



📁 Reports

ESG Report | 2023

Environment, Social and Governance Reporting.
Our journey to sustainability and responsibility in a new era.

seQura

Manifest

A message from our founder & CEO



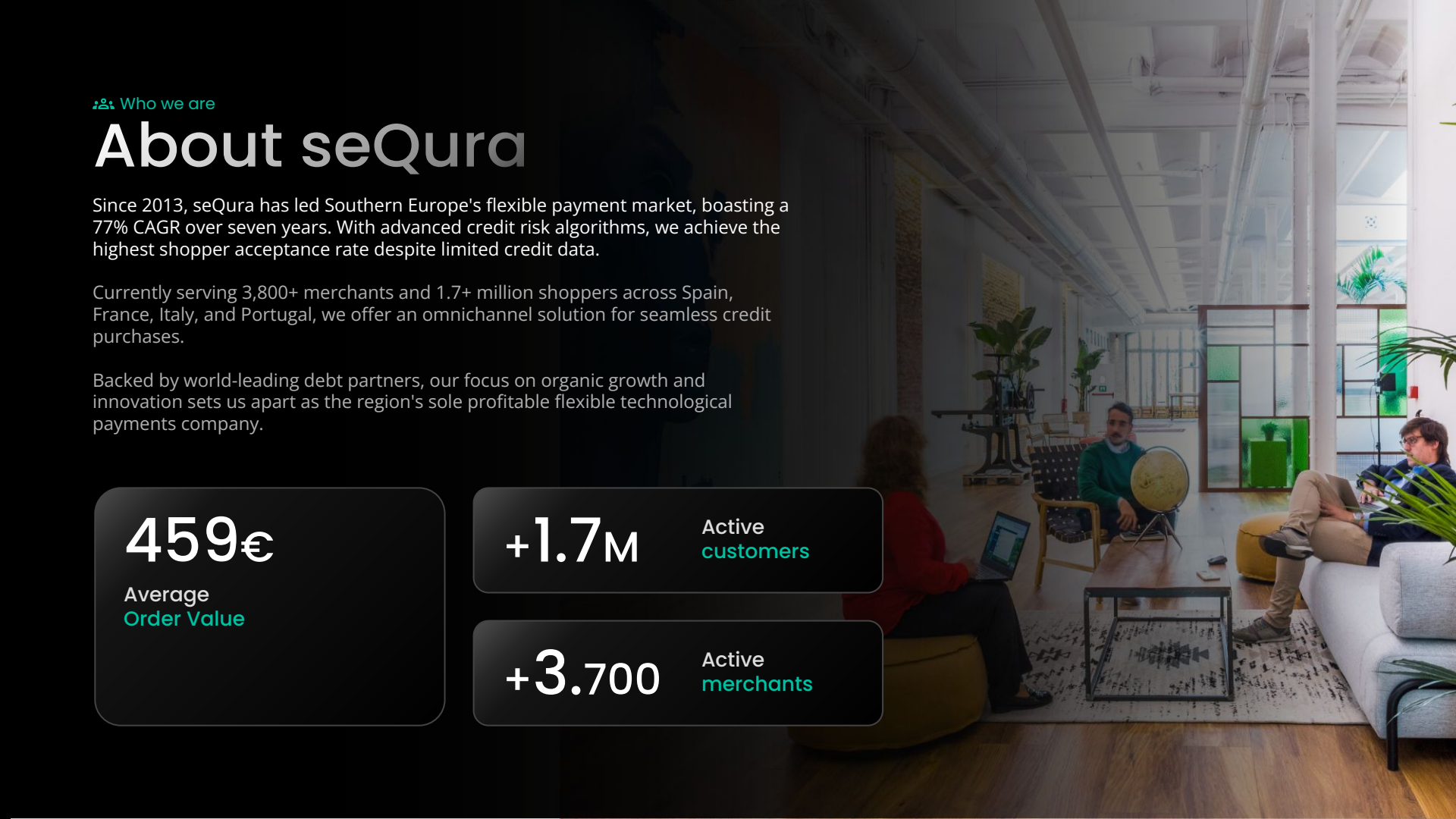
“

As we embark on this journey of sustainability and responsibility, I am honored to introduce to each of you our first Environmental, Social, and Governance (ESG) report at SeQura. This report stands as a testament to our unwavering commitment to not only drive business success but also to make meaningful contributions to the world around us.

At SeQura, we firmly believe that our impact extends far beyond financial metrics, encompassing the environmental, social, and ethical aspects of our operations. This report serves as a reflection of our collective efforts and a testament to our dedication to creating positive change. Together, let us seize this opportunity to review our progress, celebrate our achievements, and chart a course towards a more sustainable and equitable future for all.

”

David Bäckström



Who we are

About seQura

Since 2013, seQura has led Southern Europe's flexible payment market, boasting a 77% CAGR over seven years. With advanced credit risk algorithms, we achieve the highest shopper acceptance rate despite limited credit data.

Currently serving 3,800+ merchants and 1.7+ million shoppers across Spain, France, Italy, and Portugal, we offer an omnichannel solution for seamless credit purchases.

Backed by world-leading debt partners, our focus on organic growth and innovation sets us apart as the region's sole profitable flexible technological payments company.

