

I. OBJECTIVE

This policy of Mynt, Inc. (the “Company”) aims to define its approach to **human rights**, ensuring that the Company upholds human dignity, fairness, and equality in all business activities and more specifically the following:

- **Respect human rights:** Ensure that human rights are respected in the Company’s operations.
- **Protect human rights:** Identify, prevent, and mitigate risks of human rights violations, particularly related to labor practices, diversity, and community impacts.
- **Promote Human Rights:** Work with employees, business partners, and communities to promote human rights and address concerns in a transparent manner.
- **Ensure inclusive and fair access to financial services.** Strive to empower individuals, especially underserved communities, by providing responsible, secure, and equitable access to financial products and services.
- **Uphold labor and workplace rights:** Commit to ensure that all employees are treated fairly, with respect for their labor rights
- **Prevent discrimination and promote equality:** Actively prevent discrimination and promote diversity and inclusion in the workplace
- **Respect community and environmental rights:** Ensure that its operations respect the rights of local communities, including minimizing environmental impacts.

II. SCOPE AND LIMITATIONS

Recognizing the interdependent and indivisible nature of human rights, the Company is aware that to truly respect, protect, and promote the human rights of its customers, the Company must first respect, protect, and promote the human rights of its employees, shareholders, suppliers, and beneficiaries. Thus, this Human Rights policy, which reflects the Company and its subsidiaries’ acceptance of their responsibility as a business enterprise following the guidance of United Nations and

other global standards, applies to all employees, contractors, suppliers, and business partners.

III. DEFINITIONS

Terms/Abbreviations	Definition
Beneficiaries	Individuals, groups, or communities that receive support and assistance from the Company through its various social, educational, and environmental outreach activities.
Clients	Individual proprietors, small and medium enterprises, corporations, and other organizations doing business via the products and services of the Company.
Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)	An international treaty aimed at eliminating discrimination against women in all areas of life.
Convention on the Rights of the Child	An international agreement that recognizes the civil, political, economic, social, and cultural rights of children.
Convention on the Rights of Persons with Disabilities	A treaty that affirms the rights of individuals with disabilities and promotes their full inclusion in society.
Employees	All the workforce members of the Company.
GRI (Global Reporting Initiative) Standards	A global framework for sustainability reporting that helps organizations communicate their economic, environmental, and social impact.

Terms/Abbreviations	Definition
	Facilitates transparency and accountability, enabling stakeholders to assess an organization's sustainability performance and impact.
International Bill of Rights	A collective term for key international treaties that protect human rights, including the Universal Declaration of Human Rights and its associated covenants.
International Covenant on Civil and Political Rights (ICCPR)	A treaty that commits its parties to respect and ensure civil and political rights, such as freedom of speech and religion.
International Covenant on Economic, Social, and Cultural Rights (ICESCR)	An ILO declaration that sets out principles for labor rights, including the elimination of forced labor, child labor, and discrimination.
International Integrated Reporting Council (IIRC)	An organization that promotes integrated reporting as a means to improve the accountability and governance of organizations regarding their value creation over time.
International Labour Organization (ILO) Standards	A set of legal instruments established by the International Labour Organization (ILO) that define basic principles and rights at work, aiming to promote fair, safe, and equitable conditions of employment and decent work for all.
Organization for Economic Co-operation and Development (OECD) Guidelines for Multinational Enterprises	A comprehensive set of recommendations by the Organisation for Economic Co-operation and Development (OECD) providing principles and standards for responsible business conduct in areas such as human rights, labor, environment,

Terms/Abbreviations	Definition
	anti-bribery, and disclosure for multinational enterprises operating globally.
Partners	Groups or individuals, outside of clients, merchants, and vendors, who support the programs and initiatives of the Company through material, financial, educational, promotional, and manpower assistance.
SASB (Sustainability Accounting Standards Board)	An organization that develops and disseminates sustainability accounting standards to help companies disclose relevant environmental, social, and governance information.
SBTi (Science Based Targets Initiative)	A partnership that encourages to set greenhouse gas emissions reduction targets in line with climate science.
Subsidiaries	Business entities or corporations that are either fully owned or partially controlled by another company, known as the parent company
Universal Declaration of Human Rights (UDHR)	A landmark document adopted by the UN General Assembly in 1948 that outlines fundamental human rights to be universally protected.
United Nations Global Compact (UNGC)	A voluntary initiative that encourages businesses and organizations worldwide to align their strategies and operations with ten universally accepted principles in the areas of human rights, labor, environment, and anti-corruption.
United Nations Guiding Principles on Business and Human Rights (UNGPs)	A framework that outlines the responsibilities of businesses to respect human rights and the roles of states in protecting those rights.

