### The Mintos Environmental Policy Statement

Mintos

www.mintos.com



### mintos

# Introduction

We are Mintos – a global online marketplace for investments in loans. Established in 2015, we started our company as a four-person team that has turned into a 100+ people company in 4 years.

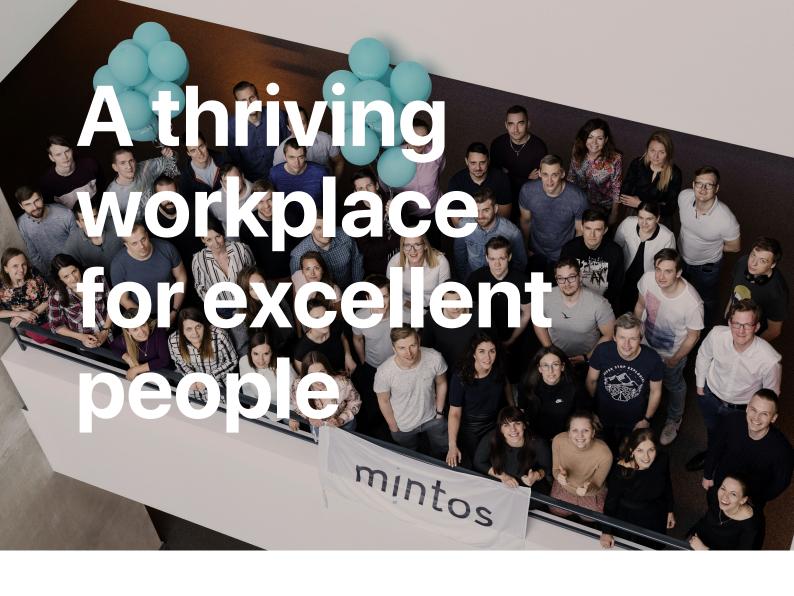
We have met this growth with excitement and are prepared for the business challenges, geographical expansion, development of our product and continuous enhancement of our services. We are adjusting and improving along the way, practising the lean startup methodology while keeping the core policies of our business conduct strong, and always upgrading.

As Mintos scaled up, as our teams grew and our presence expanded both via our business to business and business to consumer activities, the urge to use our reach for doing good has emerged.

As of May 2019, we are working with 61 companies from 29 countries and our marketplace is the investing choice of 140 000+ investors from more than 70 countries of the world. With the reach of our own media channels, we can influence the awareness of tens of thousands of people and we feel responsible to use this opportunity for a good cause.

At Mintos, we strongly believe in thinking, working and acting globally in order to preserve life locally. Our People strategy is our internal guarantee for the development of a healthy workplace where people are stimulated to be the best versions of themselves. Creating satisfied human beings that will spread our values of responsible living into their local communities is one of the missions of our employer branding strategy. Our policies and values are reflected in everything we do internally, it is reflected in our relationships with our customers and audiences all over the world, and that world is our mutual home.

In our first Environmental and Sustainability Policy, we want to reaffirm our values and commit ourselves to the establishment and further development of tasks that will support the environmental and sustainability responsibility policy of Mintos. This policy applies to the Mintos Group and covers our business activities globally.



#### Mintos is committed to providing a safe workplace and a healthy environment for its employees. We want to be the ambassador of environmental causes in our industry.

Our culture embodies a responsibility to treat all team members, partners and investors with respect, honesty and transparency.

Mintos is an Equal Employment Opportunity (EEO) employer. We celebrate diversity and we are committed to creating an inclusive environment for all employees.

We are a signatory of a Diversity Charter in Latvia, a declaration that is striving for the respect and inclusion of diversity groups.

We celebrate individual social and environmental initiatives of our employees, and welcome them with support in our community, with a mission to motivate further campaigning for social and environmental causes.

We will strive to continually educate our employees about the environmental issues, and practical methods applicable in everyday life for the protection and sustainability of the environment.

We will proactively take measures to ensure the safe and enjoyable environment that is enhancing the working experience and benefits of our employees. We strongly believe that an inspiring environment creates happy people willing to raise awareness of environmental issues and healthy values in their local communities.

We are complying with all needed measures to ensure that the working environment is safe (implemented safety procedures, and availability of emergency equipment).

## Responsible use of resources

We are campaigning for the conservation of the natural environment and resources. Our first sustainability project is developed with the aim of protection and preservation of the environment.

We are working on the betterment of the company's and employees' practical approach to the materials used in everyday life and we are raising awareness about the possibilities of reuse and recycling. Recycling resources are available in our workplaces.

The nature of our business, that is an online marketplace, ensures we are not using natural resources for the production hence we are not scrapping any production waste and our business does not have any kind of production-related harmful impact on the environment.

We use energy throughout our business responsibly and we always strive to improve our energy efficiency.

We encourage our employees to use the possibilities of remote work, reducing the emission of transportation caused by our team members.

Mintos will focus on energy reduction through the continuous adoption of the relevant local, European and international regulations.

## Global Impact

Mintos will strive to meet or exceed all applicable governmental or voluntary requirements for the environment sustainability, preservation and promotion of such causes in local and global markets where we operate.

We will keep on finding ways to educate and deliver other important messages regarding the environmental challenges to our employees, but also to our investors via suitable communication opportunities and channels.

We work in compliance with KYC and AML regulations, expressing a clear attitude toward the money laundering activities and their impact on the development of the unregulated black markets.

Our approach to the protection of the environment is to act from our position of a market leader with access to thousands of people across the globe in order to influence individual awareness for environmental responsibility.



Our aim is to become the model team of environmentally responsible professionals in the communities where we operate. We want to make an impact as a trendsetter in the startup fintech industry to motivate initiatives that will make the health and safety of employees and the attitude toward the environment a cultural priority.

We want to be recognised as the sustainability ambassadors in the global communities where we work. A company and its team not only willing to participate in activities related to social and environmental causes, but also a team of people that are feeling responsible to initiate such activities within a company, and as individuals in their local communities.

Martins Sulte Mintos CEO and Co-Founder June, 2019.