



**2019**  
SUSTAINABILITY  
REPORT



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

*This sustainability report 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 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 Mr Ong Hwee Li (Tel: 6232 3210) at 1 Robinson Road #21-00 AIA Tower, Singapore 048542.*

# 1 Message from the CEO/Board Statement



On behalf of the Board of Directors, we are pleased to present our Sustainability Report for the financial year ended 31 December 2019 (“FY2019”), which highlights the progress and achievements of the Group’s sustainability journey during the financial year, with particular focus on our commitment to working alongside with our valued stakeholders to build a sustainable business based on our resilience, adaptability and innovation.

At Maxi-Cash Financial Services Corporation Ltd (“Maxi-Cash” or the “Company”, and together with our subsidiaries, the “Group”), we firmly believe that building a sustainable business is vital to our continued success and that we must be fully accountable for our impact on the environment, our customers, our people and our community.

The delivery of sustainable results is a critical aspect of our ability to remain as a strong and financially stable company. Acknowledging this helps to put into focus our commitment to the principles laid out in our Corporate Sustainability Policy. Our responsibility to the society is to ensure that sustainable practices are incorporated into every link of our value chain. We must meet the needs not only of our customers, employees and the community we operate in, but also those of our environment and our future generations.

This report provides details about our sustainability practices and performances and how we have met our responsibilities with our key stakeholders during FY2019.



## 2 About the Group

Maxi-Cash currently operates pawnshop and/or retail outlets comprising of 46 locations in shopping malls, heartland neighbourhoods and MRT stations. The Group offers the following services:

- (i) financial services in the form of pawnbroking;
- (ii) the retail and trading of pre-owned jewellery, watches and other luxury goods, and new jewellery through its pawnshops and retail outlets; and
- (iii) providing secured lending.

For details of our Group and outlets, please refer to our website <https://maxi-cash.com/> or pages 75 to 76 of our annual report for FY2019 ("Annual Report").



## 3 About the Report

### 3.1 REPORTING SCOPE

This report covers the sustainability practices and performance of the Group in FY2019, for the period from 1 January 2019 to 31 December 2019. The scope and all material topics disclosed in this report are applicable to our operations in Singapore.

### 3.2 REPORT METHODOLOGY

We have chosen the Global Reporting Initiative's ("GRI") Standards Sustainability Reporting Guidelines. Our data are reported in good faith and to the best of our knowledge.

We did not seek external assurance for this report.

### 3.3 REPORTING STRUCTURE

This report is structured to reflect the interests of our key stakeholders. We have identified four key stakeholder groups, namely, future generations, employees, customers and suppliers.

The information regarding the basis for our reporting boundaries and our materiality assessment is provided in Section 5.

Together, this report has been prepared in accordance with the GRI standards: Core Option, as well as the SGX Guide to Sustainability Reporting for Listed Companies. Relevant sections in the report are referenced in the GRI Content Index provided in Section 8.

### 3.4 REPORT CONTACT AND FEEDBACK

Thank you for your interest in our Sustainability Report. We welcome and value your feedback on the contents of this report and encourage you to contact us through the following channels:

- In writing to:  
Corporate Sustainability Committee  
Maxi-Cash Financial Services Corporation Ltd  
55 Ubi Avenue 3 #03-01  
Singapore 408864
- Via our contact page at [www.maxi-cash.com/support/contact-us](http://www.maxi-cash.com/support/contact-us)

This report is provided in PDF format only and is available for download on the following page of our website: [www.maxi-cash.com/about-us/#investor-relations](http://www.maxi-cash.com/about-us/#investor-relations)