459€

Average
Order Value

+1.7M

Active
customers

+3.700

Active
merchants

Who we are

2023 Key Performance Highlights

GMV

400M

Growth of
↑ 63% YoY

Active shoppers

528 k

Growth of
↑ 37% YoY

Revenue

61.5 M

Growth of
↑ 54% YoY

Transactions by active user

1.5

Transactions
in 2023

Active merchants

3,700

Growth of
↑ 22% YoY

GY 2023 transactions

790 k

Growth of
↑ 38% YoY

Who we are

What we do

- **Merchant enabler**
Creating value in carefully selected, underserved industry verticals with unique demands
- **Industry leading conversion**
enabled by unrivalled credit capability and superior data visibility
- **Best-in-class NPS score**
driven by broadest product suite, fastest checkout, and dedicated customer support
- **Profitable, hyper-growth**
operating at scale and underpinned by attractive unit economics
- **Founder-led with decentralised decision-making**
cross product, vertical, and market growth avenues

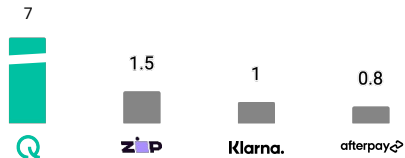


Who we are

What makes us unique

Differentiated business model

- **Focused on more durable goods** and longer-term duration products:



▲ AVG. INSTALLMENT | N° months

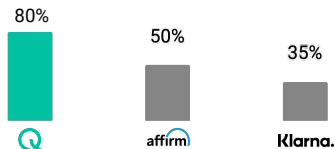
- **Low CAC driving** best-in-class sales efficiency:



▲ SALES EFFICIENCY | Net rev / Sales&Mkt exp.

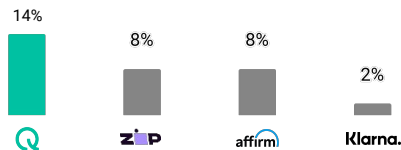
Merchant-centric approach

- **Fee-based consumer** revenue enables our longer-term solutions:



▲ REVENUE FROM CONSUMERS | % of 2023 revs

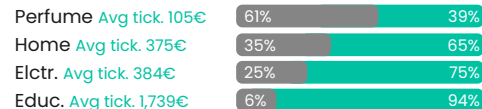
- **Different risk appetite** underpinned by our credit risk algorithm



▲ TRANSACTION MARGIN | Net rev / GMV

Consumer-focused offering

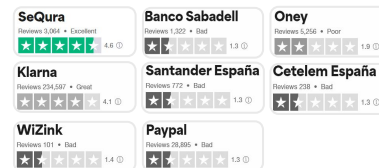
- **Diverse product portfolio** with unmatched optionality at checkout:



Up to 3 mo | 6, 12, 18 & 24 mo

▲ FINANCED SALES VOLUME

- **Most trusted brand** in the FinTech sector:



▲ TRUSTPILOT RATINGS

Note: (1) As of latest available full financial year. For Afterpay, using FY20 given lack of data availability. (2) Excluding interest income made on company cash and other financial income where sufficient disclosure is available. (3) seQura net revenue calculated as gross revenue less rebates and commissions.

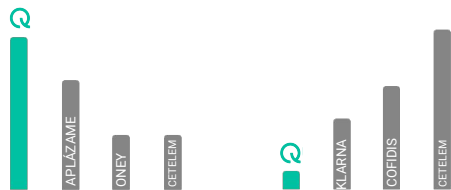
👤 Who we are

Our verticalization strategy

We target three core verticals with additional use cases across travel, dental, and auto commerce.

eCommerce

Enabling commerce via highest acceptance and fastest checkout



ACCEPTANCE RATE

TRANSACTION TIME

3,800

eTailer merchants

1.5M

transactions processed

La Redoute GAME MAISONS DU MONDE IBERIA Garrefour
SILBON AliExpress VORWERK DRUNI

eduQa

Facilitating eLearning through flexible payments

eduQa PaaS

A capital, regulatory, and risk light non-lending platform offering

30-50%

avge. increase of conversion

850

centres partnered

250k

courses financed

hotmart Northius IMF Alball
unir LA UNIVERSIDAD EN INTERNET tradeando campus training

optiQa

Providing embedded financing through a subscription model

Choose 3 products based on your lifestyle

▶ Meets multiple, diverse needs

Swap lenses as your vision changes

▶ Avoids sunk cost

Replace 1 product per year

▶ Flexible and adaptable

Get full protection (e.g. theft, repairs)

