Sustainability Policy

30 March 2026

Chapter 1. General Provisions

1.1. The Sustainability Policy (hereinafter referred to as the Policy) is the foundational strategic document of Yusr Group (hereinafter referred to as the Group). This Policy consolidates the Group's approaches to environmental, social and corporate governance (ESG) responsibility and defines the key goals, principles and vectors of long-term sustainable development.

1.2. This Policy applies to all companies within the Group, including:

- YUSR HOLDING LIMITED
- YUSR TECH FORFAITING L.L.C S.O.C
- YUSR CAR RENTAL L.L.C
- JF Group Ltd. (AIFC Private Company)
- Microfinance Organization “Jet Finance” LLP
- “Jet Auto” LLP
- “Jet Leasing” LLP
- JETCAR YUSR MIKROMOLIYA TASHKILOTI (Uzbekistan)

The Group expects all of its subsidiaries and affiliated entities to comply with the principles set out herein.

1.3. This Policy reflects the commitment of the Group, the members of its governing bodies and all of its employees to the values of sustainable development. The document is mandatory for application in:

- strategic and operational planning;
- development of internal regulatory documents (policies, regulations, standards);
- interaction with customers, partners and investors;
- external and internal communications.

1.4. The Policy is a public document; it is published in open access on the official websites of the Group's companies and is available for review by all stakeholders.

1.5. The Group keeps the Policy up to date by reviewing it as market conditions, legislative requirements or business strategy change, and in any case at least once every three years.

1.6. This Policy has been developed taking into account the legislation of the countries of operation, international instruments and recognized sustainability standards, including:

- the principles of the UN Global Compact and the UN Sustainable Development Goals (SDGs) to 2030;
- the international standard ISO 26000 (Guidance on Social Responsibility);
- GRI (Global Reporting Initiative) reporting standards and SASB (Sustainability Accounting Standards Board) industry standards;
- IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures);
- the UN Guiding Principles on Business and Human Rights;
- Cerise+SPTF client protection standards (Client Protection Pathway).

Chapter 2. Mission and Principles of Sustainable Development

2.1. The Group's sustainability mission is to foster the economic prosperity of entrepreneurship through the provision of responsible and technology-driven financial solutions, and to develop an inclusive mobility ecosystem that improves the quality of life of all our customers. We provide equal access to capital and transport so that our customers can realize their potential effectively. The assets they acquire become a reliable foundation for growing their wellbeing, supporting sustainable development for society, employees and the environment.

2.2. The Group is guided by the following principles in making any management and operational decisions:

1. **Responsible Finance**

   The Group strives to create long-term value for its customers by adhering to the principle of prudence in lending and taking measures to prevent their excessive debt burden. We implement support mechanisms aimed at preserving the financial resilience of borrowers, maintaining a balance between economic success and social responsibility. Long-term customer trust is our priority asset and the foundation of sustainable business growth

2. **Ethics and Transparency**

   The Group is committed to conducting and promoting fair, open and honest business practices, including ethical marketing and sales standards. We give top priority to information security, protection of customers' personal data, anti-corruption and prevention of financial crime. Our operations are based on the principle of zero tolerance for any form of corruption, transparency of financial flows, and the use of ethical, discrimination-free algorithms in decision-making.

3. **Human Rights and Inclusion**

   The Group guarantees fair and equal treatment of all employees and customers, excluding any form of discrimination on the grounds of gender, age, nationality, race, religion or other characteristics. We consistently develop an environment of diversity, equity and inclusion, ensuring the protection of human rights at all stages of our operations. The Group strives to create equal opportunities for the professional growth of talent and to expand access to financial services for various groups of the population and businesses, promoting their social integration and wellbeing.

4. **Environmental Stewardship**

   The Group is aware of its impact on the environment and strives to minimize it consistently. We integrate the principles of environmental responsibility into our business processes, promoting the rational use of resources and supporting the transition to more sustainable mobility models in our regions of operation.