## 4 Corporate Profile

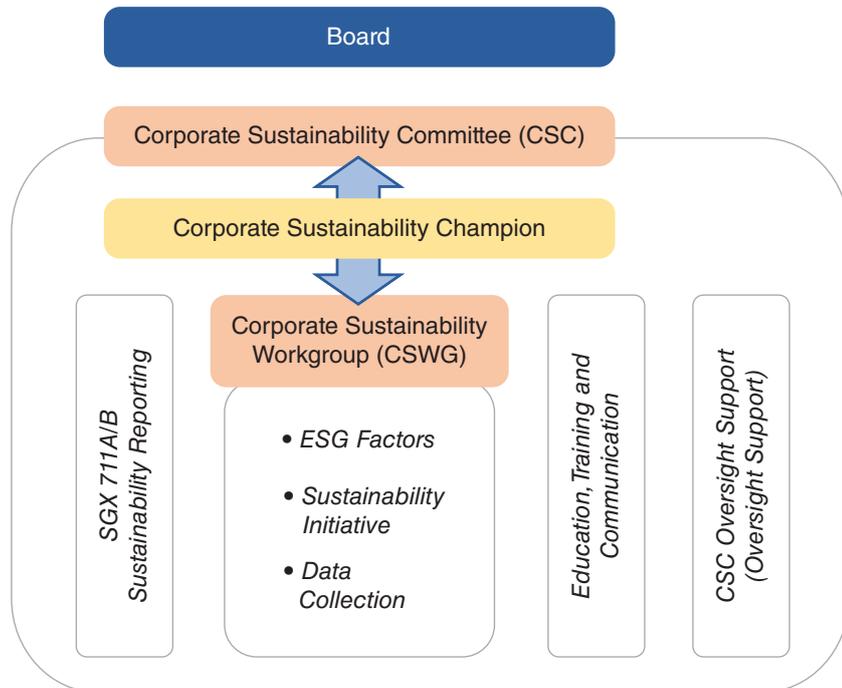
### 4.1 MISSION AND VALUES

Our mission to deliver quality products and services through our leadership in:

- Learning and innovation
- Brand building
- Value added partnerships with customers, suppliers, business partners and employees

### 4.2 GOVERNANCE

Our Board of Directors (the “Board”) oversees 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 our Chief Executive Officer (“CEO”) and includes other designated senior executives.



### 4.3 ETHICS AND COMPLIANCE

Being a listed company on the Catalist board of the SGX-ST, we are managed to the highest standards of corporate governance as required under the Catalist Rules. Our corporate governance framework covers ethics and compliance through a Code of Conduct as well as action guidelines which are to be adhered by the officers and employees across the Group. Every new employee is introduced to our Code of Conduct and our policies on ethics and compliances, which includes areas such as anti-corruption. Communication channels are in place to enable all employees and individuals engaged in business activities report complaints of unethical behaviour. We have a designated officer who maintains a register of incidences regarding ethics and compliance issues, and escalates to the top management where appropriate.

## 5 Integrating Sustainability Into Our Business

We believe corporate social responsibility is a key driver towards long-term sustainability.

### 5.1 SUSTAINABILITY MANAGEMENT FRAMEWORK

We performed an analysis on our business and operation models as the basis for our stakeholder mapping and materiality assessment. Through our analysis, we identified four (4) key stakeholder groups and their respective material issues are presented in this report.

### 5.2 KEY STAKEHOLDERS AND MATERIAL ISSUES

We have a regular review, assessment and feedback process in relation to Environmental, Social and Governance (“ESG”) topics. We identify and review material issues that are most relevant and significant to the Group and our stakeholders.

Stakeholders	Material Issues	Significance
Future Generations	<ul style="list-style-type: none"> <li>Reduction of carbon emissions through minimisation of energy consumption</li> </ul>	Sustainability agenda relevant to our business is through curbing carbon emission.
Employees	<ul style="list-style-type: none"> <li>Employee well-being through workplace health &amp; safety and work life balance</li> <li>Regular training of employees on critical skillsets to sustain competitiveness</li> </ul>	An ethical and professional working environment is crucial in cultivating a corporate culture which motivates our employees.
Customers	<ul style="list-style-type: none"> <li>Customer data privacy</li> <li>Customer satisfaction and customer-centric approach</li> </ul>	To ensure quality and safety of our services and products to our customers.
Suppliers	<ul style="list-style-type: none"> <li>Environmental, labour and human rights impact in the supply chain</li> </ul>	To favour those suppliers who share our commitment to our sustainability goals.

### 5.3 AWARDS AND ACHIEVEMENTS

The Group’s retail and trading business (Maxi-Cash Retail Pte. Ltd.) attained CaseTrust Accreditation from the Consumer Association of Singapore (“CASE”) since October 2015. The accreditation reaffirms the Group’s commitment to fair trading and transparency to consumers.

The Group’s pawnbroker business is a member of Singapore Pawnbrokers Association since 2009.



