

TransferMate recognises that its activities including cross-border payment, global financial services to customers, and technology services, have an impact on the environment. We are committed to protecting the environment, preventing pollution, and continually improving our environmental performance through the effective implementation and maintenance of our Environmental Management System (EMS).

Through the implementation of our Environmental Management System, CluneTech commits to:

- Protect the environment and prevent pollution arising from our operations, services, and business activities.
- Identify, understand, and comply with all applicable environmental legal, regulatory, and other compliance obligations in the regions where we operate.
- Establish environmental objectives, targets, and programmes that support continual improvement of our environmental performance.
- Improve resource efficiency by optimising the use of energy, water, and materials across our offices and operations.
- Reduce our environmental footprint by supporting initiatives such as carbon footprint measurement, energy efficiency improvements, and responsible operational practices.
- Improve waste management practices by promoting waste reduction, recycling, and responsible disposal of materials, including electronic equipment and office waste.
- Promote responsible and sustainable procurement practices, encouraging the selection of environmentally responsible products and services where feasible.
- Monitor, measure, and evaluate environmental performance to ensure compliance and support continual improvement.
- Identify environmental risks and opportunities and address environmental nonconformities through appropriate corrective and preventive actions.
- Engage and consult with employees, customers, suppliers, and other stakeholders to raise environmental awareness and promote sustainable practices.
- Promote a culture of environmental responsibility and sustainability through education, engagement initiatives, and technology-driven solutions that simplify global business while reducing environmental impact.

This policy forms part of TransferMate's Environmental Management System and applies to all operations and locations within its defined scope. The policy is communicated to employees and contractors and is made available to interested parties and the public upon request.

Signed: TransferMate CEO

Date: 23 September 2026