



Corporate Social Responsibility
Snapshot
2021

<https://robocash.group/>

ROBOCASH GROUP AND ESG

At Robocash Group, we are mindful of **ecological, social and governance** (ESG) issues, working towards leaving a positive impact on the world around us

Environmental

- Climate change and carbon emissions
- Deforestation
- Energy efficiency
- Waste management

Social

- Customer satisfaction
- Data protection and privacy
- Gender and diversity
- Employee engagement
- Community relations
- Human rights
- Labor standards

Governance

- Transparent governance
- Audit committee structure
- Bribery and corruption
- Lobbying
- Executive compensation
- Ethics and Compliance

OUR SUSTAINABILITY GOALS

ENVIRONMENT

by 2024

0%

net carbon emissions

- Reaching **carbon and waste neutrality** status through lowering an environmental impact and optimised resources consumption



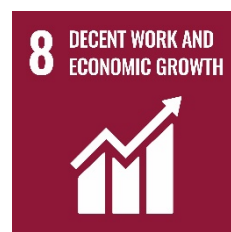
WORKPLACE

by 2024

60%

eNPS

- Creating policies that ensure **healthy working conditions**
- Increase the quality of the employee psychological climate from **80% to 100%**



COMMUNITY

by 2024

2.2 Bn

USD in issued loans

- Decreasing the **financial inclusion gap** through offering services to the un- and underbanked
- Promoting **financial literacy**, supporting local underserved communities



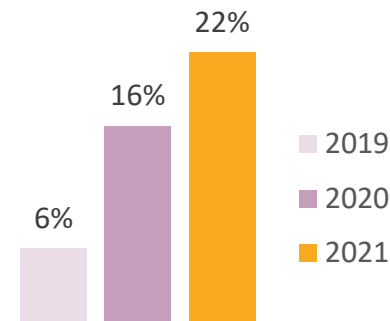
OUR APPROACH TO ENVIRONMENT

Our concern for the natural world continuously drives us towards minimising environmental impact of our operations

Prioritising paperless operations

From day one, we wanted our business to leave as little of harmful environmental impact as possible. This is one of the main reasons why **94%** of our operations globally are done entirely **in a digital format**, with **little to zero** paper usage involved. In 9M 2021 alone, we have issued 5.5 million loans digitally, saving nearly **1.6 million kg** of wood!

We use this approach not only for our service-to-customer interactions, but also in our internal bookkeeping and document management. Nearly all of our documentation is stored in the **digital cloud-based storages**. Moreover, more than **30%** of our employees in Russia choose to track their employment history digitally.



In 2021, one in every five employees works remotely

During the worst of the Covid-19 pandemic in 2020, we made sure our employees stayed safe and remained efficient working from home.

From then onward, we have continued to support our work-from-home employees. With at least a fifth of our people working from home, we have greatly reduced our **carbon emissions** originating from **employee commute and travel**.

Our goals by year 2024:



30%
reduction in
energy use



100%
waste
recycling

Our future efforts:

- We are installing **waste sorting stations** in our offices
- We are introducing detailed energy **consumption regulation**

OUR PEOPLE

We owe our success to our people.

We take pride in our highly professional and experienced talents!

What we focus on:

Comfort: our offices inspire effective work and fulfilling rest. Employees can enjoy personal spaces, lounging areas, cafeterias and company sports facility

Transparency: our employees are an integral part of the Robocash Group journey. 77% are aware of the companies future plans, and 53% learn of them directly from the CEO!

Education: the growth of the company is the growth of its people. We support the professional development of our employees. Since 2020, over 600 employees have completed our specially designed educational courses.

Motivation: the special benefits include VHI, quarterly bonuses, and even an opportunity to visit other countries for work or vacation on behalf of the company

We employ strictly **non-discriminatory hiring**. We support and celebrate each of our employees, regardless of **age, sex, race or sexual orientation**.