## 6 Stakeholder Engagement

We have identified key stakeholder groups that are instrumental to the Group's success. It is crucial to include and align the needs of these stakeholders in our business decisions so that we can better strengthen our relationships with them.

Key Stakeholders	Management Approach	Initiatives	Outcomes and Responses	Boundaries
<b>Future Generations</b>	Prevailing laws & regulations on environment, Waste Recycling/ Management	Our internal standard operating policies	Reduce paper consumption through digital filing and documentations, waste and chemicals disposal by recycling company	Singapore Operations
<b>Employees</b>	Code of Conduct, Training and Career Development, Safe and Conducive Work Environment	Staff Communication Sessions, Staff Feedback Process, Staff Exit Interviews	Training Programmes, Annual Performance Appraisal, Induction programmes, Volunteer and community activities	Singapore Operations
<b>Customers</b>	Customer Relationship Management System, Data Security for Customer Information	Customer Feedback Process, Competitive Benchmarking Survey, Customer Data Protection Awareness and Education Program	Customer Complaints and Compliments Statistics/ Trending, Create and Engage Brand Ambassadors	Singapore Operations
<b>Suppliers</b>	Supplier Selection and Regular Review Process	Feedback and Communication with Suppliers through Supplier Performance Review	Regular and open communication, meetings and discussions about expectations and deliverables	Singapore Operations

## 6 Stakeholder Engagement

### 6.1 PROTECTING OUR ENVIRONMENT FOR THE FUTURE GENERATIONS

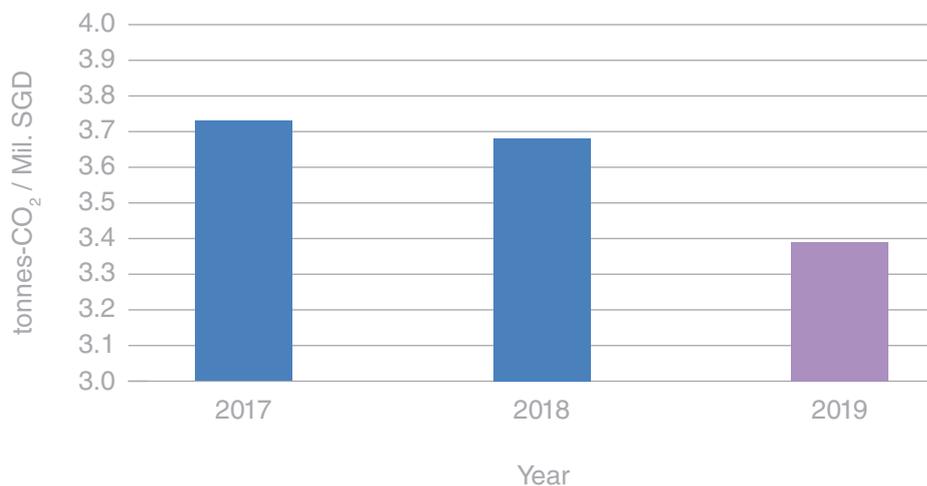
#### 6.1.1 REDUCTION OF CARBON FOOTPRINT

We recognise that the effective management and monitoring of our carbon footprint can reduce operating costs, raise brand profile, create a competitive edge and increase stakeholders' value. Our carbon footprint is measured in terms of Greenhouse Gas ("GHG") emission. However, GHG emission is an absolute measure of how much carbon dioxide equivalent (CO<sub>2</sub>e) is emitted. Our GHG emission is predominantly indirect (Scope 2) emission that result from the electricity used. We have insignificant direct (Scope 1) emission, and we do not include the GHG emissions generated by our suppliers (Scope 3).

Considering the changes and dynamics of our business and operations, we have established our GHG emission efficiency index for consistent tracking of carbon footprint over time. To this end, we have set a target for GHG emission efficiency improvement of 23% from our FY2017 level by FY2030. Our target for GHG emission improvement is 2% per year. Although various business lines and operations account for different percentages of GHG emissions across the Group, they all support and have aligned their environmental objectives accordingly.

In FY2019, our GHG emission efficiency index stands at 3.45. In comparison to our base year FY2017 index at 3.73, it is a 7.5% improvement towards our target by FY2030. For more details on the GHG emission efficiency index, please refer to Section 7.1 of the Sustainability Report.

