

## **INTEGRATED MANAGEMENT SYSTEM (IMS) POLICY STATEMENT**

**Effective Date: December 1, 2025**

**Version: 1.0**

**Approved by: Top Management**

### **Purpose**

At Credit Direct Finance Company Limited, we recognize that service management and business continuity are not merely operational necessities but strategic enablers of resilience, customer trust, and sustainable growth. Our commitment to implementing an Integrated Management System (IMS) encompassing ISO 20000:2018 Service Management System (SMS) and ISO 22301:2019 Business Continuity Management System (BCMS) reflects our dedication to delivering reliable services, safeguarding critical operations, and ensuring uninterrupted business performance in an evolving risk landscape.

Top Management is fully committed to embedding service excellence and continuity into every aspect of our operations. We foster a culture where service reliability and resilience are shared responsibilities, driving proactive risk management, continual improvement, and alignment with organizational objectives. This policy applies to all systems, processes, and personnel involved in service delivery and continuity, including employees, contractors, suppliers, and third parties operating within the IMS scope.

### **Framework for Setting IMS Objectives**

Our framework for defining IMS objectives ensures alignment with strategic business priorities and leverages management reviews and budgeting cycles to secure resources for improvement initiatives. Key principles include:

- **Alignment with Business Goals:** Objectives are based on a clear understanding of organizational requirements and stakeholder expectations.
- **Regular Planning Cycle:** Objectives are reviewed annually in sync with budget planning to ensure adequate funding for improvement activities.

- Documentation and Monitoring: Objectives are documented with actionable plans and monitored through management reviews to maintain relevance and effectiveness.

### **IMS Objectives**

Credit Direct Limited has established the following high-level objectives for its Integrated Management System:

- Service Reliability and Quality: Ensure consistent delivery of financial and digital services that meet agreed service levels and customer expectations.
- Business Continuity and Resilience: Maintain operational resilience by identifying, assessing, and mitigating risks that could disrupt critical services.
- Regulatory and Contractual Compliance: Adhere to all applicable statutory, regulatory, and contractual requirements governing service management and continuity.
- Stakeholder Confidence: Build trust through transparent governance, effective communication, and demonstrable compliance with ISO 20000 and ISO 22301 standards.
- Competence and Awareness: Promote a culture of service excellence and continuity through training, awareness programs, and role-based accountability.

### **Commitment to Satisfy Applicable Requirements**

Credit Direct Limited is committed to meeting all relevant requirements related to service management and business continuity. This includes:

- Compliance with ISO 20000:2018, ISO 22301:2019, and applicable legal and regulatory frameworks.
- Provision of adequate resources, training, and support to ensure competence and accountability.
- Systematic monitoring of changes in laws, standards, and contractual obligations to maintain compliance.
- Governance over third-party processes through documented controls, performance monitoring, and contractual agreements.

### **Continual Improvement of the IMS**

Our approach to continual improvement includes:

- Enhancing IMS effectiveness across all areas within scope.
- Aligning processes with best practices defined in ISO 20000 and ISO 22301.
- Maintaining certification and demonstrating ongoing compliance.
- Reviewing metrics and stakeholder feedback to identify improvement opportunities.
- Documenting and prioritizing improvement ideas from audits, risk assessments, and stakeholder engagement.

### **Conclusion**

This IMS Policy reflects Credit Direct Limited's unwavering commitment to service reliability, operational resilience, and stakeholder trust. All employees, contractors, and partners are expected to understand and uphold this policy as part of their responsibilities. Regular reviews and continuous improvements will ensure the policy remains relevant and effective in addressing emerging risks and service challenges.

Together, we will maintain a robust IMS that safeguards our reputation, supports sustainable growth, and delivers exceptional value to our customers and stakeholders.

For questions or more information about this policy, please contact:

Email: [CDLEnterpriseRisk@fcmb.com](mailto:CDLEnterpriseRisk@fcmb.com)

Phone: 0700CREDITDIRECT