

Message from the Group CEO

Delivering on our sustainability commitments



During another year of momentum, e& continued to deliver on its sustainability commitments, reinforcing our belief that by putting our ambitions into action our technology is making the world a better place.”

Hatem Dowidar
Group Chief Executive Officer

Having published our **Climate Transition Plan** we took two critical steps forward this year in the management of our environmental performance. We rebaselined our 2022 emissions numbers to take account of the growth in the Group, including our first baseline exercise for water, biodiversity and circularity performance. Having successfully rebaselined over 70 companies across the Group, we externally assured our emissions numbers, validating that we remain on track to achieve our 2030 targets outlined in the e& Climate Transition Plan.

While managing our environmental performance, we also remain committed to delivering meaningful progress across all areas of sustainability. The governance of our sustainability programme is of critical importance to us and is regularly reviewed by our Board and our Sustainability Committee. During this year, we undertook a review of all legal and regulatory frameworks relating to sustainability across our international footprint. We used the findings to refresh our supplier code of conduct,

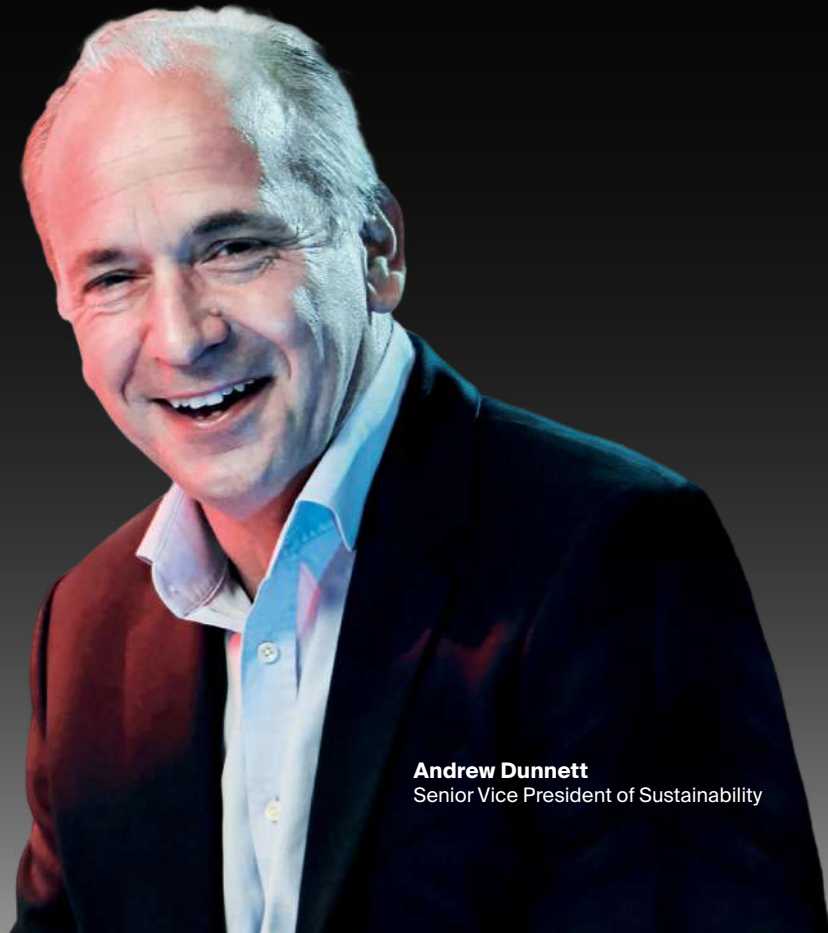
our work on human rights, conflict minerals, and child online safety. We also refreshed our approach to charitable donations, as we continue to be proud supporters of many charitable and NGO initiatives.

We have always understood that our products and services transform the lives of our customers; this year, we took the time to understand the cumulative impact of our company. We estimate that we will improve the lives of 500m people by 2030, by building stronger communities, helping people and businesses adapt to a climate-challenged world, and deploying technology for good. We remain committed to unlocking the potential of transformative technologies to empower the communities we serve.

Finally, it is a great honour that this work has been recognised by the winning of the prestigious Sheikh Hamdan Bin Zayed Environmental Award. This recognition of all the hard work across the Group inspires us to continue driving forward our sustainability performance as one of the building blocks of e&.

Q&A with Senior Vice President of Sustainability

Strengthening trust through transparency



Andrew Dunnett
Senior Vice President of Sustainability

Q. Why is sustainability a strategic priority for e& today?

A. Sustainability is inseparable from how we create long-term value as a global technology group. Our reach and role in enabling digital transformation give us both the opportunity and the responsibility to act with intent and foresight.

At e&, sustainability is not an add-on or a reporting exercise. It is a strategic lens that shapes how we manage risk, build resilience, and pursue sustainable growth. As expectations from regulators, investors, customers, and communities continue to rise, sustainability has become a core driver of trust, competitiveness, and relevance across every market in which we operate.

Q. What does your ambition to positively impact 500 million lives by 2030 represent?

A. We wanted to understand more deeply what will the total impact of e& be on the communities in which we operate. We reflected on the outcomes we aim to deliver through our services, platforms, and partnerships, and the responsibility that accompanies our presence across diverse markets. It is grounded in a disciplined methodology focused on access, inclusion, well-being, and environmental stewardship, ensuring impact is embedded into how we operate rather than delivered through isolated initiatives.

Technology plays a central role in enabling this ambition, allowing us to reach communities efficiently and at pace through connectivity, digital services, and targeted social programmes. Importantly, it also

provides a unifying direction across the Group, aligning operating companies around a shared objective while retaining the flexibility to respond to local needs.

Q. How are you translating climate commitments into measurable action?

A. Climate action is a critical pillar of our sustainability strategy, particularly given the regions in which we operate and the increasing physical and transition risks associated with climate change. Our Climate Transition Plan sets out a clear pathway to achieve net zero Scope 1 and 2 emissions in our UAE operations by 2030, and Group-wide net zero across Scope 1, 2, and 3 by 2050.

These commitments are supported by Science Based Targets initiative validation and underpinned by practical levers such as energy efficiency, renewable energy procurement, network optimisation, and supplier engagement. Our approach is deliberately pragmatic, balancing ambition with regional realities to ensure decarbonisation strengthens resilience while maintaining service quality and business continuity.

Q. How are you strengthening transparency and credibility in sustainability reporting?

A. Over the past year, we have strengthened governance structures, improved data quality, and enhanced consistency across the Group. This progress is reflected in improved external disclosures, including our CDP performance, and in our readiness for evolving regulatory requirements.

We are moving beyond compliance to embed robust systems, independent assurance, and continuous improvement into our reporting processes. The objective is to provide disclosures that are credible, comparable, and decision-useful for all stakeholders.

How is sustainability embedded across e&'s global operations?

A. Our sustainability framework is overseen at Board level and implemented through strong executive leadership, with defined responsibilities across functions and operating companies.

Each OpCo aligns with Group-wide commitments while tailoring priorities to local contexts. This model allows us to combine strategic consistency with operational flexibility, ensuring sustainability informs everyday decision-making rather than functioning as a standalone agenda.

Q. Looking ahead, what are your key priorities for the future?

A. Looking forward, our focus is on execution and impact. This includes advancing delivery of our Climate Transition Plan, further embedding sustainability into core business processes, and scaling initiatives that deliver measurable social and environmental outcomes.

We will continue to strengthen governance, data, and transparency to ensure our commitments translate into tangible results. Above all, we remain focused on using technology responsibly and at scale to create lasting value for our business, our stakeholders, and the communities we serve.

Our approach to sustainability

At e&, our approach to sustainability is grounded in a structured, data-driven framework that integrates global standards, national priorities, and the outcomes of our Group-wide double materiality assessment.

Our disclosures and decision-making continue to be driven by the 2024 materiality assessment, in which we reviewed 450 ESG topics and identified 15 material topics, which now guide our disclosures and decision-making. This process was aligned with GRI, CSRD, SASB, the WEF Stakeholder Capitalism Metrics, and supports national agendas, including UAE Net Zero 2050 and the Abu Dhabi Economic Vision 2030.

Building on the progress achieved last year – where we closed 15 ESG improvement gaps across environmental, social and governance areas – we continued to strengthen governance and internal coordination in 2025 through our Sustainability Committee,

cross-functional working groups, and the Group “ESG factory” model. This ensures consistent implementation across all operating companies.

To enhance transparency and build credibility for our sustainability performance, we conducted our first external assurance of our Scope 1 and Scope 2 emissions across the Group. A major focus for this past year and the year ahead is the expansion of comprehensive, Group-level datasets across multiple ESG topics, improving data coverage and data comparability across all our OpCos. This is a further step forward for the organisation, consolidating ESG performance data at this scale.

Looking ahead, our approach focuses on maintaining the discipline of our existing framework while advancing priority initiatives, such as strengthening our governance, improving ESG data management systems with the introduction of a GHG emissions management tool and continued integration of climate and ESG risks into enterprise risk management.

In addition, we aim to align our reporting with IFRS S1 and S2 standards in future reports, ensuring we meet evolving stakeholder expectations and remain positioned for responsible, long-term growth.

MSCI in 2025

A

CDP in 2025


B




ESG addendum

Pillar 1


Managing our environmental footprint



7 AFFORDABLE AND CLEAN ENERGY



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION

e& wins Sheikh Hamdan Bin Zayed Environment Award


GHG emission reduction outperforms 2025 target

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Pillar 2


Empowering people and giving back to society




4 QUALITY EDUCATION



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



10 REDUCED INEQUALITIES

Inclusive workplace programme for students of determination


Mobilising capital for digital inclusion in under-served markets

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Pillar 3


Operating responsibly



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS

ESG regulatory mapping and policy enhancements

Launch of a Group-wide data protection programme

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Our approach to sustainability continued

e& wins Sheikh Hamdan bin Zayed Environment Award

e& was honoured with the Sheikh Hamdan bin Zayed Environmental Award, recognising excellence in sustainability performance and leadership in corporate sustainability projects.