**GHG Carbon Emission Index**



## 6 Stakeholder Engagement

### 6.1.2 REDUCTION OF PAPER CONSUMPTION

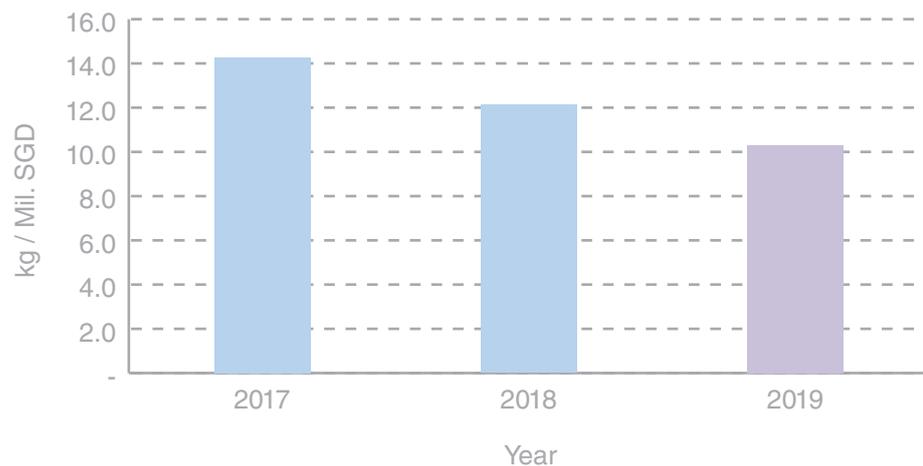
All our employees are encouraged to minimize paper usage at work by adhering to our paperless initiative.

We encourage all employees to adopt digital documents instead of paper documents with an aim to further reduce paper consumption.

Considering the changes and dynamics of business and operations, we have established our paper consumption index for consistent tracking of paper consumption over time. Due to the successful implementation of our paperless initiative, we have recorded a significant improvement in our paper consumption since FY2018. Hence, we would like to revise our paper consumption improvement target from 23% to 30% by 2030. Our target for paper consumption improvement is about 0.2% per year. Although various business lines and operations account for different percentage of paper consumption across the organisation, they have aligned their environmental objectives accordingly.

In FY2019, we consumed a total of 2,330 kg of paper, 100% of which are either Forest Stewardship Council (FSC) certified, Programme for the Endorsement of Forest Certification (“PEFC”) certified, ecological responsibility or made from KHAN-NA, which promotes energy and water efficiency throughout the mill, the former is by following a “Waste Not, Want Not” principle where all tree waste from pulp and paper production are turned into renewable biomass power, while the latter through the recycling of waste water to be reused within the mill. Our paper consumption index stands at 10.3. In comparison to our base year FY2017 index at 14.3, it is a 28.0% improvement.

**Paper Consumption Index**



## 6 Stakeholder Engagement

### 6.2 CARING FOR OUR EMPLOYEES

#### 6.2.1 OUR APPROACH

Our people are our most valuable resource and investing in their professional development is vital to our business sustainability. Our goal is to establish work ethics among our employees, which is in line with our core values and code of conduct. They are the foundation upon which we build all our business initiatives and conduct our day-to-day activities.

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.

#### 6.2.2 EMPLOYMENT PRACTICES

Our employment practices focus on maximizing the strength of our employees by providing equal opportunities based on merits, and helping our employees to develop strength through our comprehensive training and development programme.

##### 6.2.2.1 THE TRIPARTITE GUIDELINES ON FAIR EMPLOYMENT PRACTICES

We have adopted the best practices in our HR management. Our HR practices are guided by the Singapore Tripartite Alliance for Fair and Progressive Employment Practices. The Singapore Tripartite Alliance comprises the Ministry of Manpower, Singapore National Employers Federation and National Trades Union Congress.

##### 6.2.2.2 COMMUNICATIONS

As the Group grows, effective and open communications across the Group is crucial to ensure continuous alignment of objectives of the employees and the organisational objectives. We have achieved this through our various communication sessions customized based on the target employees. Communication sessions for our managers are held on a regular basis. Agendas covered at these sessions are customized to the target functional scope of the managers.