▶ Peace of mind

Pay a monthly fee

▶ Low cost

MULTIÓPTICAS

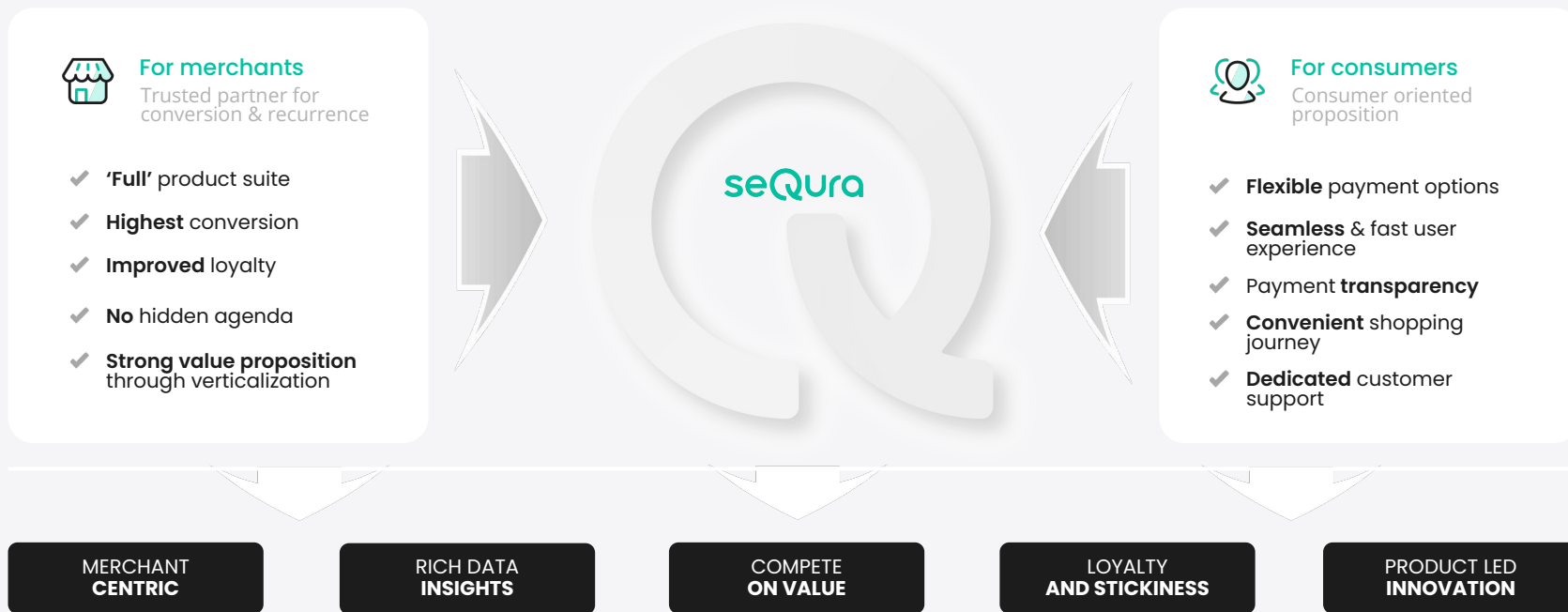
+ will go live with 2 other Spanish merchants in Q2-24


Note: (1) seQura vs 3 competitors within same merchant. (2) First deferred payment transaction. (3) Going live in Q2-24. (4) Launch in Q2 2024.

👤 Who we are

Our double sided ecosystem

seQura empowers consumers and enables merchants bringing them together into seQura's ecosystem.



 Value proposition

Value for shoppers

seQura is the leading flexible payment in Spain, and we strive to constantly innovate new ways to flexibilize our shoppers' finances.

We want to create the most intuitive and seamless experience to all our consumers when they go buy their favorite brands.

Our service has allowed 1.6 million shoppers to pay for their purchases in easy installments over the period of time that best suits them.



Easy and fast

Access to credit within seconds, not days



Favorites stores and brands

+3,800 merchants to choose from



Flexibility

Pay later, part payments, interest-free or low installments



Trust, transparency and reputation

Simple terms and conditions, great customer support and UX

Higher conversion in mid-low tickets
As a result of a fast frictionless buying experience



Omnichannel solution
Provides customers with a seamless experience across all channels



Higher acceptance rates
Higher precision in risk-scoring leads to higher acceptance without higher default rates.



Peace of mind: zero risk
Merchants get the money in advance and bare no risk in case of default



 Value proposition

Value for merchants

seQura is the ultimate partner for merchants, with a full suite of checkout products designed to improve the shopping experience, increase conversions, and drive business growth with minimal risk.

With over 3,800 active merchants, we are committed to being the go-to solution for merchants seeking to enhance their customers' experience and boost their revenue.

Through bespoke content creation collaborations, agile search advertising initiatives, and immersive virtual shopping experiences, we empower retailers to captivate audiences effectively.

Our ESG strategy



1

Employee Development & Well-being

We are committed to creating a positive and supportive workplace culture that values the contributions of all employees.

- Diversity, Equity, and Inclusion
- Learning and Development
- Promoting Employee Wellness

2

Financial & Social Inclusion

Our goal is to create a fair and inclusive financial system that benefits everyone, regardless of their circumstances.

- Responsible Lending
- Community Engagement and Financial Education
- Merchant Evaluation

3

Ethical Business Practices

It is our responsibility to operate with transparency, accountability, and integrity.

- Responsible Governance
- Risk Management and Internal Controls
- Data Privacy and Security
- Advertising Standards

4

Environmental Responsibility

We prioritize eco-friendly business practices for the protection of our environment.

- Sustainable Business Operations

SeQura's First Materiality Assessment

In April 2023, SeQura initiated its inaugural materiality assessment to delve into the crucial ESG aspects pertinent to our business and stakeholders.

We gathered insights from internal and external stakeholders, and our dedicated team, was able to identified a total of 14 significant ESG topics.

↓ OUR METHODOLOGY



Topic
identification



Analysis &
Prioritization



Validation
& Reporting

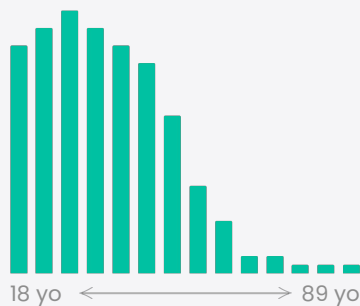


User profile key stats

528k

active shoppers in 2023

BY AGE GROUP



Below 30 y/o segment represents 27% of our shoppers, up from 18% 2 years ago. Most common age group 25-to 39.

