

Financing the Future

People, Progress, and the Planet



Sustainability Report 2025
Home Credit Vietnam



About this report

This report covers Home Credit Vietnam's operations nationwide for the period from January 1 to December 31, 2025. Data collection and disclosure follow Home Credit Group's guidelines aligned with the European Sustainability Reporting Standards (ESRS), ensuring consistency with international ESG frameworks.

We apply the principle of double materiality, examining both our environmental/social impacts and how sustainability issues affect our business. This approach delivers decision-useful insights while enhancing organizational resilience.

Our reporting further aligns with EU Taxonomy requirements and incorporates Task Force on Climate-related Financial Disclosures (TCFD) recommendations, demonstrating our commitment to comprehensive, forward-looking sustainability disclosure. Through organization-wide ESG integration, we maintain full readiness for current and future Corporate Sustainability Reporting Directive (CSRD) obligations.

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Message from the CEO

The year 2025 marked an evolution for sustainability in Home Credit Vietnam as we transitioned our sustainability approach from the traditional 6 Pillars to our newly integrated 4Cs framework. Today, our original 6 pillars serve as the quiet, resilient scaffold of our entire business model – the structural foundation that justifies why we exist. Elevating from this bedrock, the 4Cs strategy – Corporate, Customers, Colleagues, and Community – represents how we actively live these principles in the market. This framework mirrors our deep commitment to a people-focused sustainability journey, channeling our energy into the real-world growth of the people we touch, while ensuring that our corporate core operates with absolute integrity. We are no longer just managing sustainability; we are using it to finance the future.

Empowering Progress through Innovation and Resilience

True progress is built on technological excellence and robust risk management. Throughout 2025, we directed significant strategic investments into advancing technologies across our business processes. Most notably, the scaled application of Artificial Intelligence (AI) across our credit scoring, underwriting, collection practices, and quality control systems has fundamentally sharpened our operational efficiency. This tech-driven precision, combined with our rigorous credit risk management, yielded exceptional portfolio health: our Non-Performing Loan (NPL) ratio stood at a remarkable 1.7% in 2025, positioning Home Credit Vietnam among the consumer finance companies with the lowest NPL ratios in the market.

Advancing Financial Inclusion and Safeguarding our Planet

At the heart of our customer strategy lies a steadfast commitment to financial inclusion. By unlocking access to safe, formal credit for underserved segments, we empower individuals to build their financial identities and secure upward mobility. In 2025, we successfully intertwined this inclusive mandate with environmental action through our new Green Transition Plan, demonstrating our explicit carbon commitment across both our internal operations and our commercial portfolio. A key milestone under this initiative has been accelerating the accessibility of green and Zero Emission Vehicles (ZEVs), ensuring that a more diversified consumer base can actively participate in the green transition. Simultaneously, we have significantly strengthened our ESG risk management framework to enhance the collective resilience of our company, our customers, and our local communities against severe climate risks and unpredictable natural disasters.

Uplifting our People and Communities

Our responsibility to Vietnamese society requires both immediate action and long-term commitment. When extreme weather and floods devastated multiple provinces this past year, we moved swiftly to deploy urgent crisis relief while pairing these efforts with long-term financial repayment support programs to ease systemic hardships.

Moreover, true sustainability is driven by collective action. In 2025, we took a meaningful first step by offering one annual paid volunteer day for our employees. This initiative galvanized our workforce, bringing both our expat leaders and local Vietnamese team members together to roll up their sleeves and give back to society. We also chose to evolve our flagship corporate social responsibility (CSR) programs. While continuing these foundational initiatives, this year we successfully engaged our core business partners to join hands in our community outreach. By uniting with partners who share our authentic vision of a sustainable society, we have unlocked greater joint impact than ever before.

None of these milestones would be possible without the shared dedication of our stakeholders, partners, and employees. I want to express my deepest gratitude to all of you for your trust, resilience, and hard work. Together, as we move forward under our strategic 4Cs framework, we remain entirely committed to driving meaningful value and continuing to empower People, Progress, and the Planet.

Warm regards,



JAKUB KUDRNA
CHIEF EXECUTIVE OFFICER



Executive Committee



Jakub Kudrna
General Director

24+ years of experience in finance, banking & risk management, 19 years working for Home Credit International Group.



Pham Ngoc Khang
Chief Strategy Officer
& Chairperson of ESG
Steering Group

20+ years of experience in finance & management for MNCs like VALEO, ALSTOM, and General Electric.



Roman Wojdyla
Chief Finance Officer

25+ years of leadership across Europe and Asia in banking, consumer finance, and insurance, including CFO and CEO roles at Home Credit, GE Money, and others across Vietnam, China, Russia, Kazakhstan, the Czech Republic, and Spain.



Van Thi Hong Hanh
Chief People Officer

15+ years of experience in the HR industry at reputable MNCs. Held Chief People Officer at Lazada Vietnam for 3.5 years. HR Director and Senior HR positions in different functions at Unilever for 15 years.



Fabien Sanchez
Chief Sales Officer

Experience in managing different business scales. Former CEO of Caixa Bank Payment & Consumer, Portugal.



Leos Gregor
Chief Risk Officer

A strong risk management and payment advise expert with 20+ years of experience across Kazakhstan, the Philippines, and China.



Michal Skalicky
Chief Customer Officer

Experience in insurance industry, working for ING and NN. Extensive background in CRM, Marketing and Sales.



Kevin McQuillan
Chief Marketing Officer

27+ years of experience in different roles across markets and industries, with 13 years of leadership in Asia. Strong experience in Customer, Marketing, Digital and CSR positions.



Tran Manh Duc
Chief Legal &
Compliance Officer

10 years working at YKVN Lawyers in fields of finance-banking, capital markets and M&A.



Peter Zajic
Chief Information
Officer

Held various roles at Global companies in Fintech industry. Over 10 years working at Home Credit International.

2025 Highlights

CORPORATE

100%

Employees completed Annual Security Awareness and Data Privacy Training

1.7%

Non-performing loan ratio

CUSTOMERS

17M+

Total customers served

119K

Young adults (18–20) accessed formal consumer credit

15K+

EV installment contracts

COLLEAGUES

6,788

Total employees

46%

Women in management positions

COMMUNITY

9B+ VND

Total contribution value to community

13K+

Beneficiaries empowered by community initiatives

Awards & Recognition

VIETNAM CORPORATE SUSTAINABILITY INDEX 2025 – 4th consecutive year

Top 100 Sustainable Companies in Vietnam 2025

Top 10 Sustainable Companies in Trade & Services Sector



CORPORATE SUSTAINABILITY AWARDS 2025 – 3rd consecutive year

Top 50 Corporate Sustainability 2025

Governance ESG Leadership



THE GLOBAL CSR & ESG SUMMIT AND AWARDS 2025 – 5th consecutive year

CSR & ESG Leadership category



HR ASIA AWARDS 2025 – 3rd consecutive year

Best companies to Work for in Asia



Awards & Recognition

CERTIFICATE OF MERIT FROM SBV GOVERNOR

Among organizations with outstanding achievements in the Banking Sector's emulation movement (2020–2025)



ANPHABE AWARDS - 4th consecutive year

Vietnam 100 Best Places To Work 2025



IT VIEC - 2025

Vietnam Best IT Companies 2025



VIETNAM FEDERATION OF UNESCO ASSOCIATIONS FORUM (VFUA) AWARDS

Certificate of Merit and among Top 10 Outstanding Enterprise in Applying Science, Technology, and Innovation in Business Operations 2025



