its record of having zero cybersecurity breaches for FY2023 and beyond, as we continually bolster the strength of our information systems, computer systems, and networks.

Customer Data Privacy

As highlighted in our FY2021 Sustainability Report, we are not involved in the handling or storage of our customers' personal data. Nevertheless, we value the importance of safeguarding the personal information of our employees as well as other external stakeholders.

Apart from the Group's Personal Data Protection Policy, formulated in accordance with the Personal Data Protection Act ("PDPA") of Singapore, the Group has implemented additional measures including launching an e-learning platform to educate the employees on the importance of safeguarding their personal information, and providing regular updates through the intranet to ensure all employees are made aware of the latest updates regarding the Group's Personal Data Protection Policy.

Throughout the reporting period, the Group has not identified any cases of data breaches nor received any substantiated complaints related to such incidents. We are proud to have maintained this track record and remain committed to upholding the trust that our customers and employees have placed in us.

We target to continue to maintain zero cases of data breaches and zero substantiated customer privacy complaints received for FY2023 and beyond.

Our People

In OxPay, we recognise that our employees' expertise and skills are crucial in driving sustainable success. To retain our workforce, we are committed in establishing a holistic human capital strategy and implementing appealing talent attraction policies and procedures.

Fair Employment Practices

At the heart of the Group's employee retention policy is our commitment to promoting diversity and providing equal opportunities and benefits to all employees, regardless of their age, gender, race, marital status, nationality or religion as we recognise that each individual brings unique capabilities and perspectives that contribute to our success.

The Company recognises that diversity in the composition of the Board will provide a broader range of insights and perspectives needed to attain strategic objectives and sustainable development. As such, the Company has in place a Board Diversity Policy that sets out the framework and approach for the Board to set its qualitative and measurable quantitative objectives for achieving diversity, and to periodically assess the progress in achieving these objectives. The Company is committed to ensuring that the Board comprises Directors who, as a group, provide an appropriate balance and mix of skills, industry and business experience, gender, age, ethnicity and culture, and other distinguishing qualities. Aside from skill diversity, the NC also reviewed other aspects of diversity such as age and race and was satisfied that the Board and the Board committees comprise Directors who, as a group, provide an appropriate balance and mix of skills, knowledge, talents, experience, and other aspects of diversity in FY2022.

As of the date of this Report, the wrongful dismissal incident from FY2021 has been fully resolved. In the reporting period since, we have strengthened and fortified our employment policies and procedures to prevent similar incidents from happening in the future. Please refer to the FY2021 Sustainability Report and the corporate announcement on SGXNet dated on 22 September 2022 for further details.

We also strive to ensure fairness and equity in the recruitment process, employee retention and remuneration package for all our employees. Some crucial aspects of our fair wages and comprehensive benefits include life insurance, healthcare, disability and invalidity coverage, parental leave and opportunities for stock ownership. During FY2022, there was five employees entitled to parental leave.