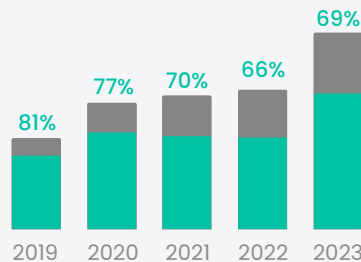
69%

of active shoppers are new

NEW VS RECURRING

New

Recurring



New shopper acquisition quickly accelerating driven by both merchant acquisition and CRO optimizations

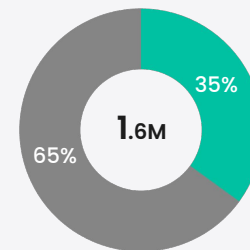
Southern European countries

Where our customers come from

SPAIN VS REST OF SOUTH EUROPE

Others

Spain



Opportunity to increase active shoppers recurrency and activate dormant shoppers

Merchant profile key stats

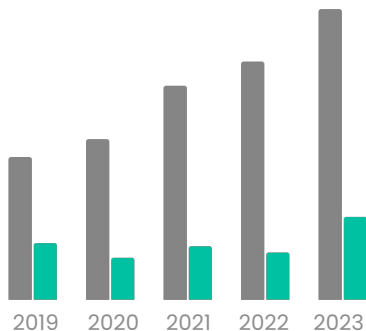
3473

active merchants

NUMBER OF MERCHANTS

Recurring

New



+113%
increase in revenue
from new businesses (2023 vs 2022)

21%

of 2023 revenue came from
new merchants

Top 20%

of merchants generated
80% of the revenue

3%

yearly churn

in retail, within the top 100

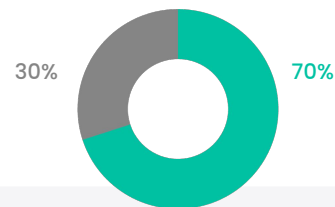
70%

of revenue comes from DG

RETAIL REVS BY SECTOR TYPE

Fast moving goods

Durable goods



Social & financial inclusion



SeQura as fintech is aware of its impact on its stakeholders, specially its people and the community it serves.

We are committed to creating a positive and supportive workplace culture that values the contributions of all employees. Investing in our employees' personal and professional growth not only benefits them individually, but also helps to foster a more engaged, productive and sustainable workforce.

 Community

Our people

The true secret of seQura

Our people are the heart and soul of our organization. Despite experiencing significant growth in 2023, we've maintained a decentralized structure composed of circle teams. Our team comprises individuals from diverse backgrounds and ethnicities, fostering a culturally rich environment where creativity, innovation, and disruption thrive.

We celebrate the unique perspectives and experiences that each team member brings to the table, driving us forward in our mission to redefine the future of our industry.

Work environment policy

Our work environment policy or “Handbook” as we like to call it is a framework for a safe and healthy work environment. It includes all activities related to the workplace, benefits, and the required knowledge for all seQurines.

This policy is mandatory to be read for all new onboardings, so they can adapt more easily to their new positions. We are constantly updating this handbook in order to maintain compliance with our work culture.



 Community

Promoting employee development and wellbeing

All of our employees are provided with benefits to improve their quality of life:



Health insurance
for each employee
and their family



25 vacation
days for
ample rest



Physician therapy
sessions on a
quarterly basis



Wellness program
with a holistic
approach



Flexible compensation
on transportation
and restaurants




Quarterly workshops
from several areas
of study



Flexible working
schedules
dynamics



 People development

Learning and development

In order to foster a culture where everyone can create, innovate, and disrupt, seQura offers a motivating and challenging work environment with constant professional and personal development.

We provide opportunities for our employees to continue their learning and development throughout their careers



Language classes

We have a partnership with Rosetta Stone to provide language training to all of our employees at a very low cost.



University courses

We have a partnership with, one of the biggest universities in Spain to offer discount to all SeQura employees who wish to advance their career



Tech Immersive Onboarding

For every newcomer we have a 2 day intro to our tech environment covering everything + 1 Tech Week sessions with workshop and hands on activities.



Young Talent Program

□





Diversity

Diversity, equity, inclusion

It is seQura's belief that all individuals should be treated with dignity and respect, and as such, we do not tolerate any form of discrimination in any aspect of our business operations.

Our commitment to diversity and inclusion extends to all aspects of our organization, including our hiring practices, customer interactions, and overall corporate culture.

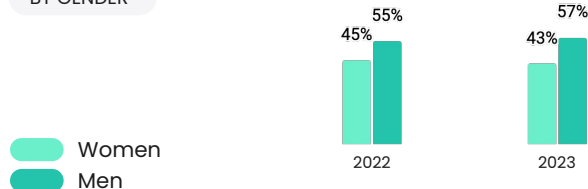
Multicultural talent

Our hiring practices are designed to attract a diverse pool of candidates with more than 34 nationalities on board.

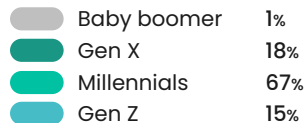
We look for people who will propel us to the next level.

Our job positions are , and we strive to eliminate any biases that may exist in our selection process. y and inclusion extends to all aspects of our organization, including our hiring practices, customer interactions, and overall corporate culture.

BY GENDER

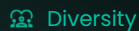


EMPLOYEE DEMOGRAPHICS



EMPLOYEE NATIONALITIES





Diversity

Inclusiveness campaigns

Down Syndrome Day

Through various initiatives at our office, we strive to foster understanding and support for individuals with Down syndrome, reinforcing our commitment to creating an inclusive workplace for all.

Earth Day

On this special day, we come together to plant seeds on our office terrace, symbolizing our commitment to Earth conservation. We strive to raise awareness about the importance of preserving our planet for future generations.