5. **Responsible Corporate Governance and Compliance**

   The Group strictly complies with the legislation of the countries of operation and follows recognized international standards in risk management and information disclosure. We build a management system based on the principles of accountability, independence of decision-making and transparency towards stakeholders. Our goal is to ensure sustainable operations and the investment attractiveness of the Group through the adoption of best corporate governance practices and strict adherence to internal compliance procedures.

2.3. The Group recognizes the importance of, and strives to contribute to, the achievement of the UN Sustainable Development Goals (hereinafter — the SDGs), adopted at the international level in 2015 as the framework for coordinating the efforts of governments, business and civil society in addressing humanity's most pressing challenges.

2.4. The Group also affirms its commitment to the 10 principles of the UN Global Compact in the areas of human rights, labour, environment and anti-corruption. The Group makes efforts to promote the Global Compact principles among its stakeholders and to integrate them into its day-to-day operations.

2.5. In line with global best practices and the requirements of international standards, and in order to increase the effectiveness of its contribution to the global agenda, the Group has conducted a comprehensive analysis of its operations. Based on this analysis, the Group has identified 9 priority and additional goals to which it makes the most significant contribution through its core business processes and social initiatives:

- **SDG 1.** No Poverty (targets 1.2, 1.4): The Group contributes to the growth of wellbeing by providing access to capital and financial instruments to those underserved by traditional banking services.
- **SDG 4.** Quality Education (targets 4.4, 4.5): The Group invests in developing the professional competencies of its team and improves the financial literacy of customers and the public through digital educational services.
- **SDG 5.** Gender Equality (target 5.5): The Group ensures equal career opportunities and fair pay, striving for balanced representation of women in leadership positions.
- **SDG 8.** Decent Work and Economic Growth (targets 8.3, 8.5, 8.8, 8.10): The Group supports job creation and economic growth by providing entrepreneurs with resources to develop their businesses, and ensures decent working conditions, fair pay and opportunities for the continuous professional development of its employees.
- **SDG 9.** Industry, Innovation and Infrastructure (target 9.3): The Group expands the access of small and medium-sized businesses to high-quality and convenient financial products and services using advanced technologies.
- **SDG 10.** Reduced Inequalities (target 10.2): The Group creates an inclusive environment by removing barriers to financing for various social and ethnic groups across all regions of operation.
- **SDG 13.** Climate Action (target 13.3): The Group implements a carbon footprint assessment system and increases the transparency of climate data, striving to minimize its environmental impact.
- **SDG 16.** Peace, Justice and Strong Institutions (targets 16.5, 16.10): The Group builds a transparent governance system based on client protection, algorithmic ethics and zero tolerance for corruption.
- **SDG 17.** Partnerships for the Goals (target 17.16): The Group actively engages with international investors and government institutions to exchange experience and adopt best ESG practices.

Chapter 3. Sustainability (ESG) Strategy

3.1. The Group implements a systematic approach to sustainability, reflected in this sustainability strategy (ESG strategy), which is set out in the structure of goals, sub-goals, focus areas and KPIs established by this Policy.

3.2. Goals reflect the main strategic objectives that the Group has set for itself in the area of sustainable development. Sub-goals reflect the thematic areas of sustainability in which the Group operates to achieve its strategic goals and fulfil its commitments. Focus areas define the specific directions for planning, implementing and reporting on sustainability activities. KPIs establish specific qualitative and quantitative indicators that allow the Group to track progress towards its goals.

3.3. Specific KPI values and timelines for their achievement may be updated within the ESG Strategy, which is a document derived from this Policy.

3.4. The Group defines the following sustainability (ESG) strategy, divided into three main blocks: Customers, Employees and Environment:

CUSTOMERS: Building a financial ecosystem for the growth of wellbeing and support of entrepreneurship

Goal: Development of an inclusive and secure financial environment that provides small entrepreneurs and the self-employed with unimpeded access to capital and assets to realize their potential and improve their quality of life.

