

FIVERTY

Shape

Sharing our journey towards
a more sustainable future.

Corporate Responsibility (CR) Overarching Intro



At Riverty, human centricity is embedded in our products, business model, branding and culture.

Guided by Riverty's core values, the UN Sustainable Development Goals, and insights from our materiality assessment, we have developed a Corporate Responsibility (CR) strategy and roadmap.

This roadmap reflects all dimensions of our Environmental, Social, and Governance (ESG) responsibility. It is designed to be holistic – ensuring that our efforts are measurable, transparent and impactful for all our stakeholders, including consumers, clients, partners, employees and the society at large.

On the following pages you will find the target states of our CR strategy, some insights into metrics and highlights of our most significant ESG initiatives until the end of 2024.



Get to know the target states of our CR strategy



Environment

At Riverty, we strive to contribute to mitigating climate change while simultaneously protecting valuable resources within our sphere of impact.

We are aiming for a climate target for 2030 by which we will reduce our emissions by 40% compared to 2018. To support this, we put a special focus on sustainable mobility options for our employees and adopting environmentally responsible practices in our offices.

For generations to come.

→ 05



Employees

At Riverty, everyone’s story matters. We work towards embedding Human Centricity throughout the entire employee lifecycle. Our goal is to create an environment where everyone feels seen, valued and represented. We seek to foster a culture of respect and accountability that builds trust, especially for underrepresented employees.

We elevate our health & safety standards to ensure our employees well-being. Through engagement and dialogue formats, we aim to guide our leaders and managers in empowering our people for continuous growth, learning and development.

For thriving colleagues.

→ 06



Society

At Riverty, we are committed to creating a positive societal impact. Beyond our products and services, we actively pursue strategic partnerships and cooperations that address key social challenges, such as financial inclusion and education. Our sponsorships and donations are purpose-driven, aiming to foster lasting and meaningful change.

We also aim to contribute by utilizing our skills and expertise in diverse ways - from corporate volunteering to community-focused activities - ensuring that our impact reaches beyond business objectives.

For our responsibility in society.

→ 07



Customers

At Riverty, we offer our consumers responsible, flexible payment options and provide fair ways to repay debt to help them build financial confidence.

We offer our clients financial products fostering consumer engagement, simplifying financial management and providing liquidity.

By tailoring our efforts to the evolving needs of our consumers, we strive to create mutual value for both consumers and clients.

For the financial sustainability of our customers.

→ 08



Governance

At Riverty, we aspire to operate ethically and responsibly, and we are committed to taking a proactive approach to managing ESG risks throughout our supply chain. We have developed a comprehensive CR strategy and roadmap, aligned with our company’s vision, to guide our actions across all areas of the business.

We prioritize comprehensive ESG reporting in line with the CSRD, communicate transparently about our CR efforts both internally and externally, and engage regularly with stakeholders across various channels.

For responsibility in business.

→ 09



ESG Fact Sheet

ENVIRONMENT

-18%

Emission reduction compared to our base year 2018

1,009

Mobility Emissions in Kg CO₂e per FTE



GOVERNANCE

9 5

Units are represented in our CR Council

Policies describing our ESG-Approach



SOCIETY

Social Engagement

We supported the social engagement of our employees with a donation in 2024

Partnerships and Awards



EMPLOYEES

Employees Overall



Gender Share: Female 61%, Male 39%

Leadership



Gender Share: Female 46%, Male 54%

>75

Nationalities



CUSTOMERS

BNPL Code of Conduct

Buy Now Pay Later (BNPL) Code of Conduct in NL protecting vulnerable consumers

Payment Pause

Longer and fairer pausing feature for payments



Insights and Activities Environment



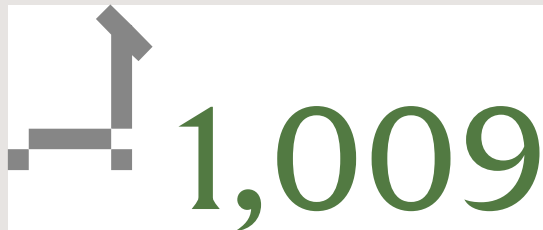
-18%

Emission Reduction

between our base year 2018 and 2024, resulting in 8,584 t CO₂e total emissions (scope 1-3) in 2024



We aim to improve our emission reduction, but we are already on the way to achieving our 40% climate target by 2030.



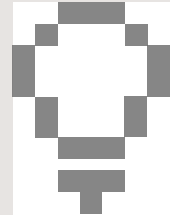
1,009

Mobility Emissions

in kg CO₂e per Full Time Equivalent in 2024



We work on reducing our mobility emissions as they make up the largest part of our footprint.