VISA AWARDS - 2025

Leadership in Payment Volume 2025



ASIAN BANKING AND FINANCE RETAIL BANKING AWARDS 2025

Finance Company of the Year

Customer Experience Initiative of the Year



Memberships



MEMBER OF VIETNAM BUSINESS COUNCIL FOR SUSTAINABLE DEVELOPMENT

World Business Council for Sustainable Development (VBCSD) network

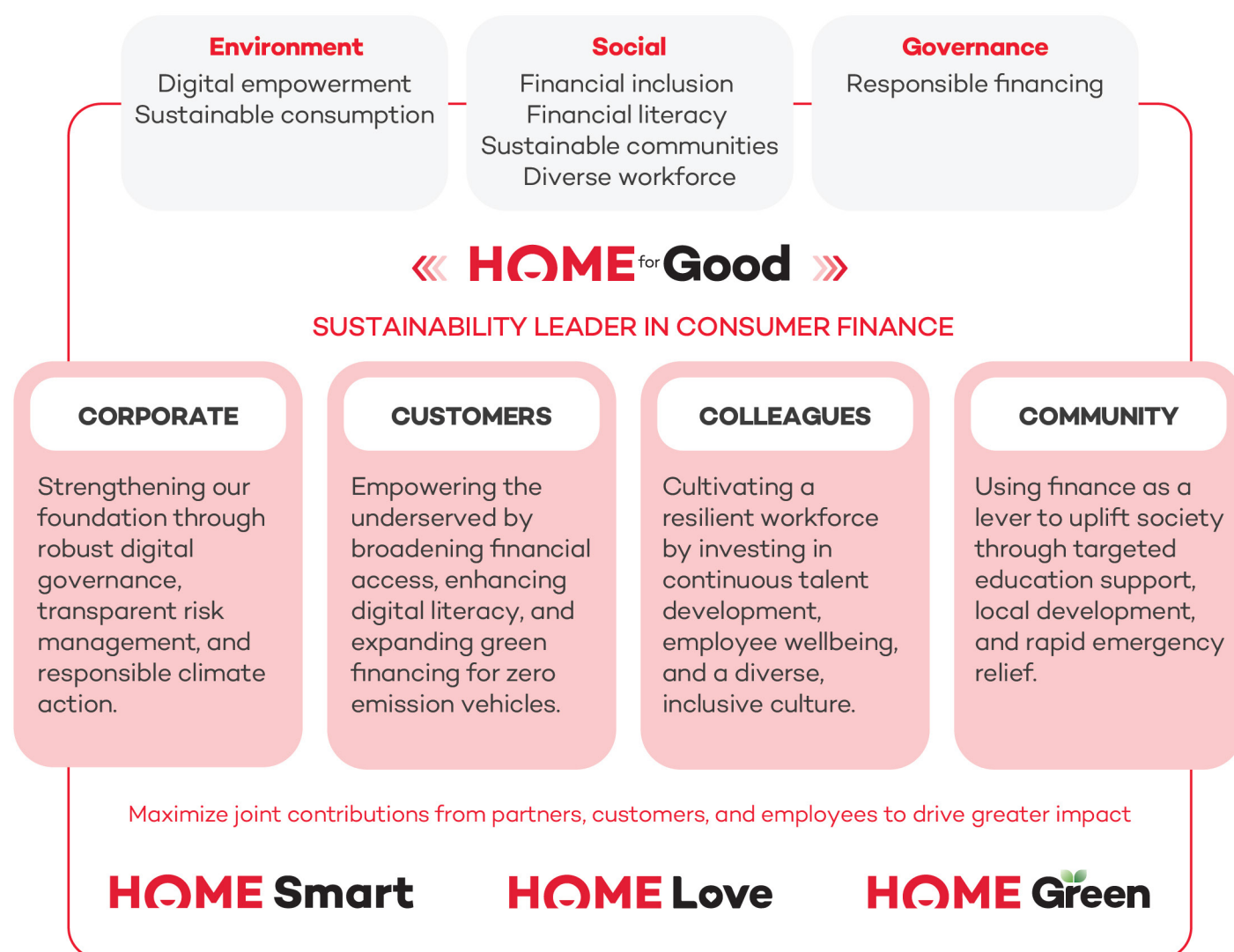


MEMBER OF EUROCHAM VIETNAM'S SUSTAINABLE FINANCE SECTOR COMMITTEE

Our Sustainability Evolution

Transitioning our Sustainability Approach

In 2025, we shifted our sustainability strategy from our original sustainability pillars to a dynamic 4Cs model: Corporate, Customers, Colleagues, and Community. Our sustainability pillars have not disappeared; instead, they have matured into the permanent structural backbone of our business model, the very foundation of why we exist. This transition to the 4Cs reflects a true integration of sustainability principles into our daily commercial life. It sharpens our focus on a deeply people-centric agenda that uplifts our customers, empowers our colleagues, and strengthens the community, while ensuring our core corporate operations remain fundamentally responsible. By using finance as our primary lever, we have turned our compliance foundations into a living strategy for shared progress.



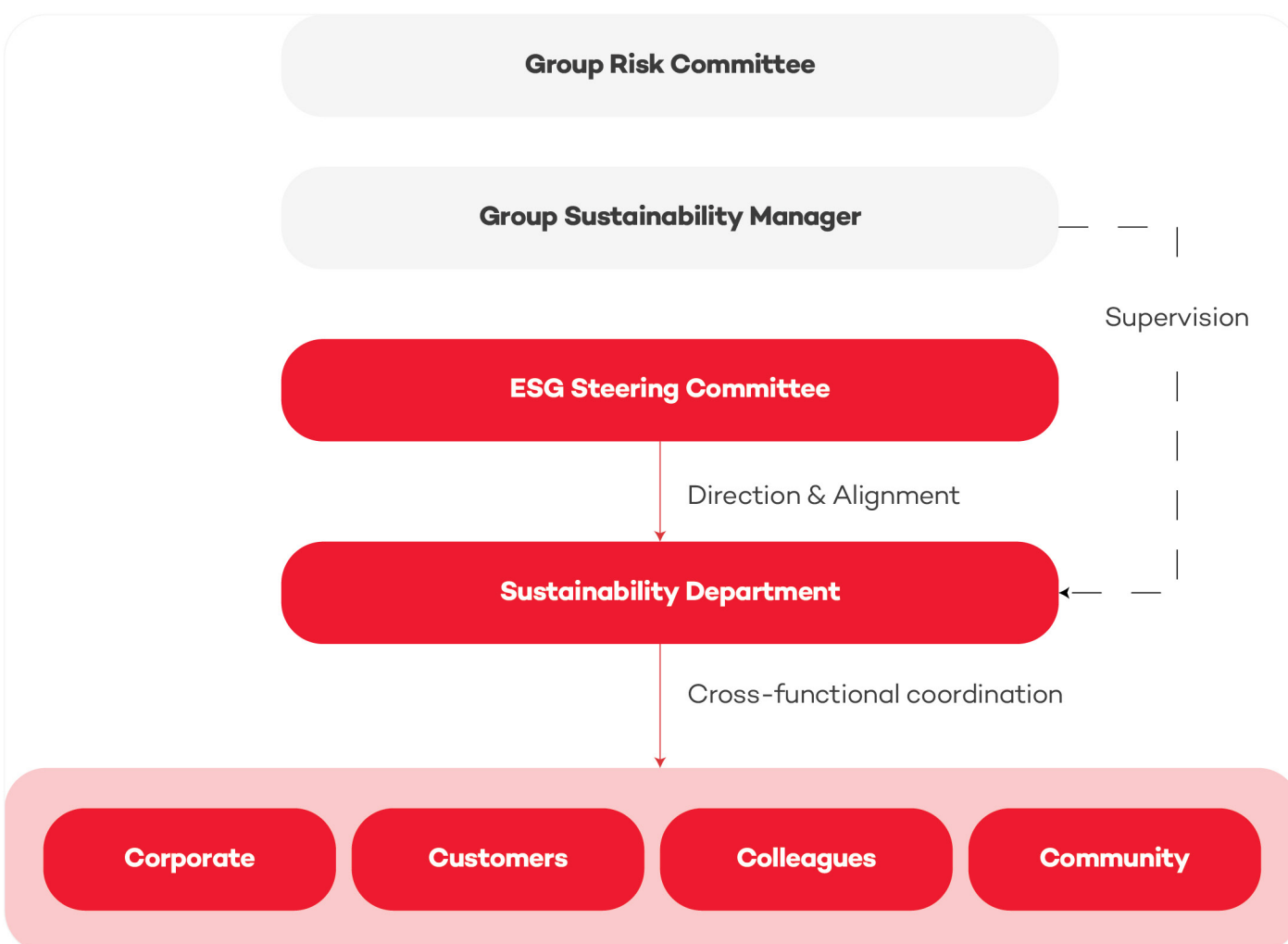
Double Materiality Assessment

Our double materiality assessment ensures that our strategy is responsive to the world around us, mapping how global sustainability pressures translate into meaningful local impacts. Through this lens, the 4Cs become our practical toolkit for transforming macro-level risks into active, local avenues for shared progress.

THE 4Cs PILLAR	GLOBAL MACRO RISK (Outside-in)	LOCAL IMPACT OPPORTUNITY (Inside-out)	MATERIALITY TOPICS (GRI standards)
CORPORATE Robust Governance & Ethics	- Regulatory shifts - Climate change risks - Cyber vulnerabilities	Building unmatched digital trust through robust governance and strict carbon management	- Corporate Governance & Risk Management (GRI 2 – General Disclosure) GRI 205: Anti-Corruption, GRI 206: Anti-competitive Behaviour GRI 418: Customer Privacy GRI 305: Emissions GRI 302: Energy
CUSTOMERS Inclusive Financial Access & Sustainable Consumption	- Persistent financial exclusion - Inequitable access to green transition	Expanding opportunities for the underserved by providing fair credit and accessible financing for zero emission vehicles	GRI 301: Materials, GRI 305: Emissions (Indirect impact reduction via product portfolio) GRI 203: Indirect Economic Impact
COLLEAGUES Talent & Lifelong Learning	- Automated workforce displacement - Rapid technological disruption	Cultivating a resilient culture through talent development and lifelong learning frameworks	GRI 401: Employment GRI 403: Occupational Health and Safety GRI 404: Training and Education GRI 405: Diversity and Equal Opportunity GRI 406: Non-discrimination
COMMUNITY Social Inclusion & Disaster Relief	- Socio-economic volatility - Climate vulnerability in fragile segments	Anchoring local support directly where it is needed most through targeted relief & education investment	GRI 413: Local Communities

Sustainability Governance

Home Credit Vietnam maintains a rigorous ESG governance framework to ensure strategic oversight, robust accountability, and seamless operational integration. Strategic direction is spearheaded by the ESG Steering Committee, comprised of members from the Executive Committee. Serving as the central operational link, the Sustainability Manager acts as the Steering Committee Secretary and leads the Sustainability Department in executing initiatives under the Committee's direct guidance. To embed sustainability principles into daily operations across all business units, the Sustainability Department drives continuous, cross-functional coordination. Accountability is maintained through formal biannual progress reviews, where the Sustainability Manager reports directly to the Steering Committee for updated mandates. This local structure is seamlessly integrated into global governance via a dotted-line reporting matrix to the Group Sustainability Manager under the Group Risk Committee, ensuring global alignment with localized impact.