##### 6.2.2.3 EMPLOYEE FEEDBACK

We value our employees’ expertise in their areas of responsibilities. Therefore, their feedback is important for the improvement of overall management and operation of the Group. Through various established processes of employees’ engagement, such as employee’s objective setting, performance review, as well as exit interviews in the case of resignations, we will be able to gather valuable feedback for the continuous improvement of the Group.

In addition, the Group’s whistle-blowing policy provides a transparent channel for employees to report any concern or complaint regarding any improper accounting or financial matters, internal controls, disclosure of information, conflict of interest, insider trading, or any other areas involving fraud, corruption and misconduct of employees. The public, customers and stakeholders can also report possible improprieties or provide other feedback through the Company’s website at <https://maxi-cash.com/>.

## 6 Stakeholder Engagement

### 6.2.2.4 CAREER DEVELOPMENT AND TRAINING

We recognise that consistent and ongoing training is critical to maintaining a competitive, skilled, productive and motivated workforce.

In FY2019, each employee received an average of 16 hours of training. We recognised that the training requirements vary depending on the levels of management responsibilities. Each senior manager recorded an average of 13 hours of training, while managerial and non-managerial staffs recorded an average of 14 hours and 21 hours of training respectively. 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.

Average Training Profile

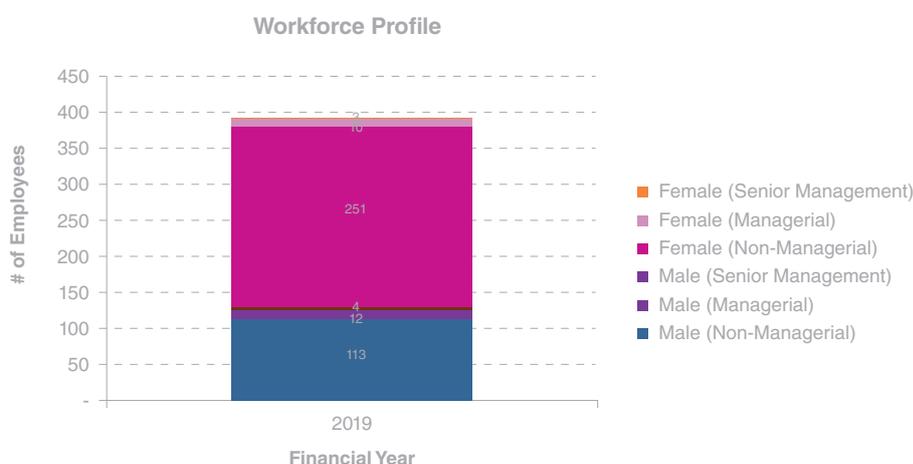


## 6 Stakeholder Engagement

### 6.2.3 WORKFORCE DIVERSITY

We employ qualified candidates without any discrimination against age, gender, race, marital status, nationality or religion. We are committed to maintaining a talented, dedicated and diverse workforce and to providing equal opportunities in employment.

In FY2019, 264 (67%) of our employees were female and 129 (33%) employees were male. In terms of management function, 13 females (45%) and 16 males (55%) held managerial positions, while 251 females (69%) and 113 males (31%) held non-managerial positions. The male to female ratio of managerial and non-managerial positions were 1:1 and 1:2 respectively.



### 6.2.4 EMPLOYEE BENEFITS

All non-managerial employees in Singapore are covered by the Employment Act, which provides basic employment terms and working conditions including contract requirements, remuneration, working hours, overtime, rest days and annual leave entitlement. We offer competitive compensation and attractive employee benefits to attract and retain the best talent in order to grow the Group's business.

#### 6.2.4.1 RETIREMENT AND HEALTHCARE

The Group has presence in various geographic locations where there are various local laws and regulations on pension and healthcare for employees. Our HR management practices comply with applicable laws and regulations in those countries we operate. We provide medical coverage for employees.

### 6.2.5 SAFETY AND HEALTH IN THE WORKPLACE

We are committed to workplace safety and health, and we take precautions to prevent occupational injuries among our employees. We believe that safe work conditions boost work morale.

### 6.2.6 INDIVIDUAL RIGHTS

Respecting and protecting basic human rights is fundamental to all our Group's operations.