The award application was initiated by Group Procurement and was followed up with a rigorous two-day audit, where five teams showcased e&'s cross-functional contribution to sustainability. Covering 130+ criteria on topics such as strategy, environmental compliance, digital innovation, and operational efficiency.

Receiving this award underscores our ongoing commitment to environmental stewardship and continuous improvement in sustainability practices. As we celebrate this achievement, we remain dedicated to advancing our environmental performance through innovative initiatives, robust compliance frameworks, and strategic collaborations. Our teams are actively engaged in identifying new opportunities to reduce our environmental footprint, enhance resource efficiency, and promote sustainable procurement across our operations.



Cross-functional contributions from

e& Group Sustainability
ESG strategy, vision, governance and reporting

e& Procurement
Achieving responsible procurement through Project Life

e& People & Corporate Services
Operational sustainability, EMS, fleet management

e& UAE Technology
Energy efficiency and technology portfolio

e& International Technology
Management of Scope 1 and 2 emissions, Group-wide energy efficiency

696
applicants reviewed

130+
criteria evaluated

14
sustainability topics

5
e& teams engaged

2
day audit

Sustainability governance framework

Effective governance is fundamental to delivering our sustainability commitments and creating long-term value. We employ a best practice governance framework, with full Board oversight and executive accountability, including remuneration linked to ESG KPIs.

We have established a comprehensive governance framework to ensure coverage across all operating companies and focused delivery of sustainability priorities. This comes through increased engagement around ESG priorities by holding regular briefing sessions with sustainability focal points after each Sustainability Committee meeting to raise awareness and disseminate key updates across the organisation.

All sustainability initiatives are monitored by the Sustainability Committee, which is chaired by the Group CEO. The Committee provides regular updates to the Board Nomination and Remuneration Committee (NRC), ensuring alignment with corporate strategy and objectives.

Meetings held by the Sustainability Committee in 2025

3

The Sustainability Committee

Committee Member	Designation	Committee member since
Hatem Dowidar	Group Chief Executive Officer and Chairman of Committee, e&	2023
Hasan Al Hosani	Corporate Secretary	2023
Harrison Lung	Group Chief Strategy Officer	2023
Karim Bennis	Group Chief Financial Officer	2023
Obaid Bokisha	Group Chief Operations Officer	2023
Sabri Ali Yehya	Chief Technology Officer, e& international	2023
Ali Al Mansoori	Group Chief People Officer	2024
Brooke Lindsay	Group Chief Legal and Compliance Officer	2023
Andrew Dunnett	Senior Vice President of Sustainability	2023

Key topics discussed:

- ESG roadmap to 2030 with targets for environmental programmes
- Group-wide sustainability strategy definition and refresh
- Annual sustainability report validation and approval
- GHG emissions rebaselining programme across 70+ companies and external assurance approach
- Water baseline study findings and biodiversity risk assessment across 610,000+ sites
- Circularity programme implementation progress towards 2028 targets
- Legal and regulatory compliance requirements across all markets
- ESG ratings improvement strategies and reporting enhancements
- Improvements to ESG related policies – Supplier Code of Conduct, Human Rights, Conflict Minerals
- External assurance findings and recommendations from our third-party consultant

Looking ahead to 2026

As we look ahead to 2026, e& is committed to further strengthening our sustainability governance framework to drive even greater impact.

- Enhancing communication and collaboration with our operating companies through new channels for regular engagement, enabling effective dialogue and feedback
- Refining our risk assessment processes, further integrating climate-related risks into our decision-making and reporting frameworks
- Reinforcing Board and executive oversight, and maintaining clear alignment with our ESG targets



Read more on our ESG Governance Framework on our [website](#)

Double materiality

In 2025, we maintained our established double materiality approach to ensure consistency and comparability in how we identify and manage the sustainability topics most relevant to our business and stakeholders. Our framework continues to align with international standards, including the GRI Standards and the EU Corporate Sustainability Reporting Directive (CSRD).

The double materiality process considers both **impact materiality** – how e&s operations affect the environment and society – and **financial materiality** – how sustainability topics may influence the Group's enterprise value and performance. Using data and insights gathered through World Wide Generation's G17Eco platform, we continue to validate our material topics through ongoing engagement with internal and external stakeholders, including employees, customers, regulators, investors, and partners.

This year, our focus was on maintaining the robustness of our 2024 assessment, ensuring alignment with our strategic priorities, governance structure, key stakeholder direction, and risk management processes. The Sustainability Committee and senior leadership reviewed the existing outcomes and confirmed their continued relevance across all business verticals.

Materiality assessment process

Our assessment followed a five-step process, ensuring a comprehensive and strategic approach to materiality.



Key outcomes

In 2025, we undertook a review of our material topics, resulting in the merger of Human Rights with Ethical Business Practices. As a result, the number of identified topics has been refined from 15 to 14, ensuring a more integrated approach to governance and responsibility.

These topics are grouped under the three pillars on the right.

Looking ahead

A full refresh of the double materiality assessment is planned for 2026 to capture emerging regulatory requirements, stakeholder expectations, and global sustainability developments. The refreshed process will further integrate financial impact analysis and scenario testing to enhance how double materiality informs e&s long-term strategy and disclosure practices.

Material topics

Pillar 1 Managing our environmental footprint

1. Climate action
2. Water usage
3. Waste management and circularity

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Pillar 2 People and society

4. Diversity, equity and inclusion
5. Talent attraction, retention and development
6. Digital inclusion and access
7. Health and safety
8. Community engagement

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Pillar 3 Operating responsibly

9. Ethical business practices
10. Data privacy
11. Cybersecurity
12. Responsible AI
13. Sustainable supply chain
14. Responsible commercialisation

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Pillar 1 | Managing our environmental footprint

1 2 3 4 5 6 7 8 9 10 11 12 13 14

1 Climate action



At e&, sustainability is integral to our strategy, guiding how we create long-term value, manage risk, and build resilience as a global technology group. Our Climate Transition Plan, validated by science-based targets, sets a clear pathway to net zero, with measurable progress across our operations. We are committed to strengthening environmental transparency and credibility in our environmental reporting through robust governance, improved data quality, and independent assurance. Looking ahead, our focus remains on execution and impact – embedding environmental targets deeper into our business processes, scaling initiatives for climate action, and using technology responsibly to create lasting value for our stakeholders and communities.”

Sabri Ali Yehya
Group Chief Technology Officer, e& International

Highlights

15.9%

Scope 1 and 2 emissions reduction surpassing 2025 target of 14%

100%

renewable electricity supply in e& PPF

+50%

renewable/zero-carbon electricity supply in UAE and Egypt

36%

renewable/zero-carbon electricity across the Group

28%

renewable/zero-carbon energy consumption across the Group

Climate change significantly affects the environments and communities in which we operate, influencing our daily planning, investment, and operational strategies. Protecting natural resources such as water, biodiversity, and food systems is essential for ensuring business resilience and continuity. Reducing our carbon footprint is a practical response to climate risk and a clear expectation from stakeholders. By strengthening mitigation and adaptation measures across our operations, we aim to minimise climate-related disruptions, support long-term sustainability, and deliver responsible, future-ready products and services.



Global climate action performance

Our OpCos have demonstrated strong climate action and environmental performance globally, implementing effective mitigation strategies, reducing emissions, and advancing sustainability initiatives.

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Pillar 1 | Managing our environmental footprint continued

Climate action continued

Our approach to climate action

Our response to climate change starts with knowing our impact clearly and managing it responsibly. We measure our carbon footprint using globally recognised standards, aligning our emissions accounting with the Greenhouse Gas Protocol and drawing on trusted emission factors from DEFRA, the US EPA, and the IEA. By accounting for both direct and indirect emissions across our operations and value chain, we take a comprehensive view of where our impact sits and where meaningful reductions can be made.

This understanding allows us to move beyond measurement into action. We set targets aligned with international best practice and work towards a net zero future across our businesses. Our approach reflects a long-term commitment to environmental stewardship, resilience, and accountability, rather than a narrow focus on compliance.

Strong governance underpins how we deliver this ambition. Climate action is led through close collaboration across the Group, with the e& International

technology team driving carbon reduction initiatives alongside the Sustainability team, and climate-related risks and opportunities jointly managed by Enterprise Risk Management and Sustainability. Oversight is embedded at the highest levels, with the Board's Nomination and Remuneration Committee approving the Sustainability Strategy and the Sustainability Committee overseeing delivery against agreed objectives. Progress is reported quarterly by the Senior Vice President of Sustainability.

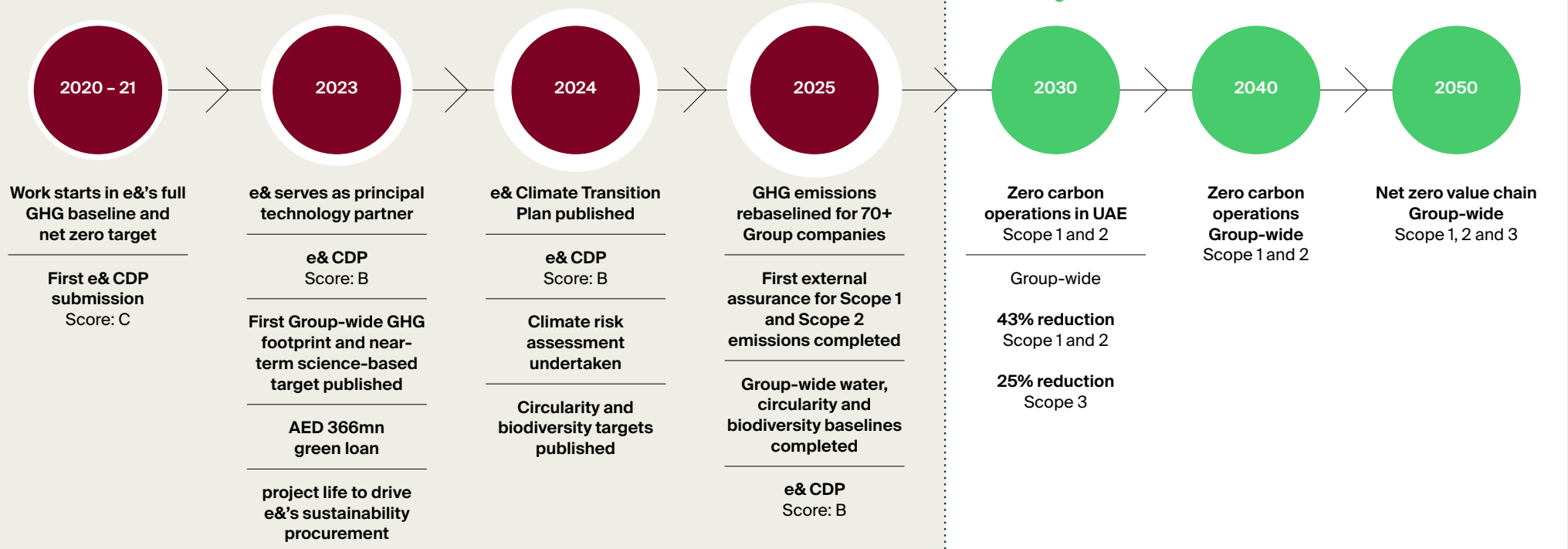
All climate-related commitments follow a rigorous approval process involving relevant CXOs, the Sustainability Committee, and the Group CEO, with Board-level oversight ensuring our climate strategy remains fully integrated into our broader goals.