Corporate

Our Foundation of Integrity

Our Corporate pillar is anchored in integrity, which underpins every dimension of how we operate, from responsible lending, risk management to security and data privacy, and environmental stewardship. These are not discrete obligations but coherent elements of a single framework, through which we maintain institutional trust fundamental to our long-term business viability.



Responsible Lending

Responsible lending reflects our commitment to treating every customer fairly through the full duration of their relationship with our company, from initial application through to final repayment. This commitment is structured around three interconnected dimensions: responsible underwriting, consumer protection, and collection practices that are transparent and respectful at every stage.

Advanced Underwriting

Continued investment in underwriting technology, leveraging AI, Machine Learning and Big Data analytics has enabled us to improve both the speed and precision of credit decisions without compromising risk assessment rigor, translating directly into a faster, more seamless experience for customers at the point of application.

The credibility of our scoring models is built on robust model development foundations, and we continue to enhance our methodology and approaches we use. We are gradually adopting best practices of international Responsible AI frameworks as part of our model governance framework and model development process. Our scoring models have already been evaluated across key dimensions, including risk identification, bias and fairness, explainability, transparency, accountability, data suitability, and model robustness, to guide our implementation. This ongoing practice provides a structured foundation from which we are developing Responsible AI standards tailored to our own operations and customer base in Vietnam.

30 seconds

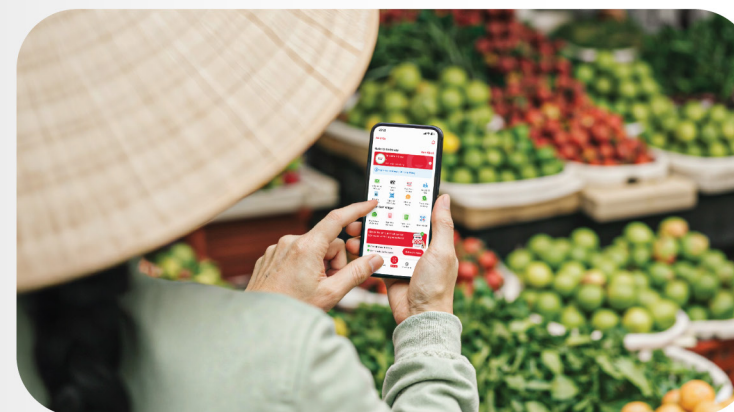
Approval turnaround time for consumer durable loans

(Down from 1 minute in 2024)

1 minute

Approval turnaround time for cash loans

(Down from 5 minutes in 2024)



The effectiveness of this approach is reflected in outcomes. Our non-performing loan (NPL) ratio stood at 1.7% in 2025, a 0.1%pt improvement on the prior year, and significantly below the industry average among consumer finance companies. This reflects a disciplined approach to risk management and our commitment to responsible finance – building a sustainable, quality loan portfolio.

Ethical Collection Practices

We apply an AI-powered Voice Bot system, in continuous operation since 2021, to manage large-scale personalized outreach with scripts segmented according to each customer's loan status and contact history. In addition, an AI Virtual Quality Control (QC) system independently evaluates close to 100% of calls handled by human agents, identifying conduct deviations in close to real time. Underpinning these systems are rigorous capability development programs. All payment advisors undergo regular training on product knowledge, communication standards, legal compliance, and conduct requirements, with development pathways increasingly personalized through performance data from the AI Virtual QC system.

100%

Payment advisors completed compulsory training on collection standards and financial literacy

280K

Calls evaluated per month by the AI Virtual QC system
(14x efficiency increase compared with human QC assessment)

Consumer Protection

At every stage of the customer relationship, our priority is to ensure customers are treated fairly, informed clearly, and supported consistently throughout their experience. Before a loan is issued, we invest in clear financial counselling to ensure customers fully understand product terms and repayment obligations. Throughout the loan lifecycle, we maintain proactive communication across multiple channels including SMS, email, phone, in-app notifications, and point-of-sale staff, responding constructively when customers face financial difficulty. Where arrears arise, we apply a structured, data-driven collection approach calibrated to each customer's circumstances, always conducted in accordance with our internal Code of Conduct for Collection, which sets binding standards for respectful communication, prohibition of undue pressure, and full compliance with Vietnamese consumer protection law.



Risk Management

We maintain a robust risk management framework through which risks are systematically identified, assessed, and mitigated across material categories, guided by internal policies and standards that define our risk appetite and minimum operating requirements. Led by the Company Risk Committee and executives, dedicated teams oversee risk processes and quality assurance at the operational level, with risk champions assigned within each business division to ensure effective management of all operational activities.

Operational Risk

Operational risk, covering potential losses from failed processes, people, systems, or external events, is governed through dedicated oversight teams and risk champions assigned within each business division.

Credit Risk

We utilize advanced data science to thoroughly analyze customer data, including geography, transactions, behavior, and metadata, enabling accurate credit risk assessment across all customer segments.

Underwriting Risk

Refers to the possibility of approving loans that exceed a borrower's actual ability to repay. We address this through automated decision systems to keep our assessments accurate.

Sustainability Risk

We manage it through the integration of physical and transition risk into the risk management framework, building long-term resilience for our operations and the communities we serve.

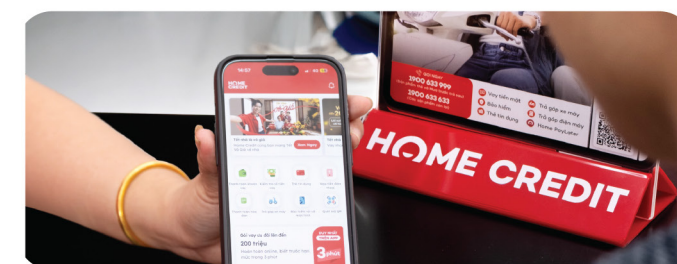
Cybersecurity Risk

Cybersecurity risk is managed through continuous monitoring and proactive measures to safeguard customer data and system integrity.

ESG Stress Testing

In 2025, we completed our first ESG Stress Test across the loan portfolio, assessing its resilience against a range of environmental, social, and governance risk scenarios. The exercise identifies business activities and customer segments where sustainability-related vulnerabilities could translate into credit quality deterioration. The assessment evaluates the portfolio against three distinct climate scenarios: a Hot House World scenario of intensifying physical risks under unchanged policies; a Net Zero 2050 scenario in which global emissions reach net zero by 2050; and a Fragmented World scenario characterized by delayed and divergent climate policies, resulting in partial decarbonization and elevated levels of both physical and transition risk.

This scenario-based approach allows us to assess portfolio resilience across a spectrum of plausible climate futures, from orderly transition to disorderly or insufficient action. The findings inform us of our risk appetite decisions and form the foundation for comprehensive climate risk assessment capability as part of our Green Transition Plan.



Security & Customer Privacy

Data Privacy

Personal data generated through every customer interaction is held in trust and governed by a comprehensive Personal Data Protection Framework aligned with Vietnam's Personal Data Protection Regulations and the Group's global data governance standards. Oversight is anchored at the highest level of the organization, supported by a dedicated cross-functional team spanning Legal & Compliance and IT Divisions, with accountability extending to every individual employee. All personal data processing activities are governed by four core principles:



Lawful and transparent collection



Prompt erasure once data is no longer required



Accuracy and timely correction



Robust security measures to prevent unauthorized access, alteration, or disclosure

Cybersecurity

The Company maintains a multi-layered defense approach encompassing continuous system monitoring, multi-factor authentication, and real-time incident detection and response protocols. Employee awareness is reinforced through mandatory Information Security Awareness Training and ongoing internal communications, recognizing that human behavior remains one of the most significant factors for cyber risk. AI-powered tools are increasingly deployed to automate threat detection, reduce false positives, and strengthen the overall security posture across the organization.