45%

eNPS score
in 2020

23%

of all employees
are women



30%

in 2022

In the midst of the Covid-19 pandemic, we made **our people our biggest priority**:



Provided all necessary equipment and furniture for remote work



Hosted online events to support the team over distance



Organised voluntary vaccinations in the offices

SERVING THE UNDERANKED

We strive to build financial ecosystem for the underserved to provide real financial empowerment

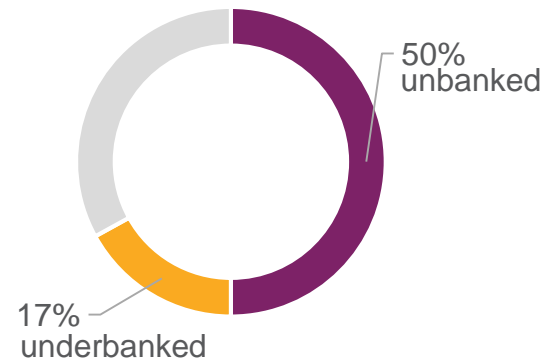
At **Robocash Group**, we offer a variety of financial services in 9 countries across Asia and Europe. Focusing on the emerging markets of South and Southeast Asia, we specialize in:

- **Short-term** loans
- **Installment** loans
- **Salary-linked** loans
- **Buy Now, Pay Later**
- Our own **marketplace**



We are hard at work to launch our **neobank** in the Philippines, allowing us a better reach of the large **un- and underbanked** segments of the population.

Most of the population in ASEAN is **un- and underbanked**



Our **clients** are:

- Male – **58%**, Female – **42%**
- **32** years old

The most common **loan goals**:

- **Unforeseen expenses**
- **Medical expenditure**
- **Bill payments**

Milestones since inception



10
automated
financial services



17.4M
customers
serviced



1.4Bn USD
in issued funds

Reducing the financial inclusion gap, allowing access to finance with robotic solutions and creating an opportunity to **build credit history** – these are the **cornerstones of the Robocash Group mission**.

GIVING BACK TO COMMUNITIES

We seek to empower all communities across our footprint

Operating across 9 countries and more than 11 cities, our mission is to help and contribute to the society in which we work and live.

We strongly believe in the importance of giving back. Over the years, the companies of Robocash Group have made valuable contributions to the local communities.



Regular donations to charity



Gift packages for the poor



Volunteer environmental activity

Charity work

Zaymer, our Russian-based entity, has been closely involved with **15** local charity organisations benefiting children in need, pledging collectively nearly **2 M RUB** as of 2021.

Our focus has largely been on:

- Supply of “Courage boxes” in hospitals for children undergoing long-term treatment
- Targeted assistance – battle against cancer
- Assisting rehabilitation and recovery
- Taking part in organisation of events for orphans
- Preparing for school

In the coming years, we plan to partner with even more charities for the benefit of all communities we are part of.

Robocash Gives Back

Our team in **the Philippines** contributed directly to the well-being of the local community. They came out to the streets to give out food packages to the poor.



PROMOTING SECURITY AND TRANSPARENCY

Secure and transparent conduct is key in all aspects of our work

Protecting customer data and promoting transparency

From customer service to investor relations, we employ a set of standards to **ensure and enforce**:

- The safety of data provided by clients/partners
- Transparency in our regular reporting

Requiring minimal input from the borrower, we design our machine learning scoring algorithms to collect and store only the information required, without intruding on the customer privacy.

We consider corporate accountability a major driver for building trust. We make efforts to report the progress of Robocash Group on a regular basis, both to customers and investors.

Increasing transparency in corporate reporting

We want to maintain an air of trust and straight-forward honesty in our reporting. On the quarterly basis, we **share financial updates** with our investors and the public at large. Starting in 2020, we share our **reviewed and audited financial statements**, accompanied with **Management reports**.

Fair and ethical conduct

We hold ourselves to strict standards when dealing with customer data. The companies of Robocash Group adhere to detailed policies, covering **corruption, fraud, money laundering** and **data privacy**.

Links to find out more:

- [Summary Interim Condensed Consolidated FS H1 2021 Robocash Group](#)
- [Management Report FY2020 Robocash Group](#)
- [Privacy Policy \(UnaPay\)](#)
- [Anti-Money Laundering Policy \(Robo.cash\)](#)
- [Anti-Corruption Policy \(Zaymer, Russian\)](#)
- [Internal Audit Policy \(Zaymer, Russian\)](#)



Thank you for attention!

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