Pride Day

We are committed to equality, acceptance, and respect for everyone, regardless of sexual orientation or gender identity. We strive to create an inclusive space for all employees, and we celebrate it with several activities in the office.

Mental Health Day

Mental health day is a time for open discussions and support. We hosted an event to talk about mental well-being and provided books to increase understanding. Remember, it's okay to seek help when needed.





Diversity

Community engagement

Making donations is a powerful way to create a positive impact in our communities.

Whether it's supporting local charities, organizations, or causes close to our hearts, every contribution counts.

FOR THE HOMELESS

Donations with Arrels Foundation

SeQura made a significant donation to the Arrels Foundation, aimed at improving the quality of life for homeless individuals.

Additionally, we organized a clothing collection drive to provide warmth and protection to those facing the harsh realities of winter on the streets.

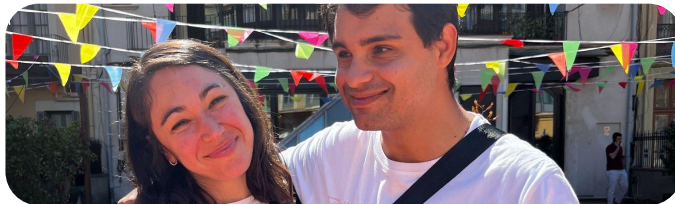
Together, we strive to make a tangible difference in the lives of those most in need within our community.

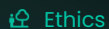
INCLUSIVE EMPLOYMENT

Aura Foundation

The Aura foundation is the first program of “supported employment” in Spain. We have partnered with them to bring on board excellent employees that have some degree of intellectual disability.

Through this partnership, employees can grow professionally and personally in a work environment that takes them into consideration and treat them with dignity and respect.





Ethics

Responsible lending

Transparent and responsible financial services are crucial for building trust and ensuring the well-being of customers.

Humanizing financial products involves putting the customer at the forefront, understanding their needs, and communicating with them in a clear and empathetic manner.

Transparent Financial Information

One aspect of responsible lending is ensuring that customers are fully informed about the terms and conditions of their loans or financial products.

This includes being transparent about interest rates, fees, and repayment schedules so that customers can make informed decisions about their finances.

It also means conducting thorough assessments of customers' financial situations to ensure that they can afford the loans they are applying for.



Siempre estan, siempre intentan entender...

Siempre estan, siempre intentan entender al cliente y me parece una de las mejores financieras de las que e pertenecido. Cuando hay un problema con algun envio se preocupan de tratar con la tienda y enseguida obtienes respuesta, es una empresa seria y que se desarrolla perfectamente y fscilita todas las gestiones asus clientes.

Fecha de la experiencia: 26 de abril de 2024



Siempre segura

He usado varias veces segura y sinceramente me encanta!

Fecha de la experiencia: 02 de mayo de 2024



Muy fiable

Muy fiable. Siempre intento buscar tiendas que tengan el pago fraccionado con Segura.

Es mi cuarta compra. Gracias!!!!

Fecha de la experiencia: 02 de mayo de 2024

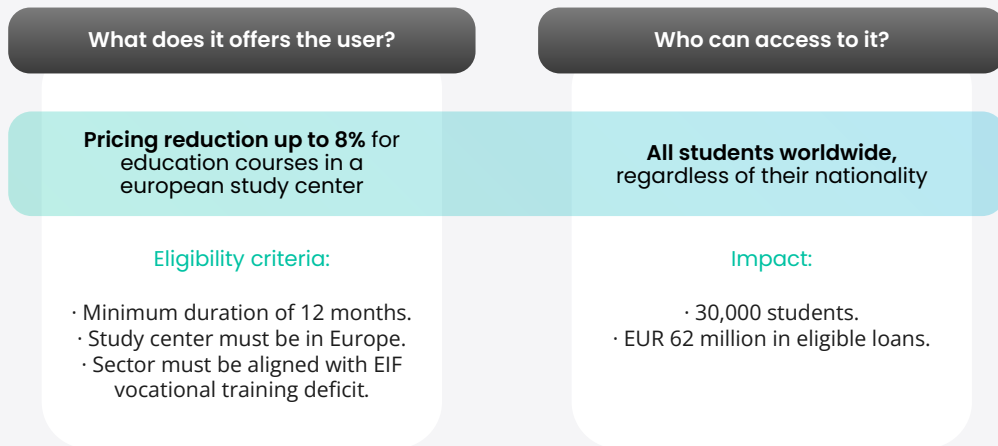


Financial inclusion



Access to proper education is crucial for achieving financial inclusion. At seQura, we believe that everyone should have access to education at an affordable cost.

We have partnered with the European Investment Fund (EIF) to offer our education product in certain sectors that have a deficit in its workforce at a reduce cost for all our users, it will have an impact for more than 30,000 students. This is a firm commitment towards the european education and to reduce the financial barriers which limit equal access to education and job markets.



Governance & ethical practices

We understand that strong business practices and an ethical governance are critical to achieving our mission of providing innovative payment solutions to our customers. It is our responsibility to operate with transparency, accountability, and integrity.

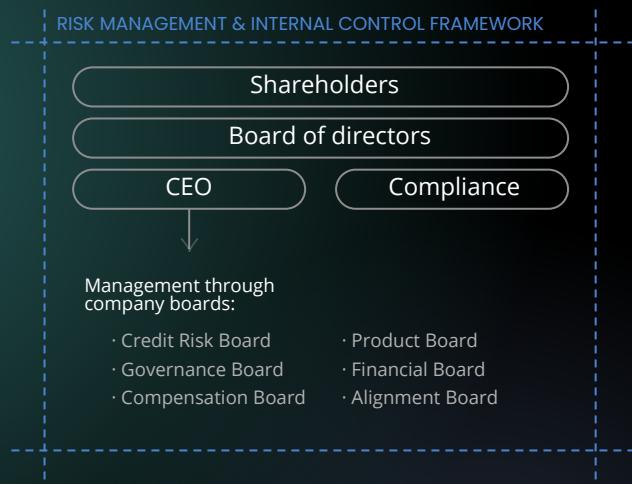
Our ESG policy is designed to ensure that our stakeholders, including shareholders, employees, and customers, have trust in our company and the services we provide.



Corporate governance

Good corporate governance involves ensuring that companies are managed sustainably, responsibly and as efficiently as possible. SeQura's business is founded on trust, which is a prerequisite for the company to operate successfully.

It is critical that SeQura nurtures the trust given by customers, shareholders, employees and other stakeholders. As such, it is crucial that the company has professional employees that are guided by professional ethics and who maintain a sound risk culture, internal control and a robust framework for corporate governance with clearly defined roles and responsibility.

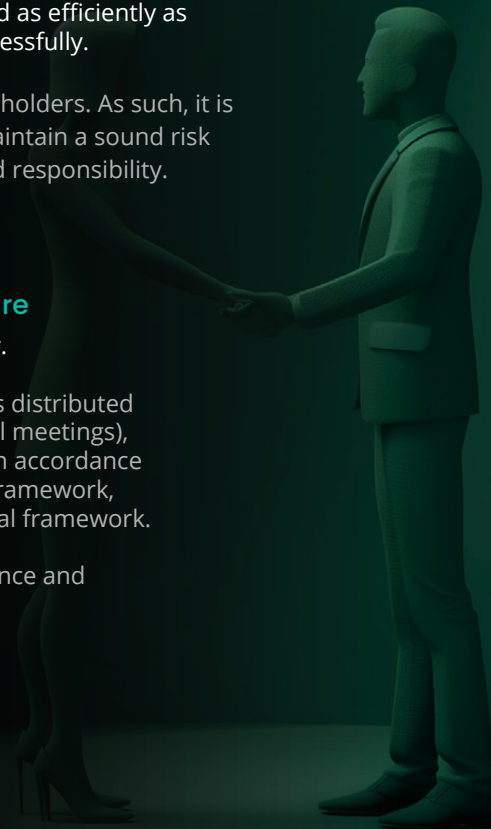


Corporate Governance Structure

SeQura is a Spanish limited company.

Governance and control of SeQura is distributed between the shareholders (at general meetings), the Board of Directors and the CEO in accordance with the regulations of the external framework, Articles of Association and the internal framework.

The image summarises how governance and control is organised in SeQura.



The Boards

The Board of Directors

The Board of Directors comprises the highest decision making body in seQura's structure for governance and control. The Board is responsible for the company's organisation and the management of the company's operations. The Board is responsible for:

- Resolve on the nature and direction (strategy) of operations as well as its frameworks and goals;
- Regularly follow up on and evaluate operations based on the goals and guidelines adopted by the Board of Directors;
- Ensure that operations are organised in such a manner that reporting, management of funds and other financial conditions are controlled in a satisfactory way and that the operational risks are identified and defined as well as measured, followed up on and checked, all the while complying with external and internal regulations including the Articles of Association;
- Resolve on major acquisitions and divestments as well as other major investments;
- Monitor and plan the succession of Board members;
- Appoint and dismiss the CEO

Management Boards

Responsible corporate governance is fundamental for SeQura, as it allows the company to maintain efficient operations. The CEO has delegated some of his powers to management boards which in combination constitutes the management team. There are 5 Management Boards in the company consisting of Heads of various departments to ensure sufficient oversight and risk management.

The 5 Management Boards:

- **Governance board:** Company wide structure, organizational and Governance decisions.
- **Product board:** Product Strategy and prioritization decisions.
- **Credit Risk board:** Credit decisions related to products and services.
- **Alignment board:** Strategy and prioritization decisions.
- **Financial board:** Financial cost control board for internal and external cost.

Risk management and internal control 1/2

Our risk management strategy at Sequra is based on a comprehensive approach that prioritizes the proactive identification, assessment, and mitigation of the risks we are exposed. This strategy is developed in collaboration with the executive management and closely aligns with our vision and business objectives. At Sequra, risk management is integrated at all levels of the organization and is guided by principles established by senior management. These principles define the nature of the risks we face and how we address them effectively.



Risk Control & Compliance

seQura operates based on a three lines of defence model in order to ensure that risk are identified, mitigated and controlled in a structured manner.

As a second line of defence structure seQura currently has the Data protection Office and the Compliance team. Their task is to act as an advisor to the business as well as a control function to ensure that the business teams are managing their risks in a sufficient manner.

SeQura has implemented a lean internal audit team that is focusing on Finance at the moment with the ambition to expand the function across the company.



Risk management and internal control 2/2

Internal audit team

SeQura's internal audit team operates independently of our Compliance department, reporting directly to the Board of Directors. While its policy is currently under development, we have laid the groundwork for a streamlined and efficient internal audit function.

This team serves as a crucial safeguard against internal errors and misconduct, ensuring the integrity and reliability of our operations.

By diligently fulfilling this responsibility, we fortify our defenses against internal risks, fostering a culture of accountability and continuous improvement within the organization.