e&'s climate transition plan

We took a decisive step forward by launching our **Climate Transition Plan** last year, setting out a clear pathway to achieve net zero Scope 1 and 2 emissions across our UAE operations by 2030 and net zero Scope 1, 2, and

3 emissions at Group level by 2050. Our near-term targets have been validated by the Science Based Targets initiative, including a 43% reduction in Scope 1 and 2 greenhouse gas (GHG) emissions Group-wide and a 25% reduction in Scope 3 emissions by 2030, all measured against a 2022 baseline. These commitments reflect our ambition to lead climate action in the region with credible, science-aligned targets.

Our net zero journey



Pillar 1 | Managing our environmental footprint continued

Climate action continued

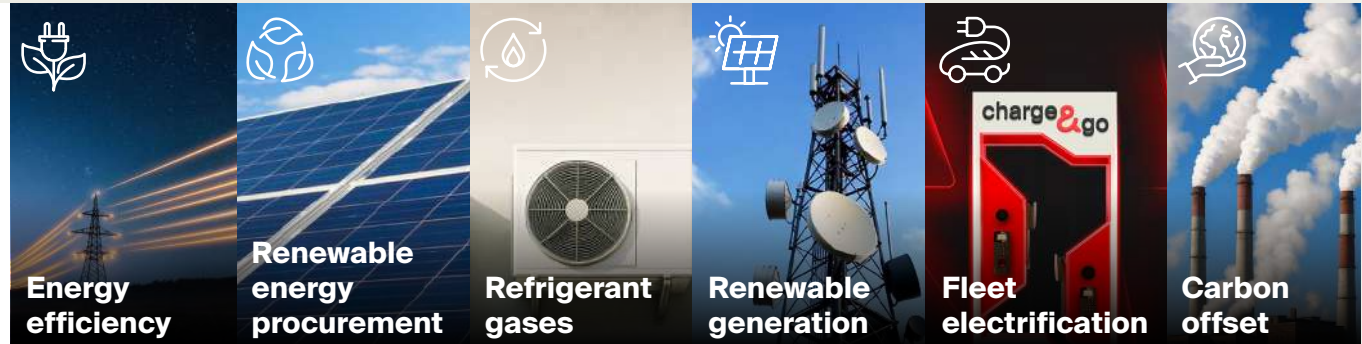
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Decarbonisation goals

Focused on Scope 1 and 2 decarbonisation goals

Our CTP outlines six strategies to decarbonise our most carbon intensive Scope 1 and 2 activities, including stationary combustion, electricity, mobile combustion and refrigerants.

By leveraging innovative solutions and optimising energy use, we aim to accelerate meaningful reductions, ensuring alignment with both corporate and global climate goals. This steadfast focus underscores our role as a leader in driving impactful change across the industries and communities we serve.



Performance against our commitments

GHG Emissions

Globally, there is a shift towards more comprehensive GHG emissions reporting. During the year, we made substantial progress in our emissions reporting, rebaselining our GHG emissions and, for the first time, externally assuring our GHG emissions data.

Rebaselining of GHG emissions

Our original Scope 1, 2 and 3 GHG emissions baseline was established in 2022. Given the expansion of the Group in recent years and several estimates built into the original 2022 baseline, we carried out a detailed review and update. Working with environmental reporting specialists, we extended the reporting boundary to over 70 entities across the Group by including new entities like the e& PPF Telecom Group and smaller entities, subsidiaries, and investments. Improvements of reporting methodology and access to activity data allowed us to increase accuracy of our GHG inventory.

Scope 1 and 2 emissions in 2022 have been revised down by 8% (from 1,918 thousand tonnes to 1,765 thousand tonnes). This is mainly due to changing from estimates to activity data (electricity and fuel consumption), data corrections and improved supplier emission factors for electricity. These reductions were more significant than the increases from newly added entities to the reporting boundaries. Emissions for the following years have been revised up (from 1,744 thousand tonnes in 2024 to 1,783 thousand tonnes in 2024). This is mainly due to significant network deployment, especially on third-party sites which have been added to the reporting scope. These baseline revisions mean emissions have flatlined between 2022 and 2024 (instead of having reduced by 9%).

Scope 3 emissions in 2022 have been revised up from 1,834 thousand tonnes to 3,471 thousand tonnes. This is due to the increased number of entities in scope, a more granular spend data categorisation and the application of more accurate emission

factors and the including of Scope 3 upstream emissions of our investments. The emissions have also flatlined between 2022 and 2024.

External assurance of GHG emissions

We used a third-party consultant to externally assure our GHG emissions data. This was the first time the Group had undertaken external assurance since the GHG emissions baseline of 2021/2 and the publishing of Group wide Scope 1, 2 and 3 emissions targets.

The consultant assessed our Basis of Reporting for 2024 GHG emissions data against the characteristics of Applicable Criteria in accordance with ISAE 3000 (Revised) and International Standard on Assurance Engagements (ISAE) 3410.

Based on the assessment, the Basis of Reporting was deemed suitable and an unmodified opinion was issued on the in-scope metrics covering 70% of our overall emissions. Maroc Telecom International and PTCL were excluded from the assurance.

Several qualitative findings regarding processes and controls for individual markets which have been communicated to management to support continued ESG process enhancement. The consultant concluded the nature of the individual market findings were not uncommon in the first year of assurance.

We remain committed to continuing with an annual external assurance of our GHG emissions and to report findings in our annual submission to the Carbon Disclosure Project (CDP).

Water, biodiversity and circularity

In our Climate Transition Plan 2024, we committed to baseline our water, biodiversity and recycling programmes. This was completed this year and is the first step in our commitment to a no net loss (NNL) approach of all affected biodiversity across our operations by 2030.

Water

Our baseline study of water usage across the Group found that we operate in areas of extremely high related water stress with 49% of the sites of our six largest operating companies in areas of high water-related risks. The baseline found there is very high competition for the available water and subsequently large impact on the local water supply available.

While 50% of operations in our largest operating companies have site level data available, the water baseline study showed that more data is required around our water usage. These measures are planned to be put in place in 2026.

Biodiversity

We reviewed over 610,000 sites (towers, data centres and offices) across our footprint, focussing on proximity to protected areas, the potential to reduce extinction risks and awareness of threatened species. The data has been shared with each of the main operating companies across the Group.

Pillar 1 | Managing our environmental footprint continued

Climate action continued

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We concluded that the largest potential risks to biodiversity are impacts to threatened species and the habitats that support them. As such, we will be establishing impact pathways so mitigation measures can be introduced in areas of high risk across our markets. We will also be introducing processes to quantify and track impacts and mitigation measures demonstrating NNL outcomes.

Recycling

We baselined our programmes in our large operating companies in the following five areas:

- Repair and recycling services to customers
- Refurbished devices available to customers
- Reuse recycle repurpose network waste
- Landfill waste
- E waste

The baseline found that good progress was being made in providing repair and recycle services to customers and in the reuse or recycle of network waste. In 2026, we will see a focus across the operating companies in enhancing our recycling and waste programme towards meeting our 2028 targets as published in the Climate Transition Plan.

Our climate action focus in 2026

As we look ahead to 2026, we remain steadfast in our commitment to advancing climate action and supporting the global transition to a low-carbon future. Building on the progress achieved to date, we will undertake a comprehensive refresh of the e& Climate Transition Plan. This update will reflect the evolving scale of our operations and enhanced efficiencies within our network infrastructure. By aligning our strategy with these dynamic factors, we aim to further strengthen our approach to reducing GHG emissions and supporting sustainable growth.

A key priority for the coming year will be the external assurance of our emissions data, with a particular focus on Scope 3 emissions. This independent verification will reinforce the accuracy and credibility of our reporting, providing stakeholders with greater transparency and confidence in our climate disclosures. In addition, following the rebaselining of our Group-wide emissions data, we will resubmit our emissions reduction targets to the Science Based Targets initiative (SBTi).

To enhance the effectiveness of our climate reporting, we will implement an improved, Group-wide digital tool for tracking and managing GHG emissions. This platform will enable more streamlined data collection, facilitate real-time monitoring, and support more informed decision-making across all business units.

Through these initiatives, we are positioning ourselves to deliver meaningful progress on climate action, drive operational efficiencies, and contribute to the decarbonisation of the telecommunications sector. We remain committed to transparent reporting, continuous improvement, and collaboration with stakeholders as we work towards a more sustainable future.