31%

Energy Efficiency

improvement per m² since our base year 2018



We aim to sustain our current level of energy efficiency, as we have already tapped into much of our savings potential and reached a solid performance.



-223t

Avoided Emissions

in 2024 due to recycling and remanufacturing of IT devices

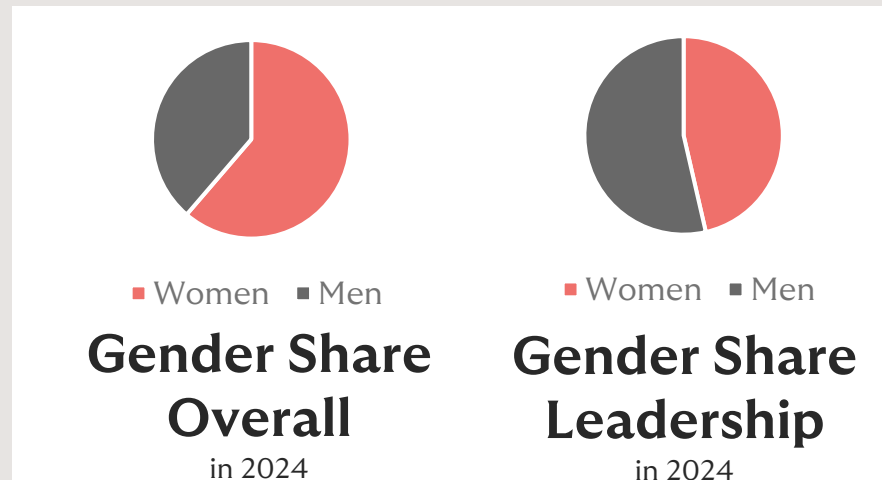



We strive to keep our processes for refurbishing and recycling our old IT devices to save resources and emissions.

What we have achieved so far

- ✓ **Green Electricity:** We switched to green electricity at all sites since the end of 2023.
- ✓ **Heat Pump:** We installed a heat pump at one of our biggest offices in Verl, Germany.
- ✓ **E-Charging Stations:** We installed e-charging stations at our two largest offices, Verl and Baden-Baden, Germany.
- ✓ **Business Travel Policy:** We integrated the environmental perspective in our Business Travel Policy; e.g., we prohibited domestic flights, prioritized public transport or carpooling as well as hotels with a green label.
- ✓ **IT Recycling:** We recycled and remanufactured our old IT devices with partners such as AfB or Atea.
- ✓ **Sustainability in IT:** We have embedded sustainability criteria into our IT procurement process to support the purchase of more climate-friendly devices, which are clearly labeled for our employees.


Insights and Activities Employees

We are proud of our diverse workforce and are committed to support all employees equally, regardless of their gender.



We support employees of all genders in becoming a successful leader and emphasize fair treatment in succession planning and recruitment processes.



We are excited for the EAP to be available to all employees, supporting their mental health and well-being.

What we have achieved so far

- ✓ **Employee Networks:** We actively support our employee-led networks such as Riverty United Women and Be.Queer@Riverty.
- ✓ **Inclusive HR Processes:** We began a systematic review of our key HR processes to ensure they are fair, bias-aware, and inclusive for all employees.
- ✓ **Fair Work:** We adopted the Bertelsmann Fair Working Conditions Policy to foster respectful, transparent and equitable workplaces across our organization.
- ✓ **Accessible Hiring:** To reach more candidates with disabilities, our job ads are featured on myAbility.jobs.
- ✓ **Inclusion in Action:** People leaders across Germany participated in disability inclusion trainings.
- ✓ **Action Plan Inclusion (API):** Successfully implemented the first Bertelsmann API in Germany.
- ✓ **Recognition:** We are proud to be named among the PRIDE Index Top 10, are members of "Together against Sexism" and have signed several diversity charters.

Insights and Activities **Society**

Insight Stories



Estonia | Donation to **Tallinna Suurperede Klubi**:

The non-profit organization Tallinn Large Families Club supports and helps families with three or more children to make society more parent-, family- and child-friendly. Our employees collected school supplies for the first day of school and donated them to the organization.

International | We supported **employees who volunteer** for charitable and non-profit organizations during their free time. Our employees were invited to nominate their organizations, and 20 of them received a total of 10.000€ in donations from Riverty as support. The supported organizations ranged from sports and music clubs to search for missing people or water rescue organizations.

