



ENVIRONMENTAL POLICY

Version 1.0
Date: 28 November 2019

Approved by Creditinfo Group CEO

In Honour of Adam, the Tortoise



In October 2019, Stefano M. Stoppani, the CEO of Creditinfo Group hf., met Adam the Tortoise on an African island in the Indian ocean. As evidenced by the photo, Adam is a huge, beautiful seafaring creature, who is approximately 150 years old.

Adam was probably born during the American Civil War, when Italy was not even a unified country, and the two devastating World Wars were not even on the world's radar screens. If Adam is lucky and all goes well, he could live 100 more years.

Whether Adam will reach his age of life expectancy depends, in large part, on how we humans act.

This Environmental Policy is but one small step to help preserve this lovely place we share with flora and fauna.

The Group wishes Adam and all other living beings well.

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I. Creditinfo Compliance Policies

A. Compliance Policies

Our Creditinfo Compliance Policies define the business and ethical behaviors that we all need to demonstrate when working for Creditinfo Group hf. and any other entity, subsidiary, and/or affiliate within the Group (the "Group", "Creditinfo Companies", or the "Company"). They are mandatory. While these are for internal use, we also publish them externally in support of transparency.

Our Compliance Policies are available to the general public at <http://www.creditinfo.com/policies>. However, in certain circumstances, a Policy may use or reveal information which is not available to the general public and which could be considered of some importance internally and/or to Group shareholders, customers, business partners, and others. In such cases, the Policy will not be available at the URL above.

Employees may request a comprehensive list of the Group's Compliance Policies (including any policies that are unavailable at the URL above) via email at compliance@creditinfo.com. Any compliance-related questions may be directed to this inbox.

The Group's Compliance Officer, Carly Souther, can be contacted at +34.691.043.161, or via email at c.souther@creditinfo.com.

The Compliance Officer shall carry out an annual review and update of this Policy, and other environmental systems employed by the Group.

II. Environmental Vision

Creditinfo is committed to reducing our impact on the natural environment and taking action on climate change. The Group believes that growth that accounts for our environmental footprint is the only way to deliver our products and services. Our vision is to grow our Companies, while simultaneously reducing our environmental footprint and increasing our positive social impact.

The Group will continue to improve the management of our ecological impacts and work with our stakeholders, vendors, affiliates, partners, etc., to promote environmental stewardship across our value chain. Companies will comply with applicable environmental legislation and regulations, and apply more stringent criteria than those required by law when it is appropriate.

Everyone at Creditinfo has a role to play – this Environmental Policy outlines our individual and shared responsibilities to the environment.

This Policy commits the Group to:

- Embed environmental risks into our wider risk identification and mitigation processes.
- Audit our compliance with legislation and international best practices, which includes considering current and future environmental issues
- Investigate any and all environmental incidents in order to prevent recurrence.
- Set targets for continuous improvement and put in place environmental safety and sustainability programs.

Innovation

- Work to identify opportunities to minimise the potential environmental impacts of Creditinfo products or services.

Sourcing

- Engage with our suppliers to reduce environmental impact (see Procurement & Responsible Sourcing Policy for more details).
- Encourage our suppliers to implement the best practices reflected in this Policy.

Marketing, sales and consumer use of products (including end-of-life)

- Use risk assessments to determine any adverse environmental effects arising from the use and disposal of our products.
- Rethink how we design our products using recyclability guidelines.
- Provide relevant information and advice to our customers on the environmental impacts of our products.

Corporate functions

- Ensure that employees are aware of Creditinfo's Environmental Policy and motivated to apply it and that they are aware of their own responsibilities and given the necessary training and support.
- Work in partnership with others to scale up action on environmental issues around the world e.g. through private sector groups and coalitions.

Scope and applicability

This Policy applies to all our operations and the employees and contractors who work in them. Where Creditinfo does not have operating control, we encourage our affiliates to demonstrate the commitments reflected in this Policy.

III. Environmental Policy Statement

As a leading international provider of credit reference and software services, the Group has adopted this Policy to comply with all environmental legislation and best eco-practices that are appropriate to our business.

The Group and its Companies shall do all that is reasonably practicable to:

- Reduce the level of energy consumption, including the use of electricity, gas, and other fossil fuels;
- Obtain supplies from environmentally-friendly organisations and those who use renewable energy sources;
- Reduce consumables and recycle equipment, waste products, and redundant items;
- Reduce travel and off-set our travel carbon emissions by enrolling in an approved program;
- Use, store, control, and dispose of hazardous materials in-line with best environmental practices; and,
- Purchase items that are manufactured, or produced, from sustainable sources.

Each and every Creditinfo Company shall:

1. Continually strive to improve the Company's environmental performance by setting annual target and reviewing its objectives.
2. Obtain services, equipment and power from providers who are committed to environmental protection.
3. Aim to prevent or reduce pollution and actively pursue reduction in the use of substances and processes that adversely affect the environment.
4. Counteract our travel carbon emissions through an approved 'off-setting' program.
5. Make the Policy available to the public at our offices and on our web site.
6. Consult with employees on any matter that may affect them related to environmental control.


Creditinfo Employees will be expected to participate in the Group's environmental programs, and are asked to cooperate in the operation of this Policy. Employees shall aim to make a positive contribution to environmental management, which includes adhering to this Policy and complying with its management system and other control measures.

SIGNATURE PAGE

Name: Mr. Stefano M. Stoppani

Title: Creditinfo Group CEO

Date: 28 November 2019

Signature: _____