In FY2019, none of our workforce was covered by a collective bargaining agreement. There are no incidents of forced labour, child labour or young workers identified across the Group, and no human rights-related grievances have been reported.

## 6 Stakeholder Engagement

### 6.3 FOCUSING ON OUR CUSTOMERS' NEEDS

#### 6.3.1 OUR APPROACH

Safety in our premises is always our priority.

#### 6.3.2 PRODUCT QUALITY AND SAFETY

Reliability and quality of our products are of paramount importance to us. Health and safety of our customers is always our priority. To ensure product safety for our customers, we have in place a set of key quality assurance processes to ensure compliance with regulations and international standards. We aim to totally eliminate product safety incidents so as to foster a 'Safety First' culture through employee training and quality control.

The Group's retail and trading business (Maxi-Cash Retail Pte. Ltd.) attained CaseTrust accreditation from the CASE since October 2015. The accreditation reaffirms the Group's commitment to fair trading and transparency to consumers.

#### 6.3.3 DATA SAFETY AND PRIVACY

Ensuring safety and privacy of our customers' data is of great priority to us. We have a well-established Personal Data Protection Act ("PDPA") Policy to protect the privacy of such sensitive data.

### 6.4 PARTNERING OUR SUPPLIERS

#### 6.4.1 OUR APPROACH

We strive to encourage our suppliers to adopt sustainable practices. Supplier selection requires our key suppliers to disclose their sustainability practices.

#### 6.4.2 SUPPLIER SELECTION

We select our key suppliers based on criteria such as quality of products and services, competitiveness of pricing and financial health. We will require our suppliers to disclose their sustainable business practice. Sustainable business practice is one of the key criteria in our supplier selection.

## 7 Performance Table

### 7.1 ENERGY USAGE AND CO<sub>2</sub> EMISSIONS

Direct and indirect CO<sub>2</sub> emissions as measure in GHG emissions are measured in tonnes (t-CO<sub>2</sub>) and kilowatt Hours (kWh), from electricity and fuel consumed. The electricity and fuel that we purchase are both from non-renewable sources.

As our business and operations grow over time, our GHG emissions and electricity consumption will vary. To ensure consistency and comparability of the GHG emission and electricity consumption measures over time, we have created a GHG emission index and electricity consumption index for our performance monitoring. The index adjusts the GHG emissions and electricity consumption for the size of our activities. We normalize the amount of GHG emissions and electricity consumption by the size of our revenue which we use as a proxy of the size of our activities. The GHG emission index is measured in t-CO<sub>2</sub> per SGD million and the electricity consumption index is measured in kWh per SGD million.

	PERFORMANCE		
	FY2017	FY2018	FY2019
<b>GHG Emission Index (t-CO<sub>2</sub>/million SGD)</b>	3.73	3.69	3.45
<b>Electricity Consumption Index (kWh/million SGD)</b>	7,682	7,638	7,141
<b>FY2019 Performance</b>	<p>FY2017 was our first year of reporting the performance. For performance tracking purpose, we will use FY2017 data as our base for our performance tracking towards our FY2030 goals.</p> <p>As of FY2019, the GHG emission index stands at 3.45 and the electricity consumption index stands at 7,141, which is 7.5% and 7.0% respectively improvement from the base year.</p>		

## 7 Performance Table

### 7.2 PAPER CONSUMPTION

We capture the data for paper consumption by the number of reams of paper used. One ream of paper is equivalent to 500 sheets of paper. To ensure consistency and comparability across various paper sizes, such as A3 and A4 papers, we measure the paper consumption by the weight of paper used which is adjusted for the various sizes and quality of paper.

As our business and operations grow over time, the paper consumption patterns will vary. We have devised a paper consumption index for our performance monitoring. The index adjusts the paper consumption for the size of our activities. We normalize the amount of weights of paper consumed by the size of our revenue which we use as a proxy of the size of our activities. The paper consumption index is measured in kilograms per SGD million.