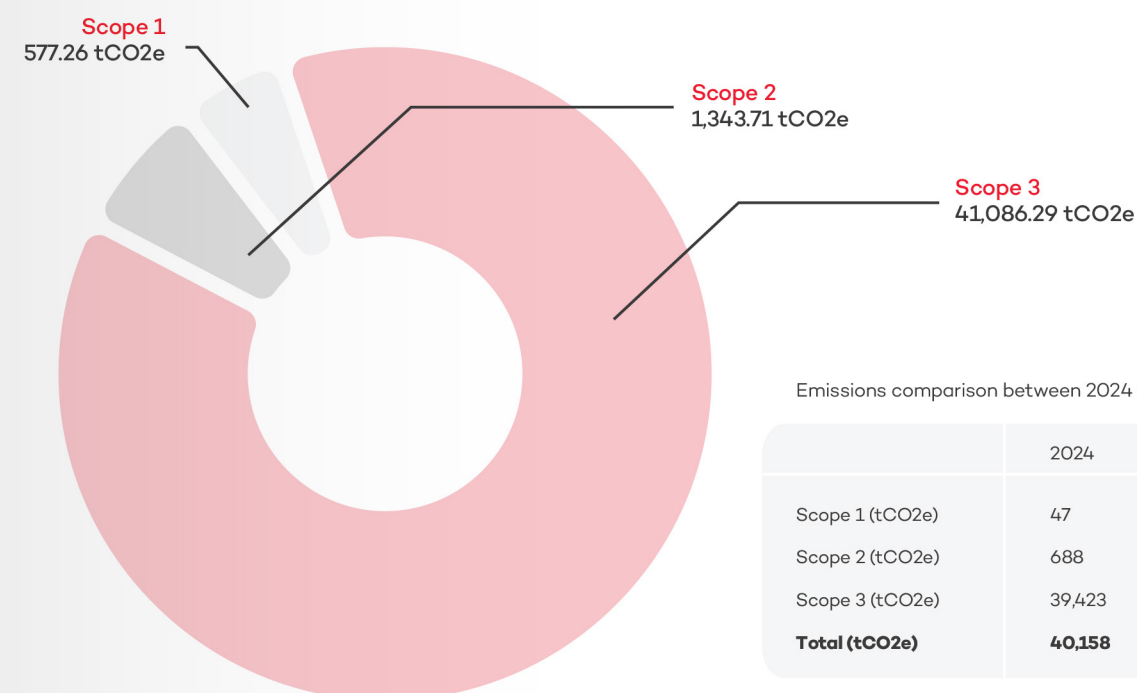


Environmental Stewardship

As a consumer finance company, our environmental footprint extends beyond the direct impact of our own operations to encompass the financing decisions we make and the consumption behaviors we influence. We approach this responsibility with both transparency and commitment: rigorously measuring our carbon footprint across all relevant emission scopes, translating those findings into a structured Green Transition Plan to progressively reduce it.

GHG Inventory Report: Scope 1, 2, and 3

In 2025, we continued to strengthen our approach to carbon footprint monitoring across all three emission scopes: Scope 1, covering direct emissions from sources owned or controlled by the Company; Scope 2, covering indirect emissions from purchased energy; and Scope 3, covering all other indirect emissions across our value chain, including financed emissions. This year, our focus was on measuring our carbon footprint with greater precision and completeness across every source of emission. Data was compiled and verified by our environmental consultant, EnviTrail, a third-party specialist in GHG measurement, ensuring alignment with the GHG Protocol and European Sustainability Reporting Standards.



Scope 1 - Refined Tracking of Direct Emissions



Company Facilities



Company Vehicles

Scope 2 - Measuring our Energy Footprint



Electricity



Cloud

Scope 3 - Managing Indirect Emissions

Upstream



Services



Business Travel



Waste

Downstream



Product use



EV charging



Carbon Reduction

Scope 1 - Refined Tracking of Direct Emissions

In 2025, Scope 1 emissions increased to 577.26 tCO₂e compared to 47 tCO₂e in 2024, primarily due to a more accurate measurement in refrigerant gas leakage. We transitioned from a calculation using European estimations to Vietnam-specific leakage factors, which more accurately reflect local conditions: air conditioning systems in tropical climates operate at higher capacity year-round and under greater thermal stress, resulting in higher leakage rates. This establishes a more reliable baseline from which we will work to reduce our direct emissions in 2026 through a structured maintenance system program and equipment upgrades across our office network.

Scope 3 – Managing Indirect Emissions

Upstream emissions cover indirect emissions from our supply chain and operations, including employee commuting, business travel, and purchased goods and services. Overall, upstream emissions decreased slightly in 2025. Within transportation, commuting-related emissions increased as we expanded our data collection to capture all employees, including field sales staff nationwide, resulting in a more complete picture. This was offset by a reduction in business travel, driven by more disciplined travel management and operational cost optimization, and a decrease in emissions from purchased goods and services through tighter procurement controls.

Downstream emissions reflect the carbon footprint associated with the use of products our company finances. In 2025, total downstream emissions increased, driven by growth in overall product volume compared to the prior year. However, emissions intensity reduced from 0.14 to 0.12 tCO₂e per product in 2025, reflecting a more carbon-efficient portfolio on a per-unit basis. This is further supported by a tenfold increase in zero-emission vehicles share, from 1.1% in 2024 to 10% in 2025, demonstrating tangible progress in steering our financing activities toward greener products.

Development of the Green Transition Plan

In 2025, we developed the Green Transition Plan, which officially launched in March 2026, representing Home Credit Vietnam's most comprehensive and structured commitment to environmental action to date.

The Plan is anchored in internationally recognized methodologies: the GHG Protocol for measuring operational emissions across Scope 1, 2, and selected Scope 3 categories; the Partnership for Carbon Accounting Financials (PCAF) standard for measuring financed emissions; and the Science Based Targets initiative (SBTi) framework for target setting. The Plan sets out time-bound reduction targets across a three-phase horizon aligned with Vietnam's Net Zero by 2050 commitment under COP26 and the EU Climate Law.

Scope 2 – Measuring our Energy Footprint

Scope 2 emissions cover indirect emissions from purchased electricity consumed across our office network. In 2025, Scope 2 emissions increased to 1,343.71 tCO₂e compared to 688 tCO₂e in 2024, reflecting a complete and more accurate picture of our energy-related emissions across our office network. This year, we successfully captured electricity consumption data across all our 10 offices nationwide. Looking ahead, we are actively advancing energy efficiency initiatives and employee awareness programs across our office network to reduce electricity consumption, as part of our broader commitment under the Green Transition Plan to progressively lower our Scope 2 emissions.

In the short term through 2030, our focus is on establishing robust environmental governance, data infrastructure, and foundational controls, while beginning the rebalancing of the lending portfolio toward greener products. The medium-term phase through 2040 targets accelerated portfolio transformation and deep emissions reductions, particularly in financed emissions. The long-term horizon through 2050 aims to reach Net Zero across both operational and financed emissions, with residual emissions addressed through high-integrity carbon removal mechanisms.

Industry Leadership

By actively participating in national and regional thought leadership platforms, we strengthen our position as a thought leader in consumer finance while contribute to shaping a more transparent, resilient, and inclusive financial service industry in Vietnam. In 2025, Home Credit Vietnam representatives participated in sharing knowledge and expertise at 12 high-level forums spanning sustainable finance, ESG strategy, responsible AI, digital transformation, and future workforce development.



17th Global CSR & ESG Summit

Panelist on ESG strategy adaptation and responsible business models in volatile operating environments



Growthverse Summit 2025 Innovation and Sustainable Growth

Grow Steady to Grow Strong – Why Businesses Must Manage Risks Before Scaling



The Makeover 2025

Beyond Pay: Rethinking Employee Value in the AI age



Vietcetera ESG Investor Conference

ESG investor dialogue: sustainability performance and strategy transparency



Customers

Our Core Impact

Customers are at the heart of our business decisions. Through three interconnected dimensions of customer impact: advancing financial inclusion, enhancing customer experience, and financing the green transition, we continue to create meaningful value throughout our customers' journeys.



Financial Inclusion

We focus on developing products that extend essential financial services to customer segments which traditionally are underserved by financial institutions. This diverse customer base includes young adults building their credit history, first-time borrowers, low- and middle-income individuals, and populations residing in remote or less accessible areas. By bridging these gaps, our services empower individuals to secure financing for everyday essentials, ranging from a first laptop to education, healthcare, and household needs.

In 2025, we further expanded financial inclusion by leveraging our extensive retail partner network, advancing our digital platforms, and deploying highly customer-centric financing solutions. We also broadened access to financial services through digital ecosystem partnerships such as MoMo, enabling customers to access our services through platforms they already use in their daily lives. Notably, following the reduction of the minimum eligible age for point-of-sale financing from 20 to 18, an expanded base of young consumers gained access to formal consumer credit, enabling them to build structured credit histories at an earlier stage of their financial journeys.

However, expanding access must progress in tandem with robust financial responsibility. To ensure this balance, we strengthened our affordability assessment mechanisms and developed proactive solutions designed to help customers make financial decisions that align strictly with their repayment capacities. Structured features - including pre-loan eligibility checks, flexible installment conversion options, and adaptive repayment solutions - empower

customers to manage their commitments effectively while reinforcing our steadfast dedication to responsible lending.