International | Christmas donation of 30.000€ to the following organizations:

Junior Achievement Europe:

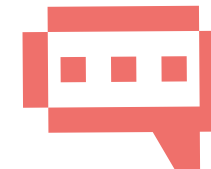
Focuses on inspiring and equipping young people for success through hands-on, experiential learning in entrepreneurship, work readiness, and financial health.

Plan International:

Strives for a fairer world. One where every child can reach their full potential, and every girl can choose her own future.

Teach First:

Promotes educational equity by placing professionally trained fellows in schools located in under-resourced environments.



What we have achieved so far

- ✓ **Donation Policy:** We have implemented a donation policy that streamlines the donation process, ensures transparency and aligns our donations with Riverty's vision and core values. Our main focus for donations is on financial education and inclusion.
- ✓ **Financial Education:** We provide financial education via our Financial Academy to enable conscious financial decisions.

Insights and Activities **Customers**

BNPL Code of Conduct

To protect vulnerable consumers, Riverty has brought together the most important BNPL (Buy Now Pay Later) suppliers in the Netherlands to develop a BNPL Code of Conduct in consultation with the AFM (Netherlands Authority for the Financial Markets) and the relevant ministries. The aim is to **increase the level of consumer protection** and the **responsible use of BNPL**.



Extended Payment Pause

We have introduced an extended payment pause in Germany, which offers our consumers **different pause durations** for their payments, even **after the due date**. This gives consumers **more flexibility** when paying and the respective fees are **fairer**.



SMS Nudging

Consumers in the Netherlands receive an SMS before the due date of a payment to **increase transparency** and reduce the proportion of consumers who don't meet the due date. A pilot showed that 25% fewer payments were forgotten.



Budget Coach Pilot

In the Netherlands, we have started a pilot project with a certified budget coach who teaches consumers how to get an overview of their own income and expenditure and how to balance them. The consumer can **learn how to manage their budget** and how to get support for a problematic financial situation. Ultimately, the consumer gains **more control over their finances**.



Enhancing Digital Accessibility

Accessibility means that people with disabilities can **access information, products and services**. This includes e.g., people with visual, hearing, cognitive or motor impairments. We have worked on making our digital touchpoints such as our **app and website**, even more accessible, for example via subtitles and transcripts in videos, simple language or screen readers. As a first step, we are aiming to achieve the AA standard for accessibility.





Insights and Activities **Governance**

ESG Policies



Code of Conduct

Supplier Code of Conduct

Bertelsmann Essentials



Declaration of Principles on the Observance of Human Rights

Human Rights and Fair Working Conditions Policy



Bertelsmann Inclusion Policy



Health & Wellbeing Policy



Safety Policy



Environmental Policy



ESG Reports



Combined Bertelsmann Group Sustainability Statement 2024



Bertelsmann Annual Report 2024



Supply Chain Due Diligence Report 2024 Rivity Services GmbH

Supply Chain Due Diligence Report 2024 Rivity Norway

What we have achieved so far

- ✓ **CR Team:** We have established a CR team with dedicated resources for ESG topics.
- ✓ **CR Council:** We formed a CR Council that consists of representatives from different departments (e.g., Finance, Risk & Compliance, HR) and serves as decision-maker and multiplier.
- ✓ **CR Working Groups at Bertelsmann:** We participate in group-wide working groups on CR, such as the Bertelsmann CR Council, the be green committee and the inclusion working group.
- ✓ **CSRD Reporting:** Together with our parent company Bertelsmann, we have conducted the first ESG reporting based on CSRD requirements for 2024.
- ✓ **ESG Risks:** We integrated ESG in our annual risk assessments and controls.
- ✓ **Supplier Assessment:** We regularly assess our suppliers based on human rights and environmental protection.
- ✓ **Compliance Trainings:** We conducted mandatory trainings for our employees on our Code of Conduct, Anti-corruption and other compliance topics.

Sharing our journey towards a more sustainable future.

This document serves as a summary of Riverty's sustainability journey. As part of the Bertelsmann Group, Riverty's ESG data is part of the Bertelsmann annual financial statements.

However, to further increase transparency, we've consolidated the most significant data from 2024 into this fact sheet, providing a clear snapshot of our ESG actions and metrics.

The fact sheet is built around our Corporate Responsibility strategy and target states. It provides a summarized yet short and sweet view of our present status and will be updated once a year.

In essence, this document is designed to keep you informed and involved in our sustainability journey. As we embrace more sustainable business practices, we hope this fact sheet serves as a valuable resource for all our stakeholders.