	PERFORMANCE		
	FY2017	FY2018	FY2019
<b>Paper Used for Office Printing</b>			
<b>Total Weight of Paper Consumed (kg)</b>	2,689	2,431	2,330
<b>Total Weight of Paper from FSC certified, PEFC certified, ecological responsibility or KHAN-NA Paper Consumed (kg)</b>	2,689 100%	2,431 100%	2,330 100%
<b>Paper Consumption Index (kg/million SGD)</b>	14.3	11.9	10.3
<b>FY2019 Performance</b>	<p>FY2017 was our first year of reporting the performance. For performance tracking purpose, we will use FY2017 data as our base for our performance tracking towards our FY2030 goals.</p> <p>As of FY2019, the Paper Consumption Index stands at 10.3, which is a 28.0% improvement from the base year adhering to the Company's paperless initiative which was started in 2017.</p>		

## 7 Performance Table

### 7.3 EMPLOYMENT PROFILE

	PERFORMANCE		
	FY2017	FY2018	FY2019
<b>Total Employees</b>	375	412	393
<b>Men: Women ratio in non-managerial positions</b>	1:2 (Total = 375)	1:2 (Total = 412)	1:2 (Total = 393)
<b>Men: Women ratio in managerial positions</b>	1:1 (Total = 375)	1:1 (Total = 412)	1:1 (Total = 393)
<b>FY2019 Performance</b>	FY2017 was our first year of reporting the performance. As of FY2019, the Men: Women ratio in non-managerial and managerial positions stand at 1:2 and 1:1 respectively, which remains the same from the previous year. We will continue to strive to maintain our current performance.		

### 7.4 EMPLOYEES ENGAGEMENT AND TRAINING

	PERFORMANCE		
	FY2017	FY2018	FY2019
<b>Average Training Hours per Employee</b>	18.0	19.0	16.0
<b>FY2019 Performance</b>	FY2017 was our first year of reporting the performance. As of FY2019, the average training hours per employee stands at 16 hours, which is a 11.1% reduction from the base year as the Company focuses on on-the-job training. We will continue to strive to improve our current performance.		

### 7.5 CUSTOMER FEEDBACK

	PERFORMANCE		
	FY2017	FY2018	FY2019
<b>Customer Compliments</b>	1	3	1
<b>Customer Complaints</b>	8	18	21
<b>Compliments vs. Complaints ratio</b>	1:8	3:18	1:21
<b>FY2019 Performance</b>	As of FY2019, the Compliments vs. Complaints ratio stands at 1:21. We will continue to strive to improve our current performance.		

## 8 GRI Content Index

This report is prepared in accordance with the Global Reporting Initiative (GRI) Standards Core option. We did not seek external assurance for this report.

N.B.: AR = Annual Report, SR = Sustainability Report (i.e. this report)

GRI REFERENCE		DISCLOSURE	RESPONSE
<b>GENERAL STANDARD DISCLOSURE</b>			
<b>Organisation Profile</b>	102-1	Name of the organisation	SR cover page
	102-2	Activities, brands, products, and services	AR Page 4-6
	102-3	Location of headquarters	AR Page 54, SR Page 4
	102-4	Location of operations	AR Page 54, 75-76
	102-5	Ownership and legal form	AR Page 54, 75-76, 112-113
	102-6	Markets served	AR Page 4-6
	102-7	Scale of the organisation	AR Page 54
	102-8	Information on employees and other workers	SR Section 6.2.2
	102-9	Supply chain	SR Section 6.4, 6.4.1
	102-10	Significant changes to the organisation and its supply chain	No significant changes
	102-11	Precautionary Principle or approach	SR Section 4.2, 4.3, 5, 5.1, 6, 6.2.1, 6.3.1, 6.4.1
	102-12	External initiatives	SR Section 5.3
	102-13	Membership of associations	SR Section 5.3
<b>Strategy</b>	102-14	Statement from senior decision-maker	SR Section 1
<b>Ethics and Integrity</b>	102-16	Values, principles, standards, and norms of behaviour	AR Page 15-38 (Corporate Governance Report), SR Section 4.1, 4.3
<b>Governance</b>	102-18	Governance structure	AR Page 15-38 (Corporate Governance Report)
<b>Stakeholder Engagement</b>	102-40	List of stakeholder groups	SR Section 6, 6.1, 6.2, 6.3, 6.4
	102-41	Collective bargaining agreements	None of our workforce was covered by collective bargaining agreements
	102-42	Identifying and selecting stakeholders	SR Section 6
	102-43	Approach to stakeholder engagement	SR Section 6
	102-44	Key topics and concerns raised	SR Section 5.2, 6