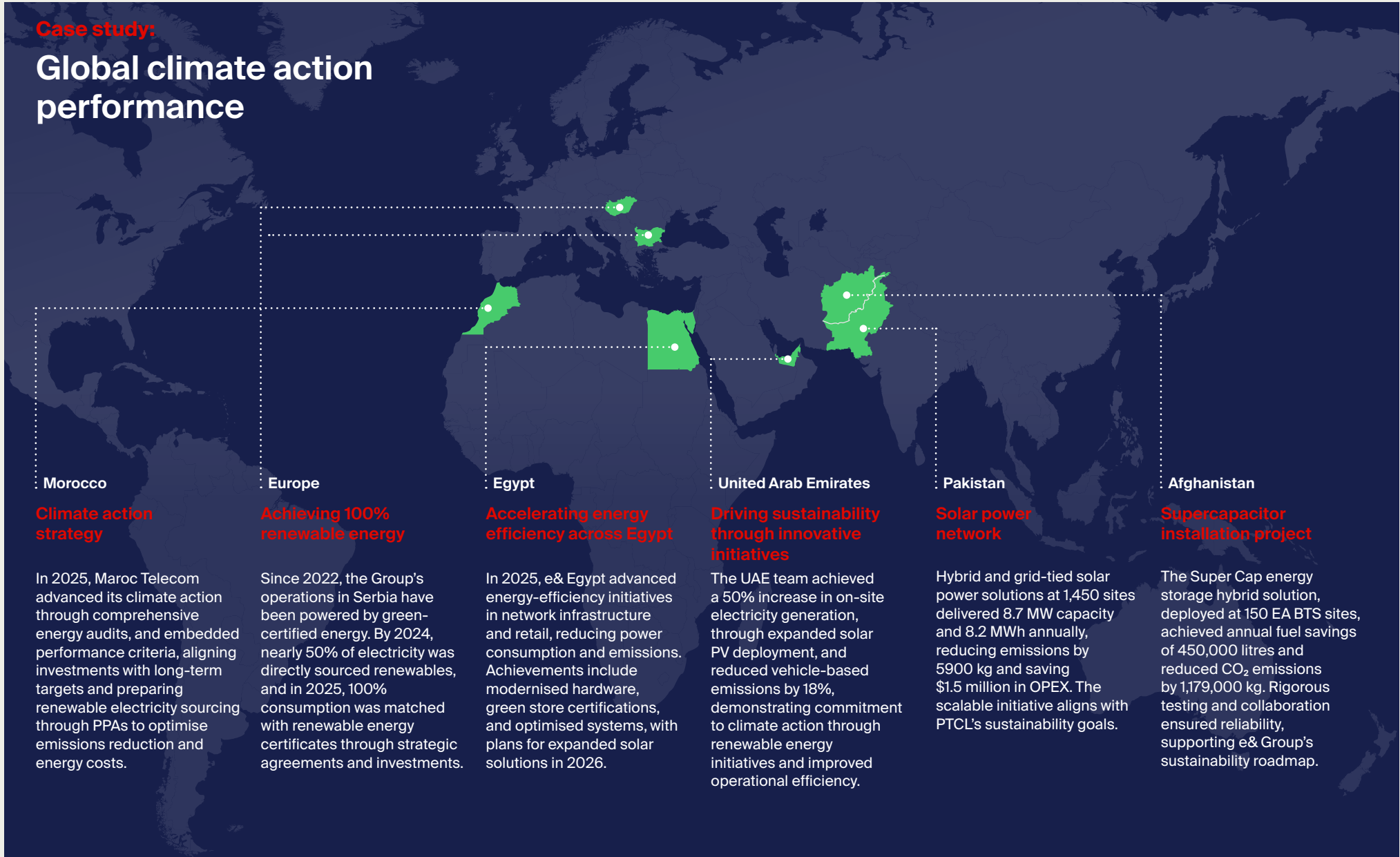


Pillar 1 | Managing our environmental footprint continued

Climate action continued

Case study:

Global climate action performance



Morocco

Climate action strategy

In 2025, Maroc Telecom advanced its climate action through comprehensive energy audits, and embedded performance criteria, aligning investments with long-term targets and preparing renewable electricity sourcing through PPAs to optimise emissions reduction and energy costs.

Europe

Achieving 100% renewable energy

Since 2022, the Group's operations in Serbia have been powered by green-certified energy. By 2024, nearly 50% of electricity was directly sourced renewables, and in 2025, 100% consumption was matched with renewable energy certificates through strategic agreements and investments.

Egypt

Accelerating energy efficiency across Egypt

In 2025, e& Egypt advanced energy-efficiency initiatives in network infrastructure and retail, reducing power consumption and emissions. Achievements include modernised hardware, green store certifications, and optimised systems, with plans for expanded solar solutions in 2026.

United Arab Emirates

Driving sustainability through innovative initiatives

The UAE team achieved a 50% increase in on-site electricity generation, through expanded solar PV deployment, and reduced vehicle-based emissions by 18%, demonstrating commitment to climate action through renewable energy initiatives and improved operational efficiency.

Pakistan

Solar power network

Hybrid and grid-tied solar power solutions at 1,450 sites delivered 8.7 MW capacity and 8.2 MWh annually, reducing emissions by 5900 kg and saving \$1.5 million in OPEX. The scalable initiative aligns with PTCL's sustainability goals.

Afghanistan

Supercapacitor installation project

The Super Cap energy storage hybrid solution, deployed at 150 EA BTS sites, achieved annual fuel savings of 450,000 litres and reduced CO₂ emissions by 1,179,000 kg. Rigorous testing and collaboration ensured reliability, supporting e& Group's sustainability roadmap.

Pillar 1 | Managing our environmental footprint continued

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2 Water usage



We work in regions where every drop carries weight, and that reality shapes how we think about our role as a responsible business. Over the past year we reinforced our commitment to conserving water, improving efficiency and embedding smarter practices across our facilities. Our progress reflects a shared belief that sustainable growth depends on protecting the resources we all rely on, today and for the future.”

Ali Al Mansoori
Group Chief People Officer

Highlights

Group-wide water baseline completed

Group-wide biodiversity baseline study completed

6%

reduction in water consumption in UAE operations surpassing 0.5% YoY target

Water plays a vital role in the communities we serve, even if our industry is not traditionally water intensive. Because we operate in some of the most water-scarce regions in the world, we see responsible water management as an essential part of how we run our business. We focus on using water wisely, reducing waste and protecting this shared resource so we can contribute to the long-term resilience of the places we call home.



Water where it matters most

PTCL Group, in partnership with the Pakistan Poverty Alleviation Fund, expanded its clean water initiative across Thar and South Punjab, delivering sustainable solutions to approximately 200,000 individuals. This campaign strengthened community resilience, enhanced public engagement, and established a replicable model for addressing water scarcity in underserved regions of Pakistan.

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Pillar 1 | Managing our environmental footprint continued

Water usage continued

1 2 3 4 5 6 7 8 9 10 11 12 13 14

Our approach to water usage

We see efficient water management as an essential part of running a sustainable business, especially in regions where water is scarce. Across our facilities, we take a structured approach to reducing consumption and improving efficiency. Our primary supply comes from municipal networks, but we strengthen this with measures like low-flow fixtures, water reuse initiatives and smart automation systems that track usage in real time and help us reduce waste.

In 2025, we made significant strides in understanding and managing water resources across our global operations. Our baseline study of water usage provided valuable insights into the challenges and opportunities we face as a technology group operating in regions with high water-related stress. Notably, 49% of the sites belonging to our six largest operating companies are located in areas identified as having high water-related risks, where competition for available water is intense and the impact on local supply is considerable.

This assessment has been instrumental in shaping our approach to water stewardship. By mapping our operations against local water stress indicators, we have gained a clearer understanding of the risks and responsibilities associated with our footprint. We are committed to ensuring that our operations do not compromise the availability of water for local communities and ecosystems.

Progress has been made with 50% of our largest operating companies having site-level water data available, marking an improvement in our ability to monitor and manage water usage.

Ten of our UAE facilities are now ISO 14001 certified, reflecting our commitment to internationally recognised environmental management standards. This work is guided by our Group-wide Environmental Management Policy and supported by a robust Environmental Management System that ensures consistency across all operations.

Our Health, Safety and Environment and Administration teams, both within e& People & Corporate Services oversee all corporate water-related matters.

Performance against our commitments

Strengthening operational water stewardship

In 2025 we focused on elevating water stewardship across our UAE operations, maintaining strong hygiene, quality and compliance standards in all major facilities. Potable water systems underwent scheduled cleaning, disinfection and laboratory testing throughout the year, ensuring consistently safe water across our sites. At the Ras Al Khaimah High-Rise Building, we continued to submit Sewage Treatment Plant (STP) certificates to Ras Al Khaimah Municipality, demonstrating our commitment to regulatory compliance and environmental care.

Consolidating and standardising water management practices

Our progress in 2025 focused on strengthening the systems behind water management rather than introducing new technologies. Corporate HSE, Facilities Management and Admin teams worked together to create a unified monthly monitoring template for all high-rise buildings, improving visibility of consumption trends. Preventive maintenance

routines were enhanced through more proactive inspection, cleaning and sampling of potable water systems in line with municipal and environmental authority requirements.

Water-related controls were integrated into HSE inspections and facility audits, and water aspects were incorporated into the environmental aspect-impact register for high-rise facilities, covering consumption, hygiene, leak prevention and maintenance.

Despite the increasing occupancy and the opening of new facilities within UAE operations, we successfully achieved the water reduction target established under the EMS programme.

Enhancing control through improved processes

Although no new digital tools were deployed in 2025, several operational upgrades helped strengthen accountability. We introduced centralised tracking of potable tank cleaning, disinfection and testing schedules to ensure consistent standards across all major sites. Vendor method statements for tank maintenance, disinfection and pipe flushing were also strengthened to improve process reliability.

Achieving recognition for water-efficient buildings

Our commitment to efficient water use contributed to two major recognitions in 2025. The Al Manakh High-Rise Building in Sharjah achieved LEED Gold certification, while the T&A Building in Abu Dhabi earned the Global ESG Award 2025 – Platinum Category for Green Building Excellence. In both cases, water efficiency performance played a key role in overall assessment.