Ultimately, financial access only generates meaningful value when consumers fully comprehend the products they utilize and the commitments inherent to borrowing. To cultivate this understanding, we scaled our financial literacy initiatives across multiple customer touchpoints. We introduced specialized Digital Kits for Sales Assistants, equipping our front-line teams to help young and first-time borrowers better navigate borrowing responsibilities and mitigate the risks of over-indebtedness. Concurrently, across the Home Credit mobile application, official website, and major social media platforms, we delivered practical, engaging content centered on personal financial management, responsible spending, and fraud prevention. These coordinated efforts combined to reach over 21 million consumers across digital channels, significantly driving informed financial decision-making.

Furthermore, true financial inclusion extends beyond market access; it requires standing by customers when unexpected macroeconomic or climate events threaten their livelihoods. In response to the severe typhoons and flooding that impacted multiple provinces across Vietnam in 2025, Home Credit swiftly implemented a dedicated repayment support program to alleviate short-term financial distress. Backed by a support package of up to 3 billion VND, the programme was designed to ease short-term financial pressure and help eligible customers maintain their financial obligations throughout the recovery period.

17M+

Total customers served

236.9K

Low-income customers served
(+3.9% vs. 2024)

119K

Customers aged 18-20
(6.3x increase vs. 2024)

3,360+

Customers in storm-affected areas
received support to help mitigate
financial hardship

Customer Experience

In 2025, we introduced our Customer Experience Principles, embedding four core values directly into how we design products, build processes, and serve customers.

Our Customer Experience Principles

Trust



Relevance



Convenience



Empathy



This framework establishes a consistent standard across every customer touchpoint, embedding customer experience into the way we operate and enabling more personalized, seamless interactions across the customer journey.

Delivering truly relevant experiences remained a challenge, with irrelevant offers, excessive communications, and limited cashback redemption options reducing customer engagement and perceived value. To address these challenges, we launched the Affinity Model to deliver personalized product recommendations and a Flexible Loyalty Scheme that empowers customers to redeem cashback in ways that best suit their preferences.

Flexible Loyalty

In 2025, Home Credit introduced the Flexible Loyalty program, allowing credit card customers to choose and change their monthly cashback package based on their spending needs, rather than being limited to a fixed rewards programme. With five cashback packages designed around different spending priorities, including everyday essentials, online shopping, travel, and leisure, customers can tailor their rewards as their needs evolve. This feature reflects Home Credit's customer-centric approach by empowering customers with greater flexibility and control over the benefits they receive.



Alongside product and experience enhancements, we reinforced our customer-centric culture through the Customer Talk program. Throughout 2025, employees from nearly 20 departments participated in field visits to engage directly with customers across different regions and segments. These conversations not only strengthened customer empathy but also generated valuable insights that drove improvements across products, services, processes, digital channels, and customer communications. To further support customers beyond financial products, we also distributed Home Credit Vietnam's financial guidebooks, helping customers and their families build healthier financial habits over time.



"I chose Home Credit for two reasons: the company's credibility and its fast, simple process. Even so, I still hope the company continues improving its services and products, because only by enhancing customer experience can you truly retain customers."

Mr. Hung

Factory Worker, 39 years old
Home Credit customer interviewed in Customer Talk programme

92%

Customer Satisfaction Score (CSAT)
(+1 point compared to 2024)

71

Net Promoter Score (NPS)
(+1 point compared to 2024)

*The survey was conducted quarterly through telephone interviews with 9,214 customers using Home Credit's products and services.

Financing the Green Transition

As Vietnam advances its National Green Growth Strategy through 2030 and broader climate commitments, expanding access to sustainable products is becoming increasingly relevant to the country's transition towards a low-carbon economy. In this context, consumer finance plays a crucial role in reducing affordability barriers and enables more customers to participate in sustainable consumption. We expanded our green financing portfolio, focusing on solutions such as electric vehicles and energy-efficient appliances. Through preferential financing schemes and partnerships with our extended network of retailers, we help customers, particularly low- and middle-income groups, access zero-emission and more energy-efficient alternatives that may otherwise have been financially out of reach.

"Home Credit's installment financing solution has made it easier for our customers to access VinFast electric motorcycles without the burden of paying the full cost upfront. We have seen a significant increase in customer demand, higher conversion rates, and noticeably shorter purchasing decision times. This financing solution has proven to be an effective enabler of green mobility adoption, helping accelerate Vietnam's transition toward more sustainable transportation."



Pham Van Dinh

Chief Executive Officer - Viet ZOZ Solutions Service Trading Co., Ltd.

15K+

EV installment contracts
(11x increase vs 2024)



Colleagues

Our Ambassadors of Change

Our people are the driving force behind our business and sustainability journey. We strive to create a workplace where employees feel valued, supported, and empowered to reach their full potential. By investing in learning, wellbeing, inclusion, and engagement, we continue to build a resilient and future-ready workforce.



Cultivating a Culture of Growth

807,931

Total learning hours
(16% increase compared to 2024)

2.8B VND+

Invested in employee learning and development

327

Employees participating in internal
Sustainability training courses

2,146

Training courses delivered

We continue to strengthen a culture of lifelong learning, placing strong emphasis on employees' self-driven and self-directed development. Through the "Lifelong Learning Program 2025," the average annual learning hours per employee increased significantly, rising by 22% compared to 2024 to approximately 121 hours per employee. The program is designed to encourage continuous learning and recognize each employee's commitment to personal growth, as reflected in active participation in both internal and external learning activities.

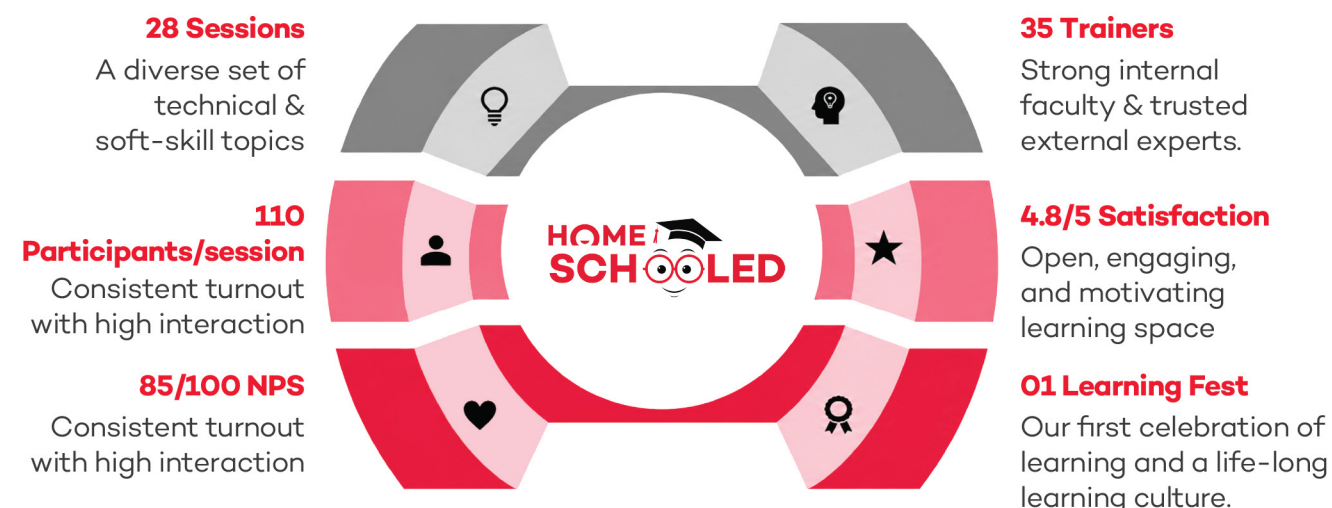


Each year, we conduct company-wide learning needs assessments to better understand employees' development expectations. Insights gathered from these surveys are used to design tailored learning pathways and training programs, ranging from soft skills to technical expertise, aligned with the needs of different employee segments. Departments with specialized requirements are also provided with dedicated support to access in-depth training content that meets their practical needs.

Home-Schooled Expert series

Home-Schooled is a webinar series where employees across all functions and levels share insights on a wide range of topics, from essential soft skills to emerging technological expertise.

Designed to overcome the constraints of traditional instructor-led formats, Home-Schooled is accessible to both mass and non-mass employees and celebrates individual expertise as an organizational asset. In 2025, 28 sessions attracted over 2,800 participants and achieved an average satisfaction rating of 4.8 out of 5.



Internal Mobility & Career Progression

We encourage internal mobility and job rotation opportunities to help employees broaden their experience, develop cross-functional skills, and gain exposure to different areas of the business. Supported by professional and on-the-job training, employees are equipped to take on new responsibilities and adapt to evolving business needs. This approach helps build a more agile workforce while creating opportunities for personal and professional growth.

Employees are also fully supported by the company in shaping their career journeys. Line managers act as mentors to help subordinates explore and identify their aspirations, understand the skills needed for future roles, and access opportunities to develop those capabilities. Through regular career conversations, performance reviews, personalized development plans, and leadership development initiatives, employees are empowered to take ownership of their growth and pursue meaningful career opportunities within the organization.