External audit

seQura's external auditors are elected by the Board, with the finance team assisting in the choice. BDO was the elected auditor for our financial statements in the FY2023.

Their role is pivotal in ensuring transparency, accuracy, and compliance with regulatory standards in our financial reporting. BDO's expertise and independent perspective provide valuable insights into our financial processes, controls, and risk management practices.

SPV Facility Audit

Deloitte UK's appointment underscores our commitment to transparency and accountability in managing our funding facility. Their extensive experience and reputation for excellence ensure a comprehensive review of our loan portfolio within our main financial vehicle.

By subjecting our loan portfolio to rigorous examination, we demonstrate our readiness to meet the expectations of all stakeholders while maintaining the robustness of our funding arrangements.

Ethics and financial crime ^{1/3}

As a financial actor, SeQura operates in a trust-based industry. Sound business ethics, including proactive efforts to combat corruption, money laundering, terrorist financing and other financial crime in the value chain are at the core. While the above lies largely within the framework of our risk-based efforts with regulatory compliance, it is also a cornerstone of our culture and values.

Business ethics

Our values provide us with guidance and thereby ensure that we conduct our operations in an ethically correct manner as well as actively combat financial and other crime.

All new employees are presented with our values during the induction programme and the policies are easily accessible for all employees. Our policies are reviewed each year by the Board of Directors. In accordance with the law on strengthened whistleblower protection, SeQura has established clear procedures for how employees should report improprieties as well as how such reports of improprieties should be handled.

A whistleblower committee has been appointed that ensures both anonymity and swift investigations. Everyone at the company, irrespective of whether they are an employee, consultant, trainee or supplier, has the opportunity to report in a simple way while ensuring anonymity.

Proactive compliance

The Compliance Function was established during 2023 and is the first step of implementing quality assurance across the company.

Developments in recent years, both with increased regulations and supervision, have clearly indicated how costly it can be for companies to gradually restructure processes to meet the requirements set by legislators. SeQura has a newly implemented Compliance Function and is working hard to be in the forefront in terms of proactive work with compliance and legal issues.

Working proactively is important for SeQura's Compliance function and therefore its advisory role to the rest of the business is extremely important, particularly in a very fast moving company and industry.



Ethics and financial crime ^{2/3}

Financial Crime

The financial sector has a central role in preventing and combating financial crime in society. The main forms of financial crime identified by SeQura that significantly impact society, and which SeQura can work to prevent, are:

- Fraud
- Money laundering
- Terrorist financing
- Proliferation financing
- Management of sanction risk
- Bribery and corruption

The prevention of financial crime is something we take very seriously. We work actively to prevent the risk of financial crime arising in Segura's operations. SeQura's Financial Crime Unit and Risk team comprises the first line of defence in a centralised function tasked with anti-money laundering (AML), countering terrorist financing and proliferation (CTPF) and fraud prevention efforts. The Compliance function is also responsible for SeQura's anti-bribery and corruption efforts and for ensuring that SeQura and its employees avoid any allegations of bribery or corruption.

How do we tackle fraud?

Fraud is a growing concern for fintech companies, but technology and operational procedures can help limit the risks and protect your bottom line. Our employees are the first line of defense against all types of fraud, so employee training is key to our goal. We have implemented quarterly online training to help them in our fight.

At a minimum, SeQura's anti-fraud programme includes the following steps:

- Set rules for fraud Investigations that include:
 - Fraud alerts, which are flagged in our transaction monitoring system or reported by customers.
 - Suspected thefts of ID.
 - Suspected account takeovers.
 - Suspicion of misleading information from customers.
 - Inquiries from customers.
- Make decisions based on the investigation
- Act in accordance with the decision
- Ensure documentation
- Respond to inquiries from government agencies

Ethics and financial crime 3/3

Cybersecurity monitoring

We have a dedicated team working closely with Legal and Tech teams on ensuring our systems have the maximum protection at all times, conducting cybersecurity tests and monitoring internal and external systems access. We adhere to a rigorous testing regimen that includes vulnerability scans, penetration tests, and phishing tests.

Quarterly scans are conducted on both internal and external environments, focusing on critical system, just as payments and purchase databases. Additionally, non-critical environments undergo annual scans to ensure comprehensive coverage. To bolster employee awareness and mitigate social engineering risks, we conduct quarterly phishing tests, as well. We maintain continuous monitoring of platform services and applications, leveraging various tools to generate detailed logs for traceability and capacity management, such as Sentry Cloud, Prometheus and Grafana. Furthermore, we deploy Web Application Firewalls (WAFs) in front of public endpoints to detect and thwart potential attacks, bolstering our defense mechanisms against evolving threats.

Data protection & Customer data

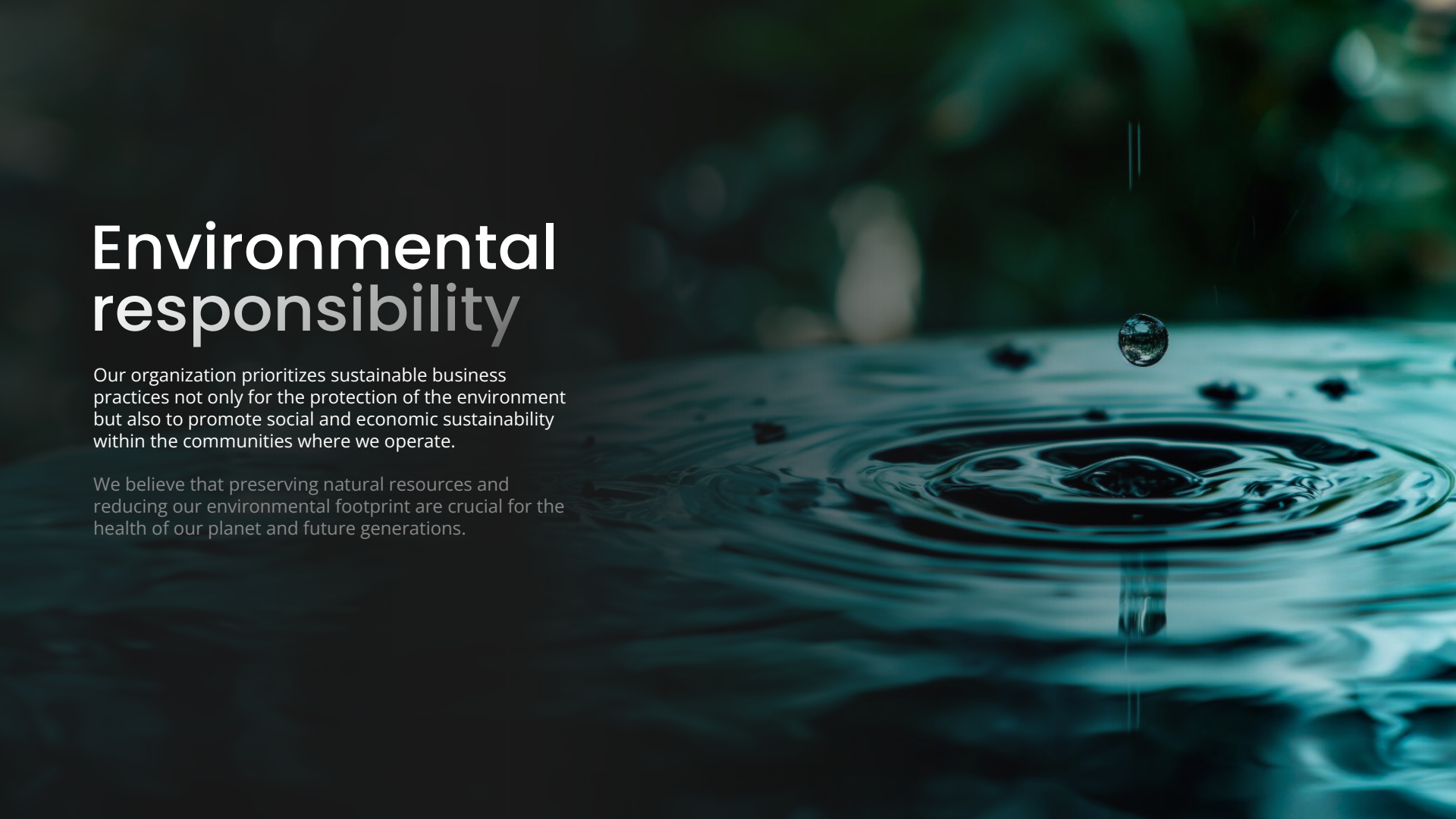
Our commitment to data protection regulations is unwavering, safeguarding the integrity and confidentiality of user data. With a designated Data Protection Officer (DPO) overseeing our data protection framework, we conduct revisions of our data systems and rigorously test for malware, ensuring ongoing resilience against evolving threats.

Adherence to GDPR standards is paramount for us, with detailed procedures in place, including a comprehensive data protection protocol and strict limitations on Personally Identifiable Information (PII) usage within our databases and queries. Our Data Modeling team is actively expanding and embedding best practices into their daily operations to fortify our data governance efforts. To bolster security within our internal operations, we employ an encrypted email application for transmitting sensitive data such as employee credentials and file transfers. Additionally, our user permission-based business intelligence process mandates approval from line managers before data access is granted, enhancing data access controls. Furthermore, we are proactively enhancing GDPR compliance within the shopping experience, prioritizing user experience (UX) while ensuring robust data protection measures are seamlessly integrated.

Environmental responsibility

Our organization prioritizes sustainable business practices not only for the protection of the environment but also to promote social and economic sustainability within the communities where we operate.

We believe that preserving natural resources and reducing our environmental footprint are crucial for the health of our planet and future generations.



Sustainable business operations ^{1/2}

We recognize the importance of sustainable business operations in minimizing our impact on the environment and promoting sustainable practices in the communities we serve. To this end, we have implemented a range of initiatives aimed at conserving natural resources, and promoting sustainability in our operations.

Waste Management

Effective waste management is important to SeQura's overall sustainability efforts. We are committed to implementing strategies to reduce the amount of waste we produce and increase our conservation efforts. As part of these efforts, we have established recycling and composting practices at our office locations.



Recycling bins are utilized throughout our office to recycle paper, plastics, glass.



Compost bins are available for food waste at our office locations



Dishes and utensils are provided in our kitchen office spaces to avoid disposable cutlery and plates.



Sustainable business operations 2/2

Energy Efficiency

Energy efficiency is vital to seQura's sustainability goals. We're dedicated to implementing measures that minimize energy waste and enhance our conservation endeavors.

As part of this commitment, we've implemented energy-saving practices and initiatives, including optimizing equipment and systems, promoting energy-conscious behaviors among employees, and investing in energy-efficient technologies.



We have invest in energy-efficient appliances including computers, monitors, and televisions



We use energy efficient light bulbs in our offices to reduce the electricity intake



We educate our employees about energy-saving practices in the offices





 Reports

ESG REPORT

2023

seQura