Overcoming operational challenges

The absence of direct greywater discharge measurement meant total water withdrawal continued to serve as a proxy for consumption. The year also highlighted the need for a more standardised metering system and integrated dashboards to enhance long-term monitoring accuracy.

Empowering employees through awareness and daily action

Employees played an important role in building-level stewardship through responsible consumption and active participation in awareness initiatives. Guidance shared during HSE sessions and induction programmes helped reinforce good water-saving habits, while feedback on refill station placement supported more efficient usage across sites. FM contractors continued to receive targeted training through the Permit-to-Work system, covering safe tank cleaning, disinfection and wastewater handling.

On World Water Day, responsible water-use material was shared across

corporate channels, and building users received targeted briefings on refill station use, leak reporting and potable water hygiene. These efforts helped reinforce a culture of shared responsibility for efficient water use across our facilities.

Embedding water management within our environmental system

Water management sits within our broader environmental processes and is supported by structured assessments and controls. Major buildings track monthly municipal water use, while FM inspections and periodic audits identify opportunities for efficiency improvements, leak detection and maintenance gaps. Wastewater from the RAK High-Rise Building is treated through a dedicated STP, with effluent certificates submitted to authorities to verify compliance. All test results, maintenance records and regulatory submissions feed into HSE review meetings to support ongoing performance oversight.



Pillar 1 | Managing our environmental footprint continued

Water usage continued

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Our water usage focus in 2026

In 2026 we will reinforce measurement accuracy, enhance governance and drive greater efficiency across our sites. Key priorities include developing a dedicated water performance dashboard within the e& HSE Reporter platform to track trends and flag anomalies, standardising consumption reporting formats across facilities and strengthening documentation for potable water tank maintenance and testing. We will also benchmark vendor performance more rigorously to ensure FM partners uphold the hygiene, efficiency and sustainability standards required to support our long-term goals.

Our long-term water stewardship goals focus on operational efficiency, full regulatory compliance and stronger contribution to the UAE's national sustainability agenda. We aim to maintain 100% compliance in potable water quality and disinfection across all buildings, progressively reduce consumption intensity through smarter operations and ensure that water efficiency remains a core element of every LEED Gold-certified facility. Strengthening monitoring and reporting will be a major focus, including the rollout of standardised data collection templates, improved tracking for high-rise buildings and sub-metering to capture outward greywater flow. These ambitions are fully aligned with the e& Environmental Strategy and support both the UAE Net Zero 2050 target and Vision 2031's resource management priorities.

Case study:

Water where it matters most

Access to clean drinking water remains one of the most urgent challenges facing underserved communities in Pakistan. Building on the success of an earlier initiative in Thar, PTCL Group scaled its water campaign to deliver sustainable clean water solutions across Thar and South Punjab, helping communities meet a basic human need while strengthening long-term resilience.

Confronting water scarcity at the community level

Pakistan is a water-scarce country, with regions such as Thar among the hardest hit. In these communities, daily life is shaped by the search for safe drinking water, diverting time and resources away from education, livelihoods, and well-being. The challenge was to move beyond short-term fixes and provide solutions that are reliable, sustainable, and tailored to local conditions.

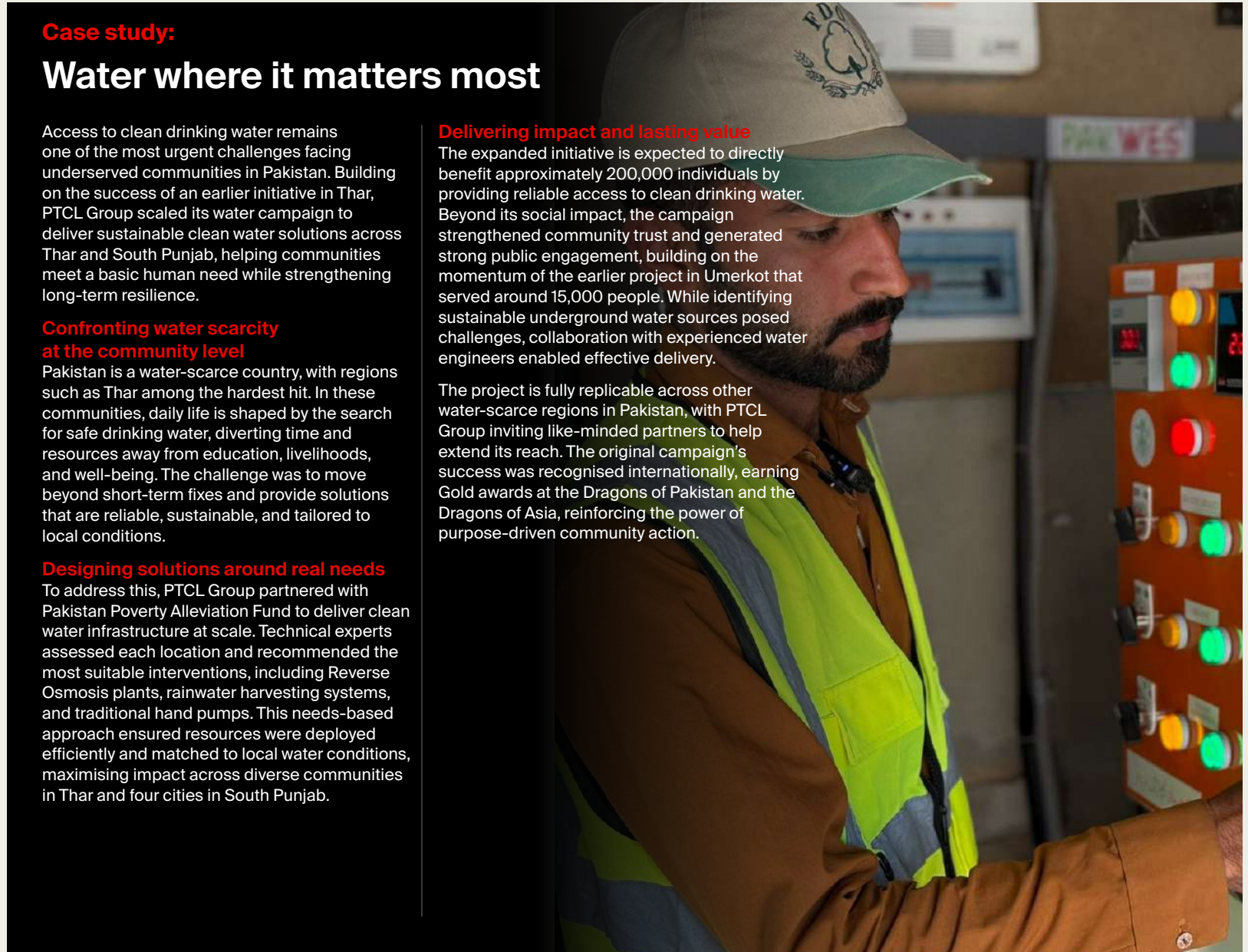
Designing solutions around real needs

To address this, PTCL Group partnered with Pakistan Poverty Alleviation Fund to deliver clean water infrastructure at scale. Technical experts assessed each location and recommended the most suitable interventions, including Reverse Osmosis plants, rainwater harvesting systems, and traditional hand pumps. This needs-based approach ensured resources were deployed efficiently and matched to local water conditions, maximising impact across diverse communities in Thar and four cities in South Punjab.

Delivering impact and lasting value

The expanded initiative is expected to directly benefit approximately 200,000 individuals by providing reliable access to clean drinking water. Beyond its social impact, the campaign strengthened community trust and generated strong public engagement, building on the momentum of the earlier project in Umerkot that served around 15,000 people. While identifying sustainable underground water sources posed challenges, collaboration with experienced water engineers enabled effective delivery.

The project is fully replicable across other water-scarce regions in Pakistan, with PTCL Group inviting like-minded partners to help extend its reach. The original campaign's success was recognised internationally, earning Gold awards at the Dragons of Pakistan and the Dragons of Asia, reinforcing the power of purpose-driven community action.



Pillar 1 | Managing our environmental footprint continued

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3 Waste management and circularity



This year showed what is possible when responsibility becomes routine. We strengthened our circular practices, deepened our culture of reuse, and proved that sustainable choices can be built into everyday operations at scale. Our progress reflects a collective commitment to reducing our impact, turning waste into value and moving towards a future where resource efficiency guides every decision. As we advance, we remain focused on embedding circularity across our business and ensuring that our actions today set a cleaner, more resilient foundation for tomorrow.”

Ali Al Mansoori
Group Chief People Officer

Highlights

Group baseline study completed for network waste, e-waste and handset recycling

2,196,969

bottles saved as part of the No More Bottles Programme

394+

tons of non-hazardous waste recycled across our UAE operations

Platinum Award for Green Building Excellence at the Global ESF Awards

We recognise that how we manage waste reflects the kind of company we want to be. Operational waste and e-waste have a real environmental footprint, and as a technology group our responsibility doesn't end when a product leaves our hands. Customers are increasingly choosing brands that minimise impact, reuse materials and design responsibly. That's why we focus on reducing waste across our operations, improving how we handle end-of-life devices and making sure the products and services we offer support a more sustainable future.



Giving technology a second life

The Second Life Programme turns end-of-use equipment into renewed opportunity. In a sector where e-waste can carry a heavy environmental cost, we designed a circular system that keeps valuable devices in use for longer, reduces waste at the source, and delivers social benefit.

[→ Read more on page 93](#)

Pillar 1 | Managing our environmental footprint continued

Waste management and circularity continued

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The rollout of the Reloop “Segregate at Source” initiative significantly increased the percentage of waste correctly separated at floor level

Our approach to Waste management and circularity

In 2025, we continued to advance our commitment to responsible waste management and circularity across our global operations. Through a comprehensive baseline assessment, we evaluated our programmes in five key areas: repair and recycling services for customers, availability of refurbished devices, reuse, recycling and repurposing of network waste, landfill waste, and electronic waste (e-waste).

Our baseline findings indicate encouraging progress, particularly in the provision of repair and recycling services to our customers. By offering these services, we are extending the lifecycle of devices and reducing the volume of waste generated.