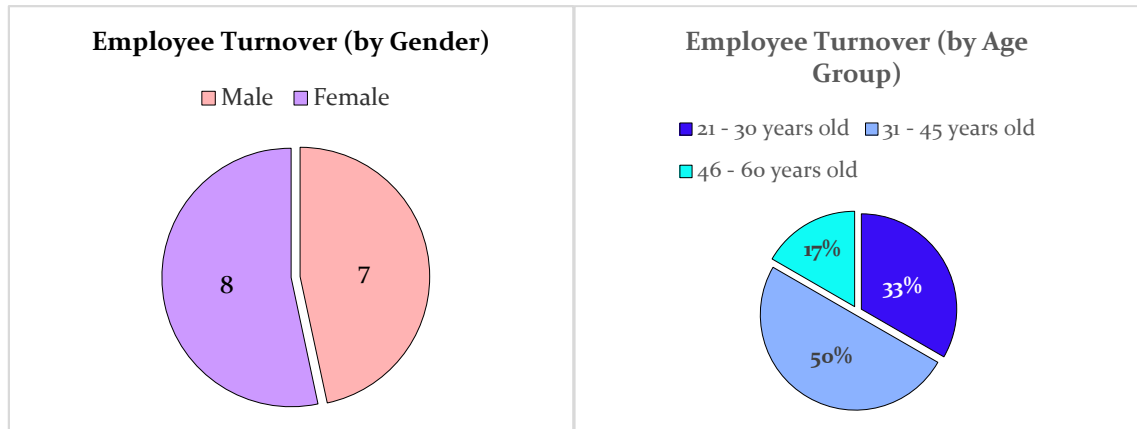
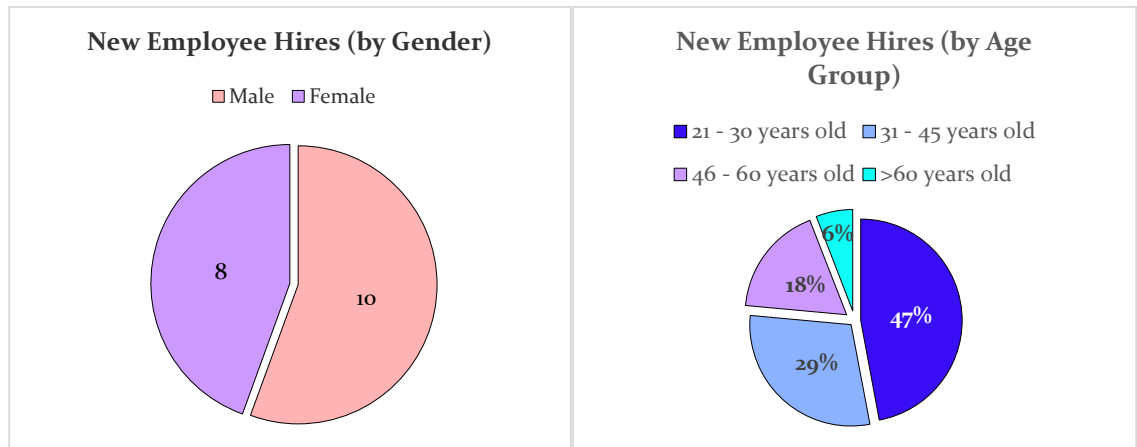
The Group upholds a zero-tolerance approach against any form of workplace harassment, bullying and discrimination. In the event of any reported incidents, the human resource department will promptly investigate and take appropriate actions to address such behaviour. In FY2022, we are pleased to announce that there were no reported incidents of any form of workplace harassment, bullying and discrimination, and our target for FY2023 and beyond is to maintain this good track record.

Please refer to key metrics on our employee data, as detailed below.

Gender	FY2021 Number of Employees	FY2022 Number of Employees
Male	22	24
Female	14	15
Total	36	39

Type of Employment	FY2021 Number of Employees		FY2022 Number of Employees	
	Male	Female	Male	Female
Full Time	22	14	24	14
Part Time	-	-	-	1
Total	22	14	24	15

Country	FY2021 Number of Employees	FY2022 Number of Employees
Singapore	24	27
Malaysia	7	8
Thailand	5	4
Total	36	39