Home Racer

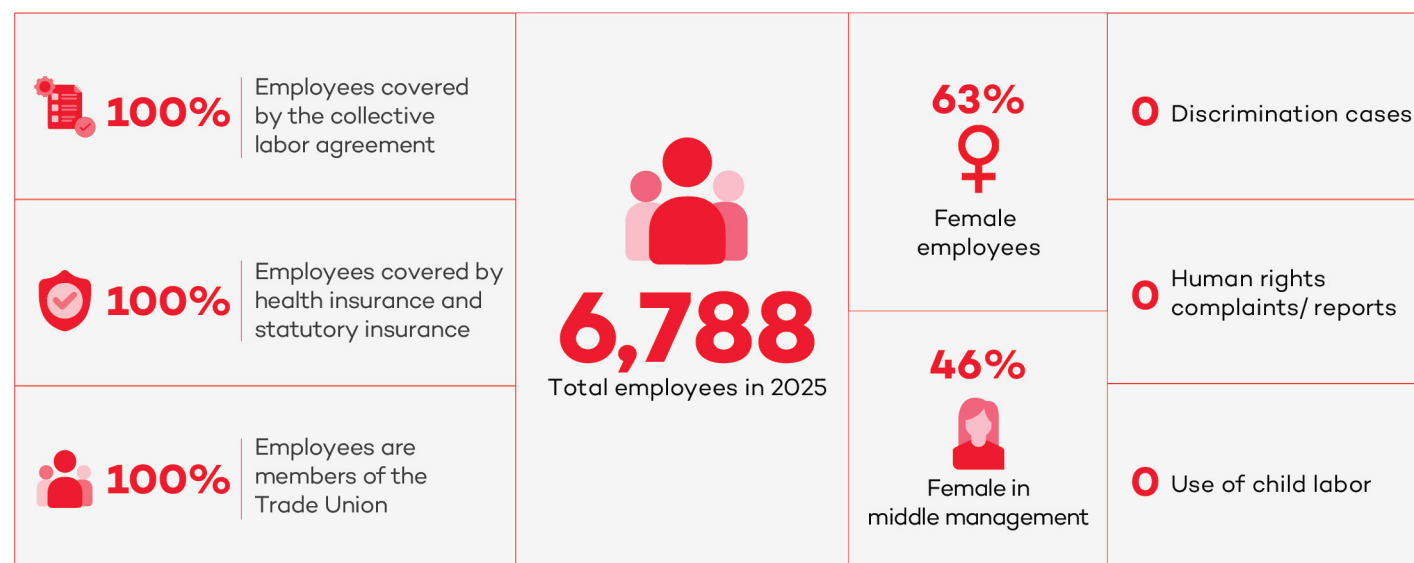
The fourth season of Home Racer, a program for young Vietnamese talent in Tech, Data, Digital and Product roles, attracted over 2,700 applications in 2025. Notably, 69% of applicants were female, marking a significant increase from 48% in 2024. This shift reflects the effectiveness of our Women in Tech campaign, which actively challenges gender stereotypes in the technology sector.

Through structured learning pathways, mentorship, and hands-on project experience, Home Racer helps early-career talent build practical skills and gain valuable exposure to the financial services industry. The program supports the development of future talent while strengthening our ability to attract and nurture the next generation of professionals.



Diversity, Equity, and Inclusion

Building on our DEI competency framework, Home Credit Vietnam is proud to maintain an inclusive workplace where diversity is respected, equity is upheld, and every individual feels valued and empowered to contribute. Our workforce represents more than 19 ethnic groups and spans multiple generations, bringing diverse perspectives and ways of thinking that drive innovation and strengthen our corporate culture.



Women comprise 63% of our total workforce, holding 46% of middle management positions. These figures have remained stable over multiple years, though with EXCO level female representation at just 10%, we recognise that there is still further work to be done. This consistency reflects structural commitment rather than short-term targets. In parallel, the gender pay gap is effectively managed, in line with internal targets and industry benchmarks.

Rather than applying separate disability policies, Home Credit Vietnam takes an integrated approach — ensuring that persons with disabilities are employed, supported, and evaluated on equal terms with all other employees. Universal workforce protections apply without exception:

- 100% of employees covered by the Collective Labour Agreement
- 100% of employees enrolled in statutory health and social insurance
- 100% of employees are covered by Trade Union welfare programs and policies



Health, Safety, and Wellbeing

Remuneration and Recognition

Employee wellbeing extends beyond statutory requirements. We regularly review compensation and benefits to ensure they remain competitive, equitable, and responsive to employee needs. Pay is determined by role, responsibilities, and performance, supported by annual performance reviews and regular 1:1 conversation with manager.

In addition to statutory social and health insurance, employees receive a range of wellbeing benefits, including annual health screenings and supplemental health insurance, providing health, financial security, and overall wellbeing support.

Friends of Home is a partnership program that extends workplace benefits through collaborations with trusted external partners. By working with brands such as Samsung, PNJ, California Fitness & Yoga, and Wego Coffee, the program provides employees with exclusive offers and preferential access to a wide range of products and services, supporting their everyday wellbeing while creating additional value beyond the workplace.



In 2025, we introduced the Home Choice Awards recognition program. Designed to celebrate individuals who deliver exceptional results while embodying the Company's core values, the Awards strengthen a culture of accountability, excellence, and continuous growth. In its first year, 183 employees across 9 divisions were recognized, highlighting the diverse contributions that drive our success and reinforce our value-led culture.



Psychological Safety and Anti-Harassment

In 2025, we introduced the online workshop “Building Psychological Safety in the Workplace”, equipping employees with knowledge on fostering safe working environments, including awareness of sexual harassment policies and guidance on how to seek support within Home Credit Vietnam. This project is a reminder of our responsibility to ensure transparency in grievance and whistleblowing mechanisms, enabling employees to confidently raise concerns related to discrimination or harassment. These mechanisms are designed to ensure confidentiality, fairness, and alignment with corporate governance standards.

Workplace Safety and Emergency Preparedness

To strengthen emergency preparedness, all employees participate in mandatory annual training covering office security, fire prevention and firefighting, emergency response, and first-aid awareness.

In addition, dedicated emergency response teams are established on each office floor to provide timely support when needed. These representatives receive specialized training and play a key role in coordinating evacuation procedures, guiding employees during emergencies, and supporting workplace safety awareness across the organization.

Through regular training, clear response protocols, and employee engagement, we continue to champion a culture where health, safety, and wellbeing remain a fundamental priority and a shared responsibility.

Together, these initiatives contribute to a workplace where employees feel connected, supported, and valued. Their impact is reflected in our Employee Net Promoter Score (eNPS), a key measure of employee engagement and workplace experience.

In 2025, Home Credit Vietnam achieved an overall eNPS score of 80, increased 8 points from 2024. The survey recorded a 98% participation rate and a 94% favorability score across all engagement dimensions, reflecting high levels of employee engagement and positive workplace experiences. These results reinforce our commitment to fostering a transparent, inclusive, and supportive workplace where employees can thrive.

Internal Engagement

Key 2025 engagement initiatives:



Home Heroes -
Celebrate Men's Day



Home Xmas



Mid-Autumn Festival -
“Home nay sum vầy”



Annual division team
building activities



International
Women's Day
(Be Bold, Be Unique)



Grow with Pride,
Lead with Openness



Home Sport encourages employees to adopt active and healthy lifestyles through regular football, badminton, running, and other sports activities. Beyond supporting physical wellbeing, the initiative also strengthens teamwork, collaboration, and employee engagement across the organization.



Social Engagement & Volunteering

188

Employees participated in volunteering
(68% increase compared to 2024)

279

Blood donation registrations (Red Warriors)
(29% increase compared to 2024)

Promoting sustainable lifestyle

Employees actively participate in initiatives that raise environmental awareness and encourage sustainable lifestyle. In addition to internal awareness campaigns and Earth Hour activities, in 2025 we organized an upcycling workshop using retired marketing banners, attracting more than 80 employees participating. This activity helped employees better understand material life cycles, explore creative recycling practices, and gradually integrate greener habits into their daily lives and work.



Encouraging employee-led social activities

In 2025, employees nationwide contributed over 840 million VND to charitable activities, up 26% compared to 2024, and 188 employees participated in volunteering, reflecting our shared commitment to creating positive impact in the communities we serve.

To further encourage employee participation and strengthen connections across teams, we introduced the 1-day Volunteer Leave benefit and piloted it for the Home Love Bus trips to Dong Nai and Dien Bien. This action resulted in a significant increase in employee registrations; nearly doubling participation compared with previous trips. Post-event feedback was highly positive, providing valuable insights to further enhance the volunteer experience and program delivery. Notably, 100% of participants expressed their interest in joining future volunteering activities, demonstrating strong employee engagement and a growing culture of community involvement.

At the same time, Red Warriors—our annual blood donation program—continued to reflect the spirit of giving and social responsibility across our workforce. In 2025, the program recorded 279 employee registrations, representing a 29% increase compared to 217 volunteers of 2024.

Beyond organized programs, employees from different departments regularly volunteer at shelters and social care centers, contributing time, care, and practical support to people in need. These employee-led efforts contributed more than 176 million VND and benefited 1,642 people, reflecting a strong culture of giving and shared responsibility.



Community

Our Shared Future

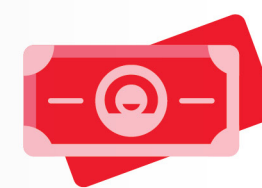
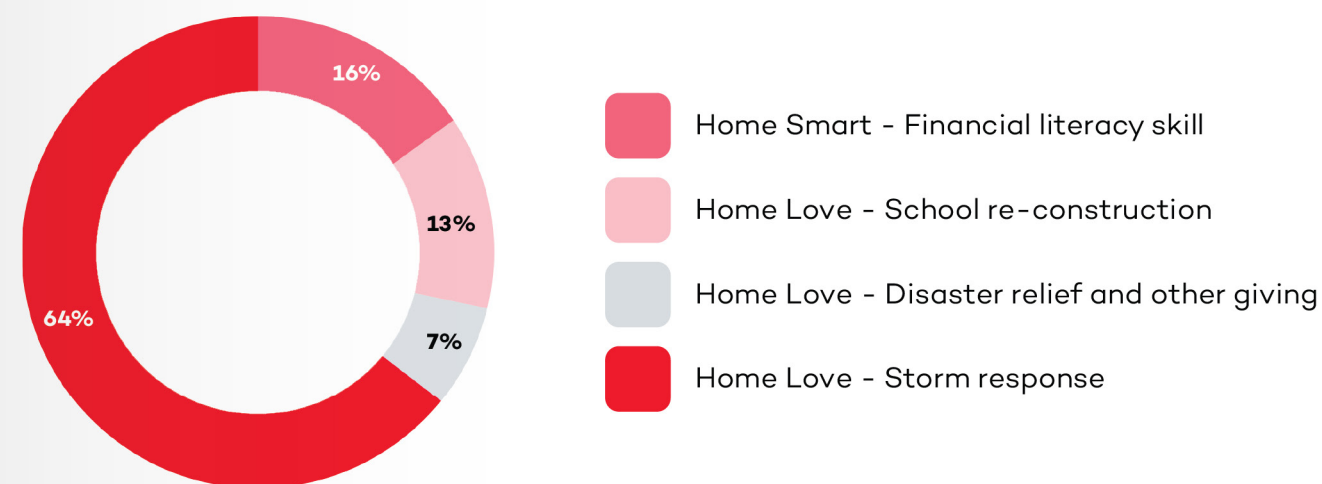
Community pillar reflects our belief that long term business success goes hand in hand with social responsibility. We create impact by empowering people with knowledge, expanding access to opportunities, and supporting communities in times of need.



Community Empowerment

In 2025, together Home Credit contributed 9 billion VND to community actions through our flagship programmes Home Smart and Home Love, reaching more than 13,000 beneficiaries nationwide. These initiatives, supported by partners and employees, addressed both immediate needs and long-term development priorities — combining disaster response with efforts to advance financial literacy, improve access to education, and promote economic empowerment. This approach reflects our commitment to delivering sustainable social value and strengthening community resilience of amidst evolving economic and climate-related challenges.

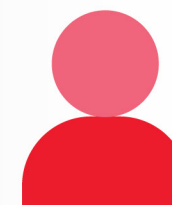
CHARITABLE CONTRIBUTIONS TO COMMUNITY IN 2025



9B+ VND total
contribution value

for community initiatives*

*included partner and employee donation



13K+
beneficiaries

empowered through our
community initiatives

Home Smart – Financial Literacy for Community

21M+

Reaches through financial literacy content across our channels

4,400+

Individuals directly empowered through our financial literacy initiatives

Through Home Smart, we continue our commitment to equipping the community across multiple platforms with the knowledge and confidence to make informed financial decisions, strengthen financial resilience, and build greater financial independence in everyday life.

Home Smart University Tour

Home Smart University Tour expanded its reach beyond Ho Chi Minh City to Da Nang. Through 04 expert-led workshops, the program engaged more than 2,000 students across many universities, helping Gen Z better understand personal finance, responsible borrowing, long-term financial planning, financial fraud and cybersecurity risks. The program also reached over 19,000 audiences through livestream sessions.



Empowering Women through Financial Knowledge

In partnership with Be Group, Home Credit Vietnam delivered targeted financial literacy training for female driver and domestic worker partners, two segments that, despite working within platform-based employment, continue to face structural barriers to formal credit access, income verification, and long-term financial protection. Two offline events in Hanoi and Ho Chi Minh City and an online financial literacy gamification campaign equipped over 1,600 participants with practical knowledge on personal finance management, fraud prevention, and financial safety in the digital age. As part of this program, we also provided financial support for four female partners in vulnerable circumstances to help strengthen their livelihoods.

We continued our collaboration with local authorities, the Vietnam Women's Union, and Banking Academy Phu Yen Campus to deliver tailored financial literacy sessions for over 300 primary school students and 400 women in Hanoi, Thanh Hoa, Dien Bien and Phu Yen.



Home Love – Sustainable Investment in Education

Home Love reflects our long-standing commitment to investing in education and supporting vulnerable communities. Through our partnership with the Hope Foundation, the National Fund for Vietnamese Children (NFVC), local authorities and strategic partners, the program focuses on improving learning environments and expanding opportunities for disadvantaged people. Total beneficiaries reached over 5,200 in 2025 reflecting broader geographic reach and the inclusion of health, welfare, and women's economic empowerment beneficiaries across all programme streams.

5

Schools renovated and rebuilt

5,200+

Total beneficiaries
(194% increase compared to 2024)

Sustainable Investment in Education

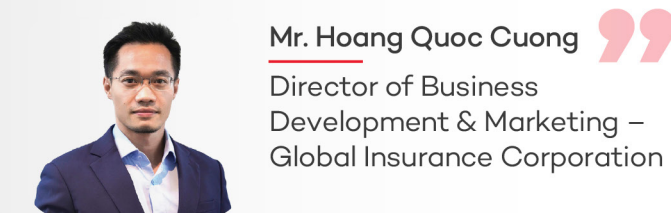
In 2025, Home Love supported the construction and renovation of five schools across Thanh Hoa, Dien Bien, Dak Lak, and Dong Nai, providing safer and more conducive learning environments for over 1,300 children. Our impact was further amplified through collaboration with business partner Global Insurance Company (GIC), which co-supported the construction and renovation of 02 schools and provided more than 1,200 health insurance packages for students.

Warm Coats for Children

Through the National Fund for Vietnamese Children, Home Credit Vietnam contributed 400 million VND to provide scholarships and 1,000 winter jackets to children in remote areas. Through this program, we support children to excel in education while improving their living conditions, particularly during harsh weather conditions.

Economic Inclusion for Women

Beyond education, Home Love also contributes to strengthening economic resilience among women. Through a recurring 0% interest financial support program in partnership with local Women's Union, we continuously supported hundreds of households over the past decade in stabilizing income and developing sustainable livelihoods.



Mr. Hoang Quoc Cuong

Director of Business Development & Marketing – Global Insurance Corporation



Home Green – Empowering the planet

1.2K+

kg of clothing collected for reused and recycled

35

kg of batteries collected for proper treatment

Home Credit Vietnam encourages employees and community to adopt more sustainable lifestyle through simple, everyday actions that promote responsible consumption. Our ongoing Home Green initiatives continue to receive strong employee participation. In partnership with ReShare, a total of 1,244 kg of old clothing collected, including 810 kg reused and 110 kg recycled. We also collected 34 kg of batteries and electronic waste for proper treatment.

Beyond workplace initiatives, we launched Green Squad (Biệt đội Sống Xanh), a social media video series promoting practical green habits and sustainable living. The series reached more than 1 million views, helping extend environmental awareness beyond our workplace and into the wider community.



Disaster Relief and Recovery Support

5.7B+ VND

Donated by Home Credit and employees to support disaster relief and post-flood recovery efforts

Amidst the severe natural disasters that occurred in 2025, we mobilized collective contributions from employees and the Trade Union, raising over 5.7 billion VND to support disaster relief and recovery efforts. This included 1 billion VND donated to the Vietnam Fatherland Front, enabling timely emergency assistance for flood affected communities.

Beyond immediate relief efforts, we partnered with the Hope Foundation to support longer-term recovery by renovating school facilities and providing technological equipment for two schools in Thai Nguyen province, helping students resume their education in safe and conducive learning environments. We also provided financial assistance to customers and employees affected by natural disasters.

"Home Credit Vietnam has always been much more than a donor to Hope Foundation. They are a trusted partner that genuinely shares our commitment to improving children's lives and strengthening communities. During the devastating storms in 2025, their team reached out before we even asked for support, working closely with us to identify the most urgent needs and respond quickly. That spirit of trust, agility, and long-term commitment is what makes our partnership truly meaningful and enables us to create lasting impact together."



Ms. Nguyen Xuan Tu

Managing Director
Hope Foundation

Annexes

ESG Data Disclosure

Reporting period: 01 January 2025 – 31 December 2025

Data disclosure is based on indicators suggested by the EU Corporate Sustainability Reporting Directive (CSRD) and Vietnam Corporate Sustainability Index (CSI)

INDICATOR	2023	2024	2025
ENVIRONMENT			
ENERGY			
Total electricity consumed (kWh)	2,553,818	1,347,203	2,395,198
Total natural gas consumed (kWh)	0	0	0
Total coal consumed (kg)	0	0	0
WATER			
Total water consumption (m3)	11,241	11,520	13,402
Total water consumption in areas at material water risk, including areas of high water-stress (m3)	0	0	0
Total water recycled and reused (m3)	0	0	0
Total water stored and changes in storage (m3)	0	0	0
TRANSPORT			
Total litres of petrol consumed by company vehicles	8,247	1,360	0
Total litres of diesel consumed by company vehicles	0	0	0
Total distance travelled by flight (km)	1,049,937	1,261,610	828,842
Number of employees commute daily	5,922	6,006	6,788
Total employee commute distance by car (km)	3,349.3	1,744,577.8	3,241,478
Total employee commute distance by motorbike (km)	71,597	49,295,960.2	54,550,545
Total employee commute distance by bicycle (km)	1,539.7	70,702.6	18,110

INDICATOR	2023	2024	2025
WASTE			
Number of waste items (electronic equipment)	1,839	-	824
Waste items reused (donated to charity)	0	-	0
Waste items recycled (professional treatment)	1,839	-	816
CARBON FOOTPRINT			
*Calculation performed in accordance with the GHG Protocol & ISO 14064-1, conducted by specialised third party			
Total emissions (Scopes 1,2,3) (tCO2e)	7,065.4	40,158	43,007.25
Category 1 - Scope 1: Direct GHG emissions and removals (tCO2e)	17.3	47	577.26
Category 2 - Scope 2: Indirect GHG emissions from imported energy (tCO2e)	1,213.1	688	1,343.71
Category 3 - Scope 3: Indirect GHG emissions from transportation* (tCO2e)	5,467.0	7,019	9,136.49
Category 4 - Scope 3: Indirect GHG emissions from products used by the organisation (tCO2e)	368.0	14,688	9,366.64
Category 5 - Scope 3: Indirect GHG emissions associated with the use of products from the organisation (tCO2e)	0	17,717	19,370.50
Category 6 - Scope 3: Indirect GHG emissions from other sources* (tCO2e) *Include Capital goods + Upstream Fuel- and energy-related activities.	0	0	3,212.66
SOCIAL			
CHARACTERISTICS OF EMPLOYEES			
Number of employees	5,922	6,006	6,788
Number of non-employee workers in own workforce	46	118	125
Total number of female employees	3,606	3,524	4,150
Total number of male employees	2,316	2,364	2,512
Number of permanent female employees	3,359	3,510	4,141
Number of permanent male employees	2,549	2,360	2,509
Number of temporary female employees	12	15	10
Number of temporary male employees	2	3	3
COLLECTIVE BARGAINING COVERAGE AND SOCIAL DIALOGUE			
Number of total employees covered by collective bargaining agreements	5,892	5,478	6,194

ESG Data Disclosure

INDICATOR	2023	2024	2025
DIVERSITY INDICATORS			
Total number of women at top management level	3	1	1
Total number of men at top management level	6	8	8
Proportion of women in middle management level (Assistant Manager and above) (%)	44.7	40.2	46
Total number of employees under 29 years	2,886	2,824	2,967
Total number of employees between 30 and 49 years	2,973	3,126	3,759
Total number of employees older than 50 years	63	56	61
Number of employees with disabilities	-	-	-
SOCIAL PROTECTION			
Percentage of employees covered by social insurance *Only employees who are part-time/ service employees, independent contractors, and self-employed individuals or employees who have left the company during probation period hence there is no SI contribution	100%	100%	100%
TRAINING AND DEVELOPMENT			
Total number of own female employees participated in regular performance and career development reviews	3,542	3,522	3,857
Total number of own male employees participated in regular performance and career development reviews	2,277	2,361	2,267
Total number of training hours on mandatory and statutory training offered to and completed by own female employees	38,143	55,986	260,629
Total number of training hours on mandatory and statutory training offered to and completed by own male employees	25,170	30,929	98,273
Total number of training hours on career and skills development training offered to and completed by own female employees	133,781	101,672	81,291
Total number of training hours on career and skills development training offered to and completed by own male employees	66,228	60,814	30,652

INDICATOR	2023	2024	2025
HEALTH AND SAFETY			
Number of employees covered by the company's health and safety management system based on Co requirements and/or recognised standards or guidelines	5,710	5,888	6,663
Number of fatalities as a result of work-related injuries of own employees	0	0	0
Number of fatalities as a result of work-related ill health of own employees	0	0	0
Number of fatalities as a result of work-related injuries of non-employee workers	0	0	0
Number of fatalities as a result of work-related ill health of non-employee workers	0	0	0
Number of fatalities as a result of work-related ill health of other workers working on own sites, such as value chain workers	0	0	0
Number of recordable work-related accidents of own employees	0	0	0
Number of recordable work-related accidents of non-employees	0	0	0
Total number of hours worked by own employees	12,749,606	14,211,891.5	15,866,260
Total number of hours worked by non-employees	26,796	334,080	5,378
Number of cases of recordable work-related ill health of own employees	0	0	0
Number of days lost to work-related injuries and fatalities from work-related accidents, work-related ill health and fatalities from ill health, of own employees	0	0	0
WORK-LIFE BALANCE INDICATORS			
Number of own female employees that took family-related leave	471	550	605
Number of own male employees that took family-related leave	43	88	187

ESG Data Disclosure

INDICATOR	2023	2024	2025
GOVERNANCE			
CORPORATE CULTURE AND BUSINESS CONDUCT POLICIES			
Mechanism for identifying, reporting and investigating concerns about unlawful behaviour or behaviour in contradiction of company’s code of conduct or similar documents	HCVN issued a Code of Business Conduct and Ethics as the general and working guidance to identify, report, and investigate concerns about unlawful behaviour or behaviour in contradiction of its code of conduct.		
Safeguards for reporting irregularities, including whistleblowing protection, and non-retaliation against employees who have been granted whistle-blower status in accordance with the applicable law, and employees who report any non-ethical behaviour incidents			
PREVENTION AND DETECTION OF CORRUPTION OR BRIBERY			
System to prevent and detect, investigate, and respond to allegations or incidents relating to corruption and bribery	HCVN issued Anti-Bribery and Corruption Policy and Anti-Fraud Policy as the general and working guidance to prevent and detect, investigate, and respond to allegations or incidents relating to corruption and bribery. Onboarding and annual training on anti-corruption and anti-bribery are compulsory for all employees		
Commitment in investigating business conduct (including corruption or bribery) incidents promptly, independently and objectively	The Company is committed to investigate business conduct (including corruption or bribery) incidents (if any) promptly, independently and objectly follow internal regulations and provision of local laws from time to time.		
CONFIRMED INCIDENTS OF CORRUPTION OR BRIBERY			
Total number of incidents of discrimination, including harassment, reported in the reporting period	0	0	0
Number of complaints filed through channels for people in own workforce to raise concerns (including grievance mechanisms)	0	0	0
Number of severe human rights incidents connected to own workforce in the reporting period, including an indication of how many of these are cases of non-respect of the UN Guiding Principles on Business and Human Rights, ILO Declaration on Fundamental Principles and Rights at Work or OECD Guidelines for Multinational Enterprises.	0	0	0
Number of convictions of breach of anti-corruption and anti-bribery laws	0	0	0

Mapping Table: The 4Cs to ESRS Disclosures

Pillar	Primary ESRS Topical Standard	Specific Disclosure Requirements
CORPORATE	ESRS G1 (Business Conduct) ESRS E1 (Climate Change) ESRS 2 (SBM & GOV): Business model, strategy, and ESG governance.	G1-1 to G1-4: Ethics, anti-corruption, and supplier management. E1-1 to E1-6: Transition plans, energy consumption, and Scope 1-3 emissions.
CUSTOMERS	ESRS S4 (Consumers & End-users)	S4-1: Policies related to consumers (financial inclusion/health). S4-2: Engagement with consumers regarding impacts. S4-4: Actions to mitigate negative impacts (responsible lending/data privacy).
COLLEAGUES	ESRS S1 (Own Workforce)	S1-1 to S1-5: Policies and engagement. S1-6 to S1-9: Workforce characteristics, collective bargaining, and DEI. S1-10 to S1-13: Wages, social protection, health & safety, and training/ development.
COMMUNITY	ESRS S3 (Affected Communities)	S3-4: Targets related to community impact.

HOME | Tài chính số
CREDIT | tận tâm