Additionally, our efforts to reuse and recycle network waste have yielded positive results, supporting our goal to minimise the environmental impact of our operations.

We take a structured, organisation-wide approach to managing waste responsibly. Our Environmental Management Policy and Environmental Management System guide how we reduce, segregate and dispose of waste across all facilities. Our Health, Safety and Environment and Administration teams work across e& Operations to coordinate standards, strengthen partnerships with waste contractors and expand awareness so that sustainability becomes part of daily decision-making.

This governance framework ensures that waste is handled safely, compliance is maintained and opportunities for reduction and recycling are continuously identified and acted on.

Looking ahead, 2026 will be a pivotal year as we intensify our focus on enhancing recycling and waste management programmes across all operating companies. These initiatives are aligned with our 2028 targets as

outlined in our Climate Transition Plan, and will drive further improvements in waste reduction, resource efficiency, and circularity.

Performance against our commitments

Strengthening circular waste practices

In 2025 we advanced our transition from traditional disposal to a circular, value-driven waste model across UAE operations. The rollout of the Reloop “Segregate at Source” initiative significantly increased the percentage of waste correctly separated at floor level, leading to measurable improvements in recycling and reuse rates. These gains reflected our continued alignment with the corporate HSE strategy and strengthened the foundation for long-term circularity.

Raising standards through external validation

We completed the British Safety Council Five-Star Audit for Environmental Sustainability, which benchmarked our waste and environmental performance against ISO 14001 and ISO 14090. We also launched our revised Environmental Management System (EMS) Policy, embedding waste governance into our Climate Transition Plan milestones and broader sustainability commitments.

Achieving recognition for sustainable buildings

Our facilities continued to be recognised for their environmental performance. The T&A Building in Abu Dhabi received the Platinum Award for Green Building Excellence at the Global ESG Awards 2025, and the AI

Manakh Building in Sharjah achieved LEED Gold certification. Both awards reflected strong performance in water and waste efficiency.

Scaling recycling and recovery initiatives

The Reloop programme created a step-change in recycling efficiency across high-rise buildings. Enhanced digital dashboards and stronger vendor collaboration improved visibility, compliance and recovery rates compared to 2024. The “No More Bottles” initiative further reduced single-use plastic by eliminating disposable water bottles at key facilities and promoting refill culture through smart dispensers.

Extending impact through circular technology

Our Second Life Programme continued to repurpose ICT equipment, donating refurbished devices to UAE schools and promoting digital inclusion. This initiative extended the lifespan of electronic assets, demonstrating practical circular economy benefits and raising environmental awareness among students. We also introduced an internal “e& Marketplace,” enabling employees to purchase usable admin-owned items at nominal prices, diverting them from disposal.

Overcoming behavioural and operational challenges

Key challenges in 2025 included sustaining consistent segregation practices across multiple sites, maintaining employee adoption of refillable bottles and addressing variations in contractor compliance and regional recycling infrastructure.

Engaging employees in daily stewardship

Employee participation remained central to our progress. Staff actively practiced four-bin segregation under the Reloop programme and embraced refill culture under No More Bottles. Feedback on dispenser placement improved usability, and engagement in awareness sessions reinforced sustainable habits. FM contractors continued to receive targeted training through the Permit-to-Work system, covering segregation, recycling workflows and safe waste-handling procedures. Lastly, as part of our digital shift, we discontinued paper business cards, completing a full transition to digital formats.

Expanding stakeholder awareness

We strengthened communication through multiple channels, including the HSE Learning Portal, corporate HSE website, workshops, town halls and internal newsletters. Regular updates on campaigns such as “No More Bottles” and “Together with HSE” helped maintain awareness and momentum. Vendors and regulators were engaged through structured EMS governance meetings to ensure alignment with compliance expectations and circular economy principles.

Embedding waste governance into the EMS

Our comprehensive waste management system is anchored in the EMS framework. UAE sites implemented waste-reduction initiatives, supported by a long-term Zero Waste to Landfill aspiration over five years.

Pillar 1 | Managing our environmental footprint continued

Waste management and circularity continued

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Continuous data collection, vendor reporting and internal audits ensured strong performance monitoring. Prior to deploying the Reloop model, we conducted market assessments to select the most effective segregation technologies aligned with UAE circular economy priorities and future expansion needs. EMS training delivered across all organisational levels further strengthened compliance and behavioural consistency.

Our Waste Management focus in 2026

Our long-term ambition is to move decisively towards zero waste to landfill, in line with the Climate Transition Plan, the National Circular Economy Policy 2031 and our wider ESG goals. The outcomes of the British Safety Council Five-Star Audit and the insights gained from internal benchmarking will continue to shape how we refine, digitalise and scale our waste-reduction efforts across all regions.

In 2026 we will focus on strengthening circularity by improving recycling performance, expanding digital tracking and embedding more sustainable procurement practices. A key priority will be reassessing the capabilities of environmental service providers, particularly those responsible for soft-services and recycling contracts, to ensure they meet the higher operational, traceability and recovery standards now expected across our facilities.

Case study 1:

Giving technology a second life

The Second Life Programme turns end-of-use equipment into renewed opportunity. In a sector where e-waste can carry a heavy environmental cost, we designed a circular system that keeps valuable devices in use for longer, reduces waste at the source, and delivers social benefit. By refurbishing decommissioned laptops, PCs, and other admin-owned assets, then redistributing them through donations or the internal e& Marketplace, we created a model that supports our waste management commitments while strengthening community access to digital tools.

Facing the challenge: preventing reusable assets from becoming waste

Many ICT devices remain functional long after their initial deployment, yet traditionally risk early disposal. The challenge was to stop recoverable equipment from entering the waste stream, address rising e-waste volumes, and embed a

culture of reuse across a large, distributed organisation. Ensuring data security, standardising refurbishment quality, and managing logistics added further complexity.

Building the solution: a circular system that works at scale

Through close coordination between IT Asset Management, Admin Operations, Corporate Sustainability, and certified refurbishes, we built a structured process that identifies recoverable assets, wipes and refurbishes them securely, and assigns them to one of two pathways. Fully refurbished ICT devices are donated to government schools to support digital learning, while other reusable admin-owned items are listed on the e& Marketplace for employees to purchase at a nominal cost. This platform-based model ensures transparency, traceability, and smooth circulation of equipment, making circularity part of daily operations.

Delivering impact: environmental, social, and organisational value

The programme reduced e-waste, extended the lifespan of ICT and office assets, and turned potential waste into meaningful value. Schools gained access to much-needed digital tools, supporting more inclusive and equitable learning environments. Employees benefited from affordable access to quality equipment, while internal culture shifted towards more responsible consumption. The initiative strengthened e&'s ESG performance, showcased the potential of circular economy models in technology, and received formal appreciation from educational institutions.



Pillar 1 | Managing our environmental footprint continued

Waste management and circularity continued

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Case study 2:

Leading a plastic-free shift across our workplaces

The No More Bottles programme marked a major step in our transition towards a more circular and resource-efficient operation. Single-use plastic bottles had long been embedded in workplace routines, creating avoidable waste and reinforcing habits that ran counter to our environmental commitments. By redesigning how drinking water is delivered across our facilities, we set out to eliminate unnecessary plastic use, champion refill culture, and empower every employee to take part in reducing our environmental footprint.

Confronting the challenge of everyday waste

The shift away from bottled water required more than removing plastic from our supply chain. The challenge centred on changing ingrained behaviours, addressing concerns about hygiene and convenience, and ensuring that new systems were both reliable and trusted. Creating a plastic-free workplace meant overcoming initial resistance, improving confidence in water quality, and building shared accountability for sustainable consumption.

Transforming consumption through a refill-first model

Corporate HSE worked with Admin Operations and Facilities Management to install potable water refill stations across all high-rise buildings and key facilities. Every employee received a reusable bottle to

make adoption easy and immediate. A targeted awareness campaign led by the HSE Ambassadors Network reinforced the behavioural shift, while rigorous water-quality testing and public posting of results at refill points helped build transparency and trust. This end-to-end approach replaced a disposable model with a cleaner, healthier and more sustainable system.

Delivering measurable value and changing daily behaviour

The programme led to a clear reduction in plastic bottle use and disposal, cutting procurement needs and lowering logistics requirements. The environmental benefits were matched by cultural impact: employees increasingly embraced refill habits and took personal responsibility for minimising waste across the workplace. The initiative became a visible demonstration of how everyday actions contribute to our wider circular economy commitments and national sustainability goals. As a result of this initiative, we have saved 2,196,969 bottles as of 31 December 2025.

Case study 3:

Driving Sustainable Transformation

The Green Stores initiative exemplifies e& Egypt's commitment to integrating sustainability into its operations, with a focus on waste management and resource efficiency. By transforming flagship stores into energy- and water-efficient spaces, e& Egypt has established the largest telecom green branch network in the MENA region, with nearly half of its stores EDGE Advanced certified.

Strategic objectives and alignment

The primary goal was to embed sustainability within the company's physical footprint, directly supporting e& Egypt's mission for a sustainable future. The initiative advances the Sustainability Department's objectives of decarbonisation, resource efficiency, and responsible consumption, contributing to SDGs 7, 9, 12, and 13.

Implementation and collaboration

Starting with 14 flagship stores, e& Egypt collaborated with sustainability consultants and internal teams to assess and upgrade layouts, lighting, air conditioning, and materials. A data-driven approach ensured each enhancement delivered measurable operational benefits. Following initial success, seven more stores began certification, expanding the initiative's impact.

Measurable outcomes

The initiative resulted in annual electricity savings of 377,680 kWh and water savings of 1,743 m³, significantly reducing Scope 2 emissions and operational costs. EDGE Advanced-certified stores now serve as benchmarks for low-carbon, resource-efficient retail spaces.

Overcoming challenges

Frequent design modifications and certification requirements posed challenges. Cross-functional collaboration, proactive planning, and continuous monitoring enabled the team to maintain sustainability standards while meeting commercial timelines.