## 8 GRI Content Index

GRI REFERENCE		DISCLOSURE	RESPONSE
<b>Reporting Practice</b>	102-45	Entities included in the consolidated financial statements	<i>AR Page 75-76</i>
	102-46	Defining report content and topic boundaries	<i>SR Section 3.1, 3.2, 3.3</i>
	102-47	List of material topics	<i>SR Section 5.2</i>
	102-48	Restatements of information	<i>No Significant Changes</i>
	102-49	Changes in reporting	<i>No Significant Changes</i>
	102-50	Reporting period	<i>SR Section 3.1</i>
	102-51	Date of most recent report	<i>Published on 30 May 2019</i>
	102-52	Reporting cycle	<i>SR Section 3.1</i>
	102-53	Contact point for questions regarding the report	<i>SR Section 3.4</i>
	102-54	Claims of reporting in accordance with the GRI Standards	<i>SR Section 3.2</i>
	102-55	GRI content index	<i>SR Section 8</i>
	102-56	External assurance	<i>SR Section 3.2</i>
<b>ECONOMIC</b>			
<b>Economic Performance</b>	201-1	Direct economic value generated and distributed	<i>AR Page 2</i>
	201-2	Financial implications and other risks and opportunities due to climate change	<i>SR Section 6.1</i>
	201-4	Financial assistance received from government	<i>AR Page 69</i>
<b>Anti-corruption</b>	205-1	Operations assessed for risks related to corruption	<i>SR Section 5.2</i>
	205-2	Communication and training about anti-corruption policies and procedures	<i>SR Section 4.3</i>
	205-3	Confirmed incidents of corruption and actions taken	<i>There is no confirmed incident noted</i>
<b>Anti-competitive Behaviour</b>	206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	<i>There is no incident noted.</i>

## 8 GRI Content Index

GRI REFERENCE		DISCLOSURE	RESPONSE
<b>ENVIRONMENT</b>			
<b>Energy</b>	302-1	Energy consumption within the organisation	<i>SR Section 6.1</i>
	302-4	Reduction of energy consumption	<i>SR Section 6.1, 7.1</i>
<b>Emissions</b>	305-1	Direct (Scope 1) GHG emissions	<i>SR Section 6.1, 7.1</i>
	305-2	Energy indirect (Scope 2) GHG emissions	<i>SR Section 6.1, 7.1</i>
	305-3	Other indirect (Scope 3) GHG emissions	<i>SR Section 6.1, 7.1</i>
	305-5	Reduction of GHG emissions	<i>SR Section 6.1, 7.1</i>
<b>Environmental Compliance</b>	307-1	Non-compliance with environmental laws and regulations	<i>There is no incident noted</i>
<b>SOCIAL</b>			
<b>Labor/Management Relations</b>	402-1	Minimum notice periods regarding operational changes	<i>No minimum notice period</i>
<b>Training and Education</b>	404-1	Average hours of training per year per employee	<i>SR Section 6.2.2.4, 7.4</i>
	404-2	Programs for upgrading employee skills and transition assistance programs	<i>SR Section 6.2.2.4, 7.4</i>
<b>Diversity and Equal Opportunity</b>	405-1	Diversity of governance bodies and employees	<i>SR Section 6.2.3</i>
<b>Non-discrimination</b>	406-1	Incidents of discrimination and corrective actions taken	<i>There is no incident noted</i>
<b>Human Rights Assessment</b>	412-2	Employee training on human rights policies or procedures	<i>SR Section 6.2.2.1, 6.2.6</i>
<b>Public Policy</b>	415-1	Political contributions	<i>There is no political contribution noted</i>
<b>Customer Health and Safety</b>	416-1	Assessment of the health and safety impacts of product and service categories	<i>SR Section 6.3.2</i>
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	<i>There is no incident noted</i>
<b>Marketing and Labelling</b>	417-2	Incidents of non-compliance concerning product and service information and labelling	<i>There is no incident noted</i>
	417-3	Incidents of non-compliance concerning marketing communications	<i>There is no incident noted</i>
<b>Customer Privacy</b>	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<i>There is no incident noted</i>
<b>Socioeconomic Compliance</b>	419-1	Non-compliance with laws and regulations in the social and economic area	<i>There is no incident noted</i>

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