Terms/Abbreviations	Definition
United Nations Sustainable Development Goals (SDGs)	A global blueprint of seventeen (17) goals to achieve sustainable development by addressing social, environmental, and economic challenges.

IV. ROLES AND RESPONSIBILITIES

Role	Responsibilities
Chief Executive Officer (CEO)	Govern and oversee this policy, ensuring that it is aligned with corporate strategy and values
Leadership Team and Management Team	They are responsible for ensuring the implementation and application of this policy within and outside the organization.
Human Resources	Drive the implementation of the Human Rights strategy to ensure fair treatment and full adherence to labor rights for all employees.
Sustainability	Work closely with the Human Resources to jointly refine policies and incorporate industry and global best practices that strengthen human rights across the workplace and throughout the Company.
Legal	Ensure that this policy and its implementation comply with global legal standards.
Internal Audit	Conduct audits to assess compliance with Human Rights standards across operations, ensuring continuous improvement.

Role	Responsibilities
Compliance	Carry out data privacy standards that ensure the safeguarding of personal information, preventing data misuse, and upholding user rights through a commitment to consent and transparency.

V. POLICIES

1. Key Principles of Commitment to Human Rights

The Company's approach to human rights is built on the following principles, ensuring that respect for human dignity, equality, and fairness are integral to all operations:

1.1 Inclusive and Fair Access to Financial Services Prioritizing Data Privacy

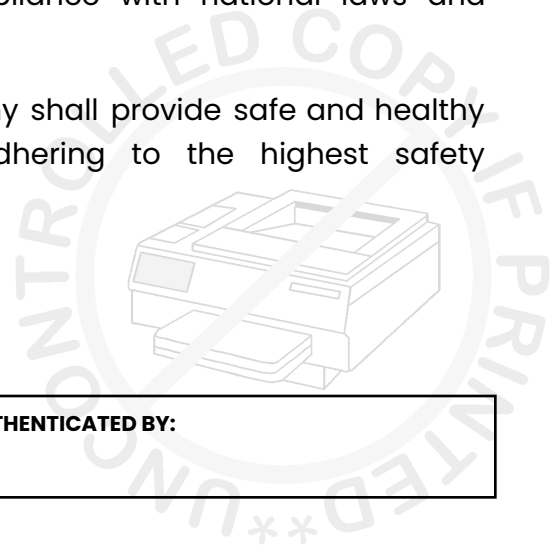
1.1.1. **Data Privacy:** The Company shall be committed to uphold each individual's right to privacy by safeguarding personal data, preventing misuse, and prioritizing user consent and transparency. (Mynt Data Privacy Policy)

1.1.2. **Financial Literacy:** The Company shall empower its users to make informed financial decisions by providing clear and accessible information on its products and engaging in inclusive educational initiatives.

1.2. Labor Rights and Fair Employment Practices

1.2.1. **Fair Wages and Benefits:** The Company shall ensure that all its employees receive fair wages and benefits, in compliance with national laws and international labor standards.

1.2.2. **Safe Working Conditions:** The Company shall provide safe and healthy working conditions for all employees, adhering to the highest safety standards.



1.2.3. Freedom of Association: The Company shall respect the right of employees to form and join groups or other associations.

1.3. Non-Discrimination and Equality

1.3.1. Equal Opportunities: The Company shall be committed to provide equal opportunities for all employees, regardless of race, gender, age, disability, religion, or other protected characteristics. (Refer to GFI-01-109-DEIP-2025-03 Diversity, Equity, and Inclusion Policy)

1.3.2. Zero Tolerance for Harassment: The Company shall enforce a strict zero-tolerance policy for workplace harassment or abuse, ensuring that all employees are treated with dignity and respect. (Refer to Mynt Anti-Sexual Harassment Policy and other related policies).

1.3.3. Inclusive Work Environment: The Company shall promote an inclusive and supportive work environment that fosters diversity and empowers all employees to reach out their full potential.

1.4. Governance and Reporting on Human Rights

1.4.1. Governance Structure: The Company shall establish governance mechanisms to oversee the implementation of its human rights commitments, ensuring accountability at the highest levels.

1.4.2. Regular Audits and Monitoring: The Company shall ensure that there is a regular audit of its operations in compliance with human rights standards.

1.4.3. Transparency and Reporting: The Company shall ensure transparently report on its human rights practices and performance in sustainability and integrated reports.

2. Collaborative Approach to Human Rights Management

2.1. The Company's Human Rights Team (Human Rights, Legal, Sustainability, Internal Audit, and Compliance), shall be committed to:

2.1.1. Integrate human rights practices across all operations and partnerships;

2.1.2. Conduct ongoing human rights due diligence to identify, prevent, and mitigate any human rights concerns; and

2.1.3. Provide legitimate, accessible, and fair remedies for those affected by adverse human rights impact related to The Company's operations.

3. Monitoring and Reporting

3.1. The Company shall ensure continuous monitoring of the effectiveness of its human rights in compliance with global human rights standards, and transparently report its performance in sustainability and integrated reports.

4. Remedies

4.1. The Company shall ensure fair and effective remedies for its employees, business partners, and customers by:

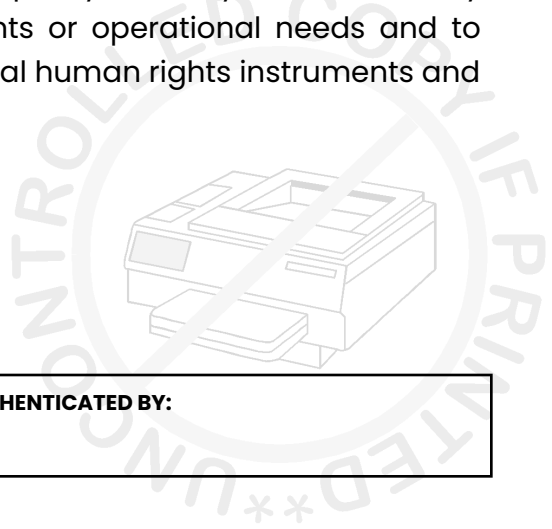
4.1.1. Establishing grievance mechanisms that allow employees to raise concerns without fear of retaliation; (Refer to Mynt Whistleblowing Policy)

4.1.2. Facilitating dialogues with communities and stakeholders to address their concerns; (Refer to Mynt Stakeholder Engagement and/or other related policy) and

4.1.3. Supporting state-based judicial or non-judicial mechanisms by cooperating, as legally required, in investigations or adjudications of alleged human rights issues. (Refer to Mynt Litigation Management and/or other related policy)

5. Review of Policy

5.1. The **Human Rights** Team shall review this policy annually or as necessary to reflect changes in regulatory requirements or operational needs and to ensure continuous alignment with international human rights instruments and the aforementioned global standards.



VI. ANNEX Citations

1. SASB Standards: Workforce Rights and Supply Chain Standards

- **SASB HC0301-11:** "Total amount of employee turnover."
This standard highlights the importance of tracking employee transitions to ensure fair treatment and respect for labor rights during organizational changes.
- **SASB CG-HP-410a.3:** "Percentage of suppliers' facilities audited to a social responsibility code of conduct."
This ensures that The Company's supply chain adheres to human rights standards, through regular audits and monitoring.

2. GRI Standards: Employment, Diversity, Supplier Social Assessment, Human Rights

- **GRI 407 (Freedom of Association and Collective Bargaining):**
"Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk."
This standard ensures that The Company upholds labor rights, including freedom of association, across its operations and supply chain.
- **GRI 408 (Child Labor):** "Operations and suppliers at significant risk for incidents of child labor."
This standard ensures that The Company does not tolerate child labor in its operations or supply chain.
- **GRI 414 (Supplier Social Assessment):** "New suppliers that were screened using social criteria."
This ensures that The Company conducts social assessments of its suppliers to guarantee adherence to human rights standards.

3. OECD: OECD Guidelines for Responsible Business Conduct (Human Rights in Business)

- **Chapter V, Employment and Industrial Relations:** "Provide adequate information to employees and their representatives on changes in the enterprise that could significantly affect them."

This guideline reinforces The Company's commitment to transparency and engagement with employees on human rights issues.

4. IIRC: International Integrated Reporting Framework (Governance and Reporting on Human Rights)

- **IIRC Framework, Section 3.2: Materiality Determination:** "Disclose information about matters that substantively affect the organization's ability to create value over the short, medium, and long term."

This ensures that The Company reports human rights risks and impacts transparently in its sustainability and integrated reports.

5. United Nations Sustainable Development Goals (SDGs): SDG 8, SDG 10, SDG 16

- **SDG 8: Decent Work and Economic Growth:** "Promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all."

This goal supports The Company's commitment to ensuring fair wages, safe working conditions, and labor rights protection.

- **SDG 10: Reduced Inequalities:** "Reduce inequality within and among countries."

This goal ensures that The Company promotes equality and prevents discrimination in the workplace and its supply chain.