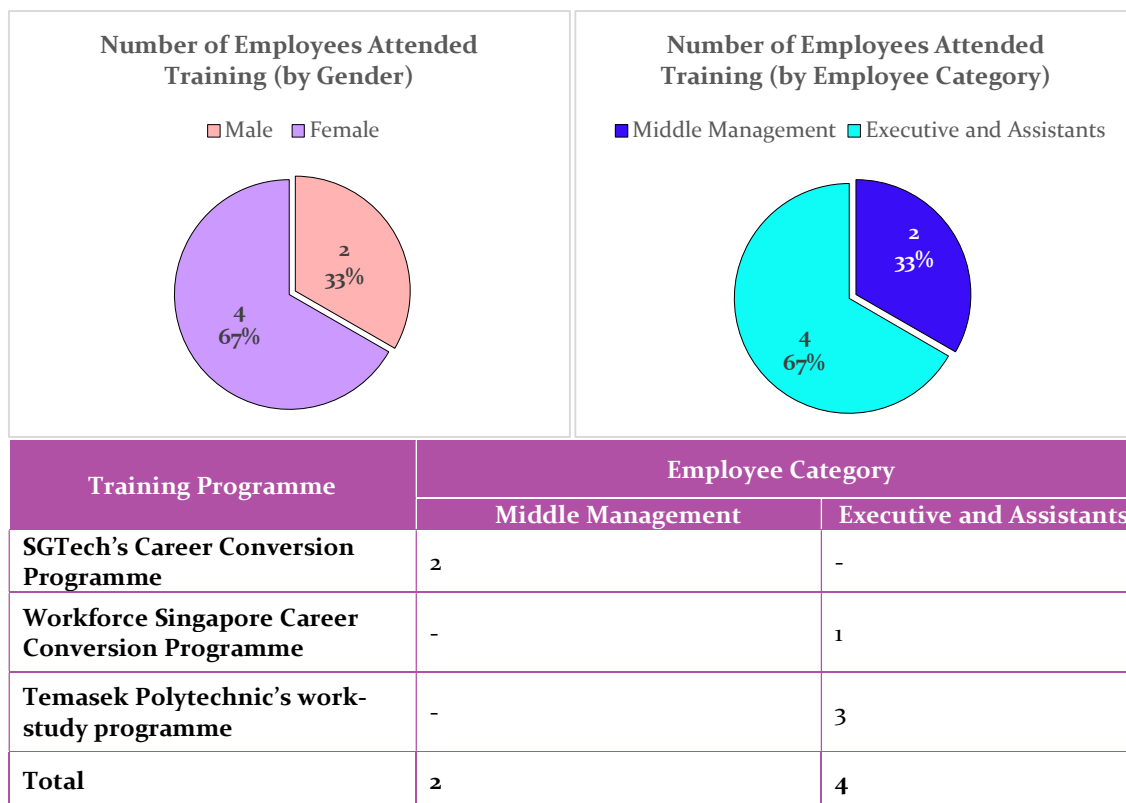
Training and Education

As part of our effort in upskilling our employees, we offer various types of vocational trainings and courses to employees from different management levels in order to increase employees' job satisfaction.

At OxPay, the departmental heads assign key performance indicators (“KPIs”) for each employee, which help in quantifying their workload and describing their performance output. If the employees are unable to meet their KPIs, they will be directed to participate in our in-house performance improvement programme. This involves meetings between the employee and the departmental head to identify the root causes of poor performance, set clear expectations for improvement, and discuss necessary corrective actions on a weekly, quarterly, half yearly and yearly basis as deemed necessary.

We have continued to show our support for Temasek Polytechnic’s Work-Study Certificate Programme for fresh ITE graduates by offering students on-the-job training at our Singapore office. We are pleased to have had the opportunity to provide mentorship for the 3 students who participated in this programme in FY2022 (FY2021: 4 students). As testament to our support for lifelong learning, a few of our employees also participated in the Workforce Singapore and SGTech’s Career Conversion programme.

Please refer to key metrics regarding the Group’s training and education initiatives, as detailed below.



Our Environment

Energy Usage

As a digital payments fintech company, we rely on electricity from the grid to power our daily operations, and this makes up the majority of our environmental footprint.

The Group endeavours to reduce its energy consumption by implementing various measures such as putting up notices in our offices and sending periodic emails to remind employees to be mindful of their energy usage. Furthermore, we have adopted flexible work arrangements since the COVID-19 pandemic, which has led to a decrease in energy consumption and business travel.

The breakdown of the Group's overall energy consumption by geographic region is shown in the table below.

Energy Consumption (kWh)	FY2021	FY2022
Singapore	26,677	22,651
Malaysia	7,034	6,858
Thailand	132	800
Total	33,843	30,309

In FY2022, OxPay consumed a total of 30,309 kilowatt-hours (“kWh”) of energy (FY2021: 33,843 kWh). Following from this figure, our energy intensity ratio amounted to 777 kWh per employee (FY2021: 940 kWh per employee). This marked a 10% decrease in total energy consumption and a 17% decrease in the energy intensity ratio over the reporting period.

We target to progressively improve upon our environmental performance, by replacing expired or non-functional lighting fixtures and office equipment with energy-efficient alternatives where possible. As the Company continues to grow and expand, we aim to maintain our energy intensity ratio at approximately $\pm 5\%$ in the medium term.

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