

NSURE PRIVATE LIMITED

NON-DISCRIMINATION POLICY

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Document Owner	General Manager, Nsure Private Limited
Approved By	General Manager, Nsure Private Limited
Availability	Publicly available at www.nsure.com.mv/policies
Compliance References	ISO/IEC 17065:2012 Clauses 4.4.1, 4.4.2, 4.4.3 & 4.4.4; GSTC Accreditation Manual v5.0

1. PURPOSE

This Policy establishes the commitment of Nsure Private Limited (hereinafter "Nsure") to providing access to GSTC certification services on a fair, equitable, and non-discriminatory basis. It applies to all aspects of Nsure's certification activities, including the application process, audit and evaluation, certification decisions, maintenance, extension, suspension, and withdrawal of certification.

This Policy is publicly available and forms part of Nsure's commitment to transparency in its certification operations.

2. SCOPE

This Policy applies to:

- All applicants for GSTC certification issued by Nsure;
- All clients holding active GSTC certification issued by Nsure;
- All Nsure personnel involved in any aspect of certification activities; and
- Any third party acting on Nsure's behalf in relation to certification activities.

3. POLICY COMMITMENTS

ISO 17065 Clause 4.4.1: Non-Discriminatory Policies and Procedures

Nsure's policies, procedures, and practices for granting, maintaining, extending, suspending, and withdrawing certification are applied consistently and without discrimination. No applicant or client shall receive less favourable treatment on any basis other than their ability to demonstrate conformity with the applicable Reference Standard.

ISO 17065 Clause 4.4.2: No Undue Restriction of Access

Nsure shall not impose conditions, requirements, or procedures that are unnecessary to the demonstration of conformity with the Reference Standard and that would have the effect of

restricting access to certification. Any requirement imposed on applicants or clients shall be technically justified and directly related to the certification scope.

ISO 17065 Clause 4.4.3: No Discrimination Based on Size

Nsure shall not restrict access to certification on the basis of the size of the client organisation, the number of rooms or facilities, or the scale of operations. The fees and requirements applied to small guesthouses, boutique properties, and independent operators shall not be disproportionate to, or more burdensome than, those applied to larger resort properties or hotel chains.

ISO 17065 Clause 4.4.4: No Membership Requirement

Nsure shall not make certification, or any step in the certification process, conditional upon the applicant or client being a member of any association, trade body, group, or network. Membership of any organisation shall have no bearing on an applicant's eligibility for, or access to, GSTC certification from Nsure.

4. PROHIBITED BASES FOR DISCRIMINATION: REFERENCE TABLE

The following table sets out the specific bases upon which Nsure shall not discriminate, illustrative scenarios, and Nsure's confirmed position in each case:

Prohibited Basis for Discrimination	Example Scenario	Nsure Position
Organisation size	A small 8-room guesthouse applies for certification alongside a 200-room resort. The guesthouse must not face higher barriers to entry or proportionally higher requirements.	Certification requirements are the same for all properties. Fee structures are proportionate to audit scope and complexity, not size.
Nationality or country of ownership	A property owned by a foreign national or international hotel group applies for certification.	Certification is open to all legal business entities operating within the Maldives, regardless of the nationality of owners, directors, or management.
Membership of any association	A property that is not a member of the Maldives Association of Tourism Industry (MATI) or any other body applies for certification.	Membership of any industry association or group is not a condition for applying for or holding GSTC certification from Nsure.
Geographic location within the Maldives	A property in a remote atoll applies for certification. Travel logistics may affect audit costs but must not affect eligibility.	All legally operating properties within the Republic of Maldives are eligible to apply. Additional audit costs for remote locations are documented transparently in the fee schedule.

Property type or star rating	An unclassified or budget property applies alongside a 5-star resort.	Certification eligibility is not conditional on star classification, official rating, or property category, provided the property falls within the certified scope (Hotel and Accommodation).
Brand affiliation	An independent property and a branded chain property both apply for certification.	No preference or special terms are afforded to branded, affiliated, or chain properties. All applicants are assessed against the same Reference Standard.
Prior certification history	A property that previously failed to achieve certification, or that had certification withdrawn, applies again.	Previous certification outcomes do not bar an applicant from re-applying. All re-applications are assessed on current conformity with the Reference Standard.
Commercial relationship with Nsure	A property that is an existing client of Nsure's non-certification services applies for GSTC certification.	Existing commercial relationships do not confer any advantage or disadvantage in the certification process. Conflict of interest controls are applied in accordance with NSR-POL-001.

5. COMPLAINTS REGARDING DISCRIMINATION

Any applicant or client who believes they have been treated in a discriminatory manner in connection with Nsure's certification activities has the right to submit a formal complaint. Complaints shall be handled in accordance with Nsure's Complaints Procedure (NSR-PROC-007).

Complaints regarding discrimination shall be reviewed by a person with no involvement in the original decision, and the outcome shall be documented. Where a complaint is upheld, Nsure shall take corrective action and review its procedures to prevent recurrence.

Complaints regarding GSTC certification discrimination may also be referred to the GSTC in accordance with the GSTC Grievance Procedure v3.0, details of which are available at www.gstcouncil.org.

6. MONITORING AND REVIEW

The General Manager shall review the application of this Policy as part of the annual management review process (NSR-PROC-008). The review shall consider:

- Whether any complaints or appeals raised concerns regarding discriminatory treatment;
- Whether any patterns in application rejections or certification withdrawals suggest unintended discriminatory effects; and
- Whether any changes to Nsure's fee structure, procedures, or requirements have inadvertently introduced discriminatory barriers.

This Policy shall be updated whenever a relevant change in Nsure's operations, procedures, or applicable standards is identified, and at minimum annually.

7. PUBLIC ACCESSIBILITY

This Policy is published and freely accessible at:

www.nsure.com.mv/policies

It is available in English and may be provided in Dhivehi upon request. No charge is made for access to this Policy.

Nsure shall ensure that the most current version of this Policy is maintained on its website at all times and that any updates are reflected promptly.

8. RELATED DOCUMENTS

Document Reference	Title
NSR-POL-001	Impartiality Policy
NSR-CERT-AGR-001	GSTC Certification Agreement Template
NSR-PROC-007	Complaints Procedure
ISO/IEC 17065:2012	Clauses 4.4.1–4.4.4
GSTC Accreditation Manual v5.0	Clause 8.6.1.3 (Grievance Procedure)

Policy Approval and Authorisation

Name: Babli Jahau Title: General Manager, Nsure Private Limited Signature:  Date: 01/09/2026	<i>This Policy is issued under the authority of the General Manager of Nsure Private Limited. It is binding on all personnel and is publicly accessible on the Nsure website. It shall be reviewed annually and updated as necessary.</i>
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9. REVISION HISTORY

Version	Date	Author	Description
1.0	01/09/2026	General Manager	Initial issue for GSTC accreditation application