Scalability and recognition

The model is scalable across future stores and corporate buildings, reinforcing sustainability in all new developments. The initiative has strengthened e& Egypt's brand as a sustainability leader, enhanced stakeholder confidence, and received positive recognition for its tangible ESG progress and educational impact.

Pillar 2 | People and society

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4 Diversity, equity and inclusion



This year showed what becomes possible when inclusion moves from intention to everyday practice. We saw our people step forward, learn new skills, challenge assumptions and open doors for others in ways that strengthen both our culture and our performance. Diversity continues to shape how we think, how we innovate and how we grow, and we remain focused on building a workplace where every individual feels valued, respected and able to thrive. Our progress in 2025 lays a strong foundation for the years ahead as we deepen representation, expand accessibility and empower the next generation to lead with confidence and purpose.”

Ali Al Mansoori
Group Chief People Officer

Highlights

18.7%

Youth representation in 2025
surpassing 2030 target of 15%

37.8%

women representation in workforce
across the Group

We recognise the individuality of our people and take responsibility for creating a workplace where everyone is treated fairly and feels they belong. Diversity, equity and inclusion shape how we lead, how we collaborate and how we make decisions. When our teams reflect the breadth of the communities and customers we serve, we are more creative, more resilient and better equipped to compete. A truly inclusive culture helps us attract and retain talent, strengthens our ability to innovate and supports the long-term performance of our Group.



Opening doors to opportunity for Students of Determination

Our Inclusive Workplace Programme was created to support a smoother, more confident transition from education to employment for Students of Determination.

→ Read more on page 98

Pillar 2 | People and society continued

Diversity, equity and inclusion continued

Our approach to DEI

At e& we see diversity as a source of strength and work to translate that belief into tangible action. We aim to build a workplace that reflects a wide range of backgrounds, perspectives and abilities at every level of the Group.

DEI is embedded in our HR framework and informs how we recruit, develop and support our people. Our Code of Conduct sets the behavioural expectations that guide us, including our commitment to equity, participation and respect. As an equal opportunity employer, we maintain a clear no tolerance approach to discrimination, bullying and harassment.

Our efforts centre on three core areas: gender diversity, people of determination and youth. Each area is overseen by our DEI team to ensure alignment with our long-term objectives and a consistent standard across the organisation.

We work closely with our operating companies to share learning, strengthen capability and track progress at the OpCo level. This approach supports greater accountability and ensures that good practice is embedded across the Group.

Performance against our commitments

Driving a more inclusive culture

In 2025 we strengthened our approach to inclusion by integrating it into the way we hire, develop and support our people. DEI is no longer treated as a standalone set of initiatives. It is embedded in our culture; in the way we serve our customers and in how we engage with the wider community.

Employees played a central role in this shift by taking part in trainings, workshops and campaigns, and by offering feedback that helped us refine programmes and address specific needs across the Group.

Building inclusive capability

We invested in practical, hands-on training that equips our people with the skills to create accessible and supportive environments. Our nominated store staff completed inclusive communication training in partnership with ImInclusive and the Ministry of Family.

The programme covered how to support People of Determination, how to facilitate learning activities and how to create welcoming experiences for interns ahead of our retail store pilot. Participants also received an introduction to Emirati and American Sign Language through sessions held across the emirates.

To reinforce safety and preparedness, our HSE teams and fire wardens completed specialised emergency response training with The Butterfly team. The training focused on safe assistance techniques, and effective communication when addressing People of Determination during emergencies, strengthening our ability to respond with confidence and care.

Engaging colleagues through campaigns

We broadened our outreach through targeted campaigns that deepen understanding of key DEI topics. During Autism Awareness Month, employees used the Virtual Escape Room: Neurodiversity Edition app to explore neurodiversity and learn how the e& web extension supports autistic

users. Throughout the year, we used events, digital platforms and interactive tools to sustain engagement and keep inclusion at the forefront of everyday behaviour.

Empowering women at e&

We continued to advance gender diversity through programmes that support learning, visibility and professional growth. Emirati Women's Day featured a range of activities, including success stories, a workshop on Multipliers leadership principles and a coaching circle led by senior female leaders for new Graduate Trainees. During International Women's Day, a company-wide iftar brought employees together for discussions on gender equality, with personal pledges to accelerate progress.

Proportion of women in our workforce (FTE, %)



Proportion of women in management (FTE, %)



Advancing youth empowerment

Youth empowerment remained a major focus of our DEI efforts. In 2025 key achievements included:

- Strategic MoU with Araba Youth Center during GITEX
- Launch of Youth Academy with Go Learning – offering over 200 courses
- Held Youth Debate and Global Youth Talk Sessions
- Hosted AI Summer Camp with Emirates Federal Youth Authority
- Hosted a Youth Outreach Campaign

Our Youth Council continued to represent e& at major regional and global events such as the World Government Summit, World Utilities Congress, ADNOC HSE Day and the Arab Youth Technology Fellowship. Members were recognised by Taqa for their contributions and hosted a talk at GITEX with TDRA.



Pillar 2 | People and society continued

Diversity, equity and inclusion continued

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The Academy builds a pipeline of capable, ethically grounded future leaders, advances SDGs in education and opportunity, and serves as a scalable blueprint for youth empowerment across the organisation and beyond

Creating pathways for People of Determination

A key highlight of 2025 was the launch of our Inclusive Workplace Programme, a week-long internship built to support the transition from education to employment for Students of Determination.

Developed with The Butterfly, University of Wollongong and Zayed University, the programme gave eight students access to nine workshops across business functions, covering AI, customer value management, marketing, workplace culture and presentation skills.

Site visits to our AI powered store and HSE Centre of Excellence offered real world exposure to innovation. Mock interviews with feedback completed the end-to-end experience, helping students build confidence and practical readiness.

We reinforced our long-term commitment by enhancing recruitment accessibility, aligning roles with individual strengths, providing tailored onboarding and ensuring employees can access continuous learning, including new AI training through the AI Academy.

Strengthening mentoring and early career development

Our Graduate Trainee mentorship programme provides structured guidance, and support, helping trainees transition smoothly into full-time roles and develop essential career skills.

Deepening collaboration and partnerships

Partnerships supported the reach and quality of our programmes in 2025. We worked closely with ImInclusive, The Butterfly, the Ministry of Family, the Arab Youth Center, Emirates Federal Youth Authority and multiple universities to deliver meaningful learning, training and employment experiences.

The Youth Academy, developed with GoLearning, empowers young participants with access to over 200 courses in AI, data science, cybersecurity, sustainability, and entrepreneurship. This initiative supports future-ready skills, ethical awareness, and responsible leadership, preparing youth for a rapidly changing world. Cross-functional teams ensured a seamless digital learning experience, aligning with our sustainability and inclusion goals.

The Academy builds a pipeline of capable, ethically grounded future leaders, advances SDGs in education and opportunity, and serves as a scalable blueprint for youth empowerment across the organisation and beyond.

Measuring progress and impact

To track impact, we assessed both quantitative outcomes and behavioural change. The Inclusive Employment Questionnaire remained a key tool for annual self-assessment, helping teams reflect on progress and identify priority actions using goal cards. Trends from the yearly employee voices survey also provided insights into perceptions of diversity and belonging, shaping refinements to our approach.

Performance metrics extend across programme participation, training completion, internship outcomes, youth engagement hours, partnership reach and qualitative shifts in culture and inclusion.

Our DEI focus in 2026

Our long-term goals reflect our belief that diversity and inclusion are central to our growth and competitiveness. We intend to strengthen innovation by harnessing a wider range of perspectives, deepen representation of women, youth and People of Determination at every level, and continue building a culture where all employees feel respected, valued and able to contribute fully.

We will also advance accessibility across our physical, digital and communication environments to ensure that everyone can participate without barriers. These goals align closely with our strategy to cultivate a future ready workforce, enhance performance through diverse thinking and create an organisation that leads with inclusion in every market where we operate.

Pillar 2 | People and society continued

Diversity, equity and inclusion continued

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Case study:

Opening doors to opportunity for Students of Determination

Our Inclusive Workplace Programme was created to support a smoother, more confident transition from education to employment for Students of Determination. The week-long internship gave participants real workplace exposure, practical skills and meaningful interaction with our teams. It reflects our wider commitment to building an accessible organisation where diverse talent can thrive, and aligns with our long-term goal of increasing representation, advancing accessibility and strengthening inclusion across the Group.

Bridging the gap between learning and work

Many Students of Determination face barriers when moving from university into the workforce, including limited hands-on experience, lack of exposure to corporate environments and the need for tailored support. We recognised that preparing these students for employment also means preparing our teams to welcome them confidently and respectfully. The challenge was to create a programme that built practical readiness, fostered independence and strengthened inclusion across the organisation, while also aligning with national priorities for the inclusion of People of Determination.

Creating a structured, supportive and real-world internship

We designed a complete, end-to-end internship in partnership with The Butterfly, the University of Wollongong and Zayed University. Our team shaped a structured programme with clear objectives, aligning the curriculum with the students' interests and career aspirations through dedicated pre-programme surveys. Eight students took part in nine workshops delivered by six departments, covering AI, customer value management, marketing, workplace culture and presentation skills. They visited our AI powered store and HSE Centre of Excellence for hands-on exposure to innovation and took part in coaching and mock interviews to build confidence and communication skills. A recognition ceremony celebrated their achievements and reinforced the sense of belonging created throughout the week.

Building confidence, capability and a more inclusive culture

The programme supported eight students and involved six departments and three external partners, demonstrating strong cross functional collaboration. Participants gained practical skills, workplace confidence and greater independence, helping prepare them for future employment. Employees who engaged with the programme developed a deeper understanding of inclusion, strengthening our culture and improving collaboration. The initiative broadened our talent pipeline, enhanced

our reputation as an inclusive employer and aligned directly with UAE inclusion goals and global diversity standards.

By creating a real-world experience that reflects our broader DEI commitments, the programme has become a model that can be scaled to more departments, extended in duration or replicated in future years, helping us continue to advance accessibility and opportunity across our organisation.