Sub-goal 1. Financial inclusion and support of entrepreneurship *We provide entrepreneurs and the self-employed with access to the financial resources needed to start, run and scale a business. We strive to remove barriers to obtaining capital by providing resources both for the acquisition of assets (including vehicles) and for working capital.*	
Focus Area 1. Ensuring access to financing and development tools for SMEs *We develop a line of products and digital services that help entrepreneurs quickly obtain financial resources for any business purpose, supporting their sustainable growth.*	**KPI 1.1:** Increase the share of the SME and self-employed portfolio in total financing in the countries of operation to **at least 60%** by 2028.
Sub-goal 2. Responsible lending and client protection *A client's long-term trust matters more to us than short-term profit. We implement mechanisms that prevent excessive debt burden and create conditions for the constructive resolution of financial difficulties.*	
Focus Area 1. Assisting clients in resolving overdue debt and supporting financial resilience *We develop tools for dialogue with clients in difficult life situations, offering individual solutions to overcome debt burden.*	**KPI 2.1:** Establish an internal Client Protection Service (Corporate Ombudsman) for the independent review of complaints and the search for compromise solutions out of court. **KPI 2.2:** Ensure that 100% of client requests for debt restructuring are reviewed within no more than 15 calendar days.
Focus Area 2. Promoting financial literacy *We invest in educating our clients, providing them with accessible tools and knowledge for the effective management of personal budgets and debt load.*	**KPI 2.3:** Create and launch an educational section with learning resources and practical financial literacy advice on the Group's own digital platforms (mobile app, website). **KPI 2.4:** Reach at least 10,000 unique users with financial literacy educational materials by 2028.
Sub-goal 3. Digital ethics and data security *Technology is at the core of our business. We guarantee that our algorithms are fair to every client and that personal information is reliably protected.*	
Focus Area 1. Ensuring ethical and transparent decision-making algorithms *We exclude discrimination in our automated systems, guaranteeing that every financing decision is based on objective data and has a clear rationale.*	**KPI 3.1:** Ensure an annual review of 100% of decision-making algorithms for "ethical neutrality".[1]
Focus Area 2. Ensuring the security and confidentiality of clients' personal data *We implement advanced information security standards to guarantee the safety of our clients' data at all stages of interaction with the ecosystem.*	**KPI 3.2:** Maintain an effective customer personal data protection system, including regular monitoring, vulnerability control and timely response to information security incidents.

EMPLOYEES: Human capital development and an inclusive environment **Goal:** Creation of an ecosystem for talent growth where every employee has equal opportunities to realize their potential in a safe and supportive environment.

[1] *The methodology for assessing algorithmic ethics is based on the exclusion of unjustified socio-demographic filters.*

Sub-goal 1. Equality, diversity and fair remuneration (DEI) *We build a culture of equality where professional achievement is the only criterion of success. We ensure fair recognition of each employee's contribution and remove systemic barriers to equal career growth and remuneration.*	
Focus Area 1. Ensuring gender balance and supporting women's career growth in leadership positions *We strive for balanced representation of men and women in management and create equal conditions for the career advancement of talented employees at all levels of the company.*	**KPI 1.1:** Maintain the share of women in leadership positions (Head of Department level and above) at no less than 40%. **KPI 1.2:** Ensure equal access to mentorship programs and individual development plans that build a talent pipeline for leadership positions (with annual monitoring of women's participation in such programs).
Focus Area 2. Striving to eliminate unjustified pay gaps between employees in comparable positions *We guarantee equal pay for equal work, excluding the influence of gender or other non-work-related factors on the remuneration of our employees.*	**KPI 1.3:** Develop and implement an internal methodology for objective job evaluation that ensures the comparability of remuneration levels for equal contribution and qualifications. **KPI 1.4:** Ensure that 100% of employees are covered by an annual performance-based salary review free from any form of discrimination.
Sub-goal 2. Investing in talent and developing local expertise *We create opportunities for the continuous growth of professional knowledge within the Group, combining international standards with a deep understanding of the specifics of our regions of operation.*	
Focus Area 1. Ensuring continuous learning and development of employee potential *We strive to implement a variety of tools for regular professional development so that every employee can grow professionally together with the company.*	**KPI 2.1:** Create an internal learning platform including a knowledge base, in-house training programs and a mentorship system. **KPI 2.2:** Ensure an average of at least 8 hours of training per employee per year by 2028.
Focus Area 2. Respect for cultural diversity and development of local talent *We develop the potential of specialists in our regions of operation, creating an inclusive environment that takes into account the national specifics and mindset of employees in the countries where we operate.*	**KPI 2.3:** Adapt mentorship and training programs to the cross-cultural specifics of markets for effective knowledge sharing and the professional growth of local talent. **KPI 2.4:** Develop an internal talent pool system for Middle-level positions and above, targeting at least 50% of vacancies filled through internal promotion.
Sub-goal 3. Well-being & Safety *We recognize the intensive nature of work in the fintech industry and systematically care for the physical and mental health of our team, creating a supportive environment for every employee.*	
Focus Area 1. Supporting mental health and employee engagement *We implement tools to prevent burnout and maintain work-life balance, paying special attention to teams working under increased stress.*	**KPI 3.1:** Maintain the employee loyalty and engagement index (eNPS) at no less than **+50** annually. **KPI 3.2:** Develop and implement corporate well-being programs, including psychological support webinars and initiatives promoting a healthy lifestyle in the office.

Focus Area 2. Ensuring safe working conditions and workplace standards *We create modern workplaces and implement basic lean office principles, caring for the health and safety of every employee.*	**KPI 3.3:** Keep the lost time injury frequency rate (LTIFR) among field staff and technical specialists at or below the industry benchmark. **KPI 3.4:** Implement initiatives to create an environmentally friendly office environment (including the development of electronic document management and resource efficiency programs) in the company's key offices.

ENVIRONMENT: Environmental responsibility **GOAL:** Phased reduction of the Group's own environmental footprint and increased transparency of climate data in the Group's operations.	
Sub-goal 1. Monitoring and transparency of climate impact *We recognize that the Group's main indirect climate impact is associated with the operation of vehicles by our customers. Our task is to provide access to reliable data on the climate impact of transport for informed decision-making.*	
Focus Area 1. Integrating climate parameters into auto platform services *We support the development of the secondary car market and use the capabilities of our own platform to inform customers about the climate impact of transport.*	**KPI 1.1:** Develop and implement, by 2028, functionality in vehicle listings on the auto platform displaying estimated emissions (based on technical data and year of manufacture).
Focus Area 2. Phased implementation of an indirect emissions (Scope 3) assessment system *We strive for transparency in matters of climate impact and are beginning systematic work on analysing the carbon footprint associated with the operation of the vehicles we finance.*	**KPI 1.2:** Develop a methodology and begin a pilot calculation of the carbon footprint (Scope 3) of vehicles sold, based on technical specifications and mileage data.
Sub-goal 2. Greening the office space and a culture of responsible consumption *We strive to minimize our own resource consumption through the digitalization of processes and the introduction of environmental practices in our workspace.*	
Focus Area 1. Fostering responsible resource use and implementing "green office" practices *We build a culture of care for the environment among our employees and gradually optimize office processes to reduce our administrative impact on the environment.*	**KPI 2.1:** Organize and launch a separate waste collection system (paper, plastic) in all company offices by 2028. **KPI 2.2:** Achieve carbon neutrality (Net Zero) for direct and indirect operational emissions (Scope 1 and 2) by 2028, including through the use of carbon offset mechanisms.

3.5. A schematic representation of the Group's sustainability strategy is provided in Appendix No. 1 to this Policy.

Chapter 4. Approaches to Responsible Business Conduct

4.1. Environmental Responsibility

4.1.1. The Group recognizes its responsibility for preserving the environment for future generations and strives to consistently minimize the negative impact of its operations on the environment.

4.1.2. The Group adheres to the principle of rational resource use in all offices and divisions. The Group makes efforts to reduce the consumption of electricity, water and consumables (including paper) by introducing energy-efficient technologies and digitalizing internal business processes (transition to electronic document management).

4.1.3. The Group manages waste in strict compliance with the applicable legislation of its regions of operation. The Group strives to implement separate waste collection systems (paper, plastic, electronic equipment) and to transfer waste to specialized organizations for further recycling or safe disposal.

4.1.4. The Group integrates the environmental agenda into its corporate culture, encouraging employee initiatives on responsible consumption and conducting awareness events to improve employees' environmental literacy.

4.1.5. The Group monitors its environmental impact and strives to increase the transparency of data on the resources it uses and the waste it generates.

4.1.6. The Group expects its partners and suppliers to comply with similar standards in environmental protection and the rational use of natural resources.

4.1.7. The Group recognizes that the activities of its clients and partners may have an indirect impact on biodiversity and sensitive ecosystems. The Group expects its counterparties to take a responsible approach to doing business, including assessing and minimizing risks to natural areas of high environmental value.

4.2. Social Responsibility and Human Rights

4.2.1. The Group affirms its responsibility to respect the human rights set out in the United Nations Universal Declaration of Human Rights. Respect for the dignity, fundamental freedoms and human rights of all stakeholders is the foundation of the Group's corporate values.

4.2.2. The Group does not tolerate any form of discrimination against its employees, customers or any other person on the grounds of: race, colour, gender, language, religion, political or other opinion, caste, national or social origin, property status, place of birth, membership of unions and associations, sexual orientation, age, disability or other distinguishing characteristics.

4.2.3. The Group builds relationships with employees, customers and all stakeholders on the principles of mutual respect, partnership and strict compliance with the legislation of the countries of operation, including labour legislation.

4.2.4. The Group guarantees equal opportunities and non-discrimination in hiring, remuneration, promotion and day-to-day interaction. Any infringement of rights on the grounds of gender, age, nationality, race, religion or beliefs is strictly prohibited.

4.2.5. The Group ensures honest and fair remuneration based on performance and professional qualifications, excluding unjustified pay gaps between employees in comparable positions.

4.2.6. The Group guarantees the observance of all employee rights to rest, safe working conditions and social security.

4.2.7. The Group adheres to a policy of absolute intolerance of any form of violence, harassment, threats, intimidation or aggression in the workplace. Respect for the honour and dignity of every person is a mandatory standard of corporate culture.

4.2.8. The Group does not tolerate any form of favouritism (nepotism), including that based on family ties. Compliance with applicable laws and equality regulations is the duty of every Group employee.

4.2.9. The Group recognizes and respects the right of every employee to freedom of association, assembly and collective bargaining to protect their interests without fear of any negative consequences.

4.2.10. The Group strives to ensure inclusiveness through targeted recruitment under quotas allocated for the employment of people with disabilities, providing them with equal conditions for professional fulfilment.

4.2.11. The Group categorically excludes and condemns the use of child, forced or slave labour in any form, both in its own operations and in the operations of its clients, suppliers and business partners. The Group opposes human trafficking and undertakes to inform the relevant authorities of any known cases of such illegal activity.

4.2.12. The Group strictly observes the principle of confidentiality and respects the right to privacy of its employees and other stakeholders, ensuring a high level of information security for personal data.

4.2.13. The Group maintains secure feedback channels for anonymous reports of violations of this Policy.

4.3. Corporate Governance, Business Ethics and Compliance

4.3.1. The Group conducts its business on the principles of honesty, transparency and fair competition. The fundamental document in this area is the Code of Business Ethics, the provisions of which are binding on all Group employees regardless of their position.

4.3.2. The Group adheres to a policy of zero tolerance for any form of corruption, bribery, fraud and money laundering. The Group implements and maintains effective internal control procedures to prevent and detect financial crime.

4.3.3. The Group is focused on implementing a systematic approach to risk management for the timely identification, assessment and mitigation of potential threats. The Group recognizes the importance of the future integration of ESG risks (environmental, social and governance) into its overall risk management system to ensure long-term business sustainability.

4.3.4. The Group recognizes its role in supporting the economies of the countries of operation and adheres to the principle of honest and timely payment of taxes. The Group's tax strategy is based on strict compliance with legislation and the rejection of aggressive tax planning schemes.

4.3.5. The Group strives to provide customers with complete, accurate and understandable information about its products and services. The Group excludes the use of aggressive sales methods and misleading advertising, prioritizing the interests and financial wellbeing of the customer.

4.3.6. The Group strives to regularly disclose information about its sustainability activities to shareholders, investors, government authorities and society.

Chapter 5. Stakeholder Engagement

5.1. The Group identifies its stakeholders as persons or organizations that influence the Group's activities or may be affected by its decisions and the results of its work. Key stakeholders include:

- Customers;
- Employees;
- Shareholders and investors;
- Government authorities and professional communities;
- Business partners;
- Local communities and the media.

5.2. In its work with stakeholders, the Group is guided by the international stakeholder engagement standard AA1000SES (Stakeholder Engagement Standard), based on the following principles:

- Materiality: the Group clearly identifies its stakeholders and understands which of their interests are most significant for the sustainable development of the business.
- Completeness: in carrying out its activities, the Group takes into account the concerns of stakeholders, including their views, needs and expectations, as well as their opinions on matters significant to them.
- Responsiveness: the Group strives to respond promptly and consistently to all material issues and requests received from stakeholders.

5.3. The Group commits to reporting regularly and transparently to stakeholders on the material aspects of its sustainability (ESG) activities.

5.4. The Group commits to building relationships with stakeholders guided by the principles of good faith, honesty, professionalism, mutual trust and respect.

5.5. The key mechanisms of stakeholder engagement are press releases, disclosure of information in accordance with legal requirements, publication of non-financial reporting, and the organization of round tables, conferences and meetings.

5.6. The format of engagement is chosen by the Group adaptively, depending on the current needs of stakeholders and the goals of communication.

Chapter 6. Sustainability Governance and Reporting

6.1. The management of ESG and sustainability activities within the Group is carried out within the overall corporate governance system and is an integral part of it. The Group integrates environmental, social and governance factors into business decision-making processes at all levels.

6.2. Overall strategic leadership of the Group's sustainability activities is exercised by the Chief Executive Officer (CEO) of YUSR Holding Limited. The CEO approves the long-term strategy and ESG policies and oversees their implementation.

6.3. The Group's Chief Financial Officer (CFO) is responsible for overseeing the implementation of this Policy, embedding a systematic approach to sustainability management, and monitoring reporting.

6.4. The Group's structural divisions are responsible for implementing the thematic initiatives and provisions of this Policy within their competence. Each division ensures the achievement of established KPIs and the integration of ESG principles into its operational processes.

6.5. The Group strives for openness and information transparency and takes stakeholder interests into account when disclosing information about its progress.

6.6. The Group commits to monitoring its sustainability progress annually and preparing a report on the achievement of the strategy's goals. The format and scope of disclosure are determined by the Group adaptively, based on current business needs and the requests of key stakeholders.

6.7. The main results of sustainability activities are published on the Group's official website. This ensures the transparency of the progress achieved for a wide range of stakeholders in all regions of operation.

Chapter 7. Final Provisions

7.1. This Policy is communicated to all Group employees. Heads of structural divisions ensure that their subordinate employees are familiarized with the principles and goals set out in this document.

7.2. The Group has the right to unilaterally amend and supplement this Policy by publishing its revised version on the Group's official website.

7.3. The relevant amendments take effect from the date of their publication by the Group, unless a different date is established by the revised version of the Policy.

7.4. This Policy is approved and brought into effect by decision of the Chief Executive Officer of YUSR Holding Limited. The Policy is reviewed regularly, at least once every three years, to keep it up to date.

Chief Executive Officer of YUSR Holding Limited

Azamat Seitbekov _____



Appendix No. 1

Schematic representation of the Group's sustainability strategy:



Chief Executive Officer of YUSR Holding Limited

Azamat Seitbekov _____

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YUSR HOLDING LIMITED