Pillar 2 | People and society continued

5 Talent attraction, retention and development



This year reaffirmed the strength of our people and the culture we are building together. Across the organisation we saw a powerful shift towards curiosity, courage, and continuous growth, with teams embracing new skills and new ways of working that bring our shared ambition to life. Our focus has been simple: create an environment where every individual feels inspired to contribute and fully supported to grow. The momentum we have built reflects the dedication of our people and the promise of what we can achieve as we continue shaping a workforce that is ready for the future e& is creating.”

Ali Al Mansoori
Group Chief People Officer

Highlights

“AI for Everyone”

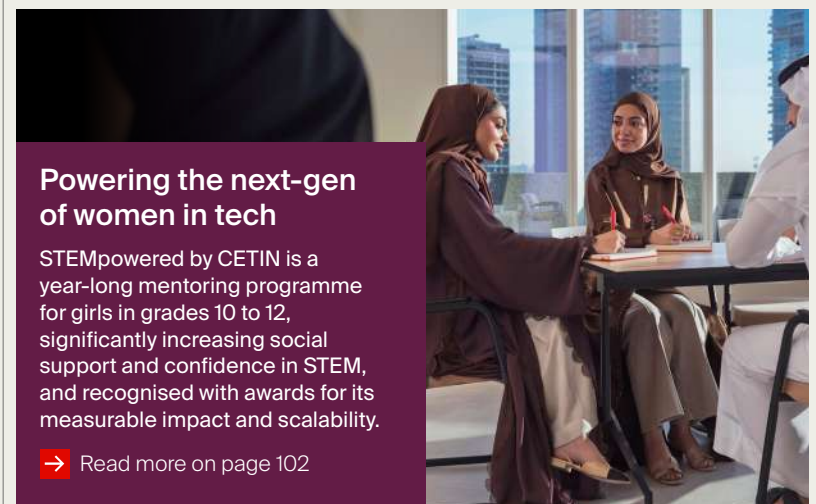
mandated training for all employees in machine learning, deep learning and neural networks

MoUs signed with major universities to promote knowledge transfer and applied research

60%

of STEM recruits are women

Our people are the engine of our growth, innovation and customer experience, so attracting and retaining great talent sits at the heart of our success. We focus on building a workplace where individuals feel valued, supported and inspired to grow. This means offering fair rewards, meaningful development opportunities and a culture that protects well-being and enables everyone to perform at their best. When we invest in our people, we strengthen our ability to deliver for our customers and shape the future of our business.



Powering the next-gen of women in tech

STEMpowered by CETIN is a year-long mentoring programme for girls in grades 10 to 12, significantly increasing social support and confidence in STEM, and recognised with awards for its measurable impact and scalability.

→ Read more on page 102

Pillar 2 | People and society continued

Talent attraction, retention and development continued

Our approach to talent attraction and retention

At e&, we are committed to building a workplace where exceptional people want to join, stay, and grow. Our talent strategy brings together competitive reward structures, tailored development programmes, and a culture that values inclusion, curiosity, and continuous improvement. We hire with intention, ensuring every new joiner aligns with both our purpose and our ambition to transform from a telco into a global technology group.

Once employees come on board, they enter a rich ecosystem designed to support their progress. We offer a blend of structured learning paths, leadership development, expert-led programmes, and growth opportunities tailored to each stage of the employee journey, from fresh graduates to senior leaders. AI-enabled tools help us match candidates to the right roles, personalise learning, and deliver skills-based training that reflects both individual aspirations and future business needs.

Building talent to perform and deliver is anchored in strong leadership, clear accountability, and a performance culture that links individual contribution directly to business priorities. In parallel, we are investing in future-skills-focused development, with particular emphasis on critical technology, digital, data, AI, and emerging skills, supported by continuous learning, internal mobility, and targeted upskilling and reskilling pathways. This integrated approach enables us to retain critical talent, reduce reliance on external hiring over

time, and build a sustainable internal pipeline of capability that supports both current delivery and future growth.

Our compensation philosophy is grounded in fairness and market competitiveness, supported by regular benchmarking and strong alignment to local labour standards. Through transparent performance systems, real-time feedback, and data-driven insights, we ensure our workforce remains engaged, empowered, and equipped for what comes next.

Performance against our commitments

Advancing a future-ready people strategy

In 2025 we accelerated our talent agenda to support e&'s evolution from telco to global techco. The year brought deeper cultural transformation, stronger national talent development, and a sharper focus on the employee experience. One& Celebration brought this to life, recognising 37 Emirati youth, 4 groundbreaking projects, and 15 exceptional individuals who exemplify our future-ready workforce.

Building robust talent pipelines

Attracting high-calibre tech and digital professionals at all levels of the organisation is a key focus for the organisation, applying a differentiated employee value proposition that emphasises purpose, meaningful work, modern ways of working, and access to leading technologies.

We strengthened early-career talent across the Group, recruiting 100 graduates in STEM disciplines, with women representing 60% of hires. The AI Graduate Programme for Emirati

fresh graduates and the Bidayati Internship Programme continued to attract high-potential youth.

Demand for e& roles remained strong, including 2,500 applications received at the Ru'ya Career Fair and 200 walk-ins during a focused retail hiring campaign. The launch of the Talent Referral Programme empowered employees to support recruitment, while new secondment and Global Talent Mobility programmes created opportunities for cross-border development with partners and OpCos.

Digitalising and simplifying the people experience

A major milestone this year was the launch of People& Hub, which brought

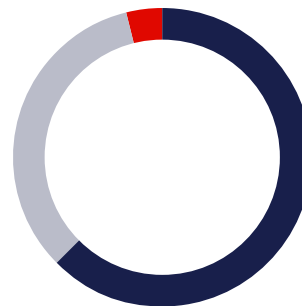
all HR processes into one integrated platform, improving how employees manage development plans, performance reviews, and daily tasks. With AI enabled processes, employees are provided with a simplified and personalised experience.

People& Forums 2025, held across all office locations, generated more than 100 unique asks and ideas. These dialogues informed meaningful changes, including equalising maternity and annual leave and launching a transparency site that explains HR policies in an accessible way. Forum feedback also shaped the design of a new app that will help employees navigate people services more easily.

Scaling continuous learning and AI-ready skills

We expanded learning at scale to match the speed of transformation. Oracle Grow, launched under "Be Bold - Own Your Career," provides personalised development recommendations, unified learning history, collaboration features, automated compliance, and certificate-based recognition. Focused on skills-based development, talent are provided with more transparency and access to drive their development in areas that will help them accelerate their careers. Leaders gained new tools to assign and track learning, ensuring that they can engage with and proactively support the development of their people.

Age group - Total new hires



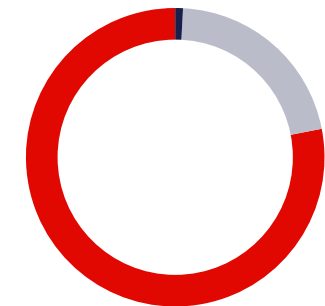
18 to 30 years old	114
31 to 50 years old	61
51+ years old	7
Total	182

Gender - Total new hires



Female headcount	82
Male headcount	100
Total	182

Management level - Total new hires



Senior Management	2
Middle Management	38
Junior Management	142
Total	182

Pillar 2 | People and society continued

Talent attraction, retention and development continued

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The AI Academy became a cornerstone of capability building, with AI for Everyone made mandatory for all employees to ensure a strong foundational awareness in essential aspects such as responsible AI, and technical development in the fundamentals of Machine Learning, Deep Learning and Neural Networks. Specialised tracks for business enablement, builders, and executives were also implemented, further supported by a Group-wide hackathon hosted in October to reinforce practical learning.

Programmes such as Stride& focused on building technical training in generative technology and best practices tailored to address current and future B2B opportunities and Riyadh for the development of leadership skills continued to accelerate high-potential talent.

Global exposure was strengthened through the Excelerate& programme with Ericsson, culminating in a graduation ceremony in Stockholm and an MoU signing at GITEX. Additional MoUs with Nokia, Ericsson,

Khalifa University, Sorbonne University Abu Dhabi, Zayed University, Dubai Government HR, and The Digital School strengthened our innovation ecosystem by providing structured access to emerging capabilities, applied research, and specialist expertise. These partnerships accelerate knowledge transfer, enhance workforce readiness in future-critical skills, and ensure closer alignment between industry evolution and our talent agenda.

Retaining and empowering our people

Retention and engagement were supported through a full suite of development and recognition programmes. Talent Reviews and People Growth Plans helped nurture high-potential employees, while Riyadh and She Leads expanded leadership capability and exposure. The Global Talent Mobility Framework was established and used our global footprint to provide talent development, secondment and even internal mobility opportunities within our Group.

Well-being and flexibility remained central to our value proposition. We continued to provide flexible hours and a hybrid work model, supported by open communication around workload and stress. A new wellness centre and regular well-being campaigns promoted mental and physical health. Support for new mothers included additional remote workdays, parental leave enhancements, education benefits, nursing rooms, and flexible work options.

Engaging our talent is critical for the organisation, and the Recognise& app strengthened peer-to-peer recognition through digital cards and awards.

Embedding culture, inclusion and shared values

The One& Culture programme remained the foundation of how we work. We strengthened our values-led culture that anchors how we lead, collaborate, and deliver impact. Our One& values were embedded more systematically into performance management, leadership expectations, recognition frameworks, and talent decisions, ensuring they shape everyday behaviours rather than remain aspirational statements. We enhanced leadership accountability for role modelling our values, expanded enterprise-wide engagement initiatives to reinforce shared purpose, and aligned learning and development programmes to the mindsets and capabilities required to live our values in practice.

As a result, we have seen stronger alignment, improved engagement, and greater consistency in decision-making across the organisation, reinforcing a culture that enables performance, innovation, and long-term value creation. DEI efforts reinforced inclusive behaviours and strengthened collaboration across teams and generations.

Employees played an active role in shaping priorities through People Forums, engagement surveys and digital feedback channels, ensuring our programmes reflected real needs and expectations.

Measuring impact through people analytics

Throughout 2025 we deepened our use of people analytics to guide decisions and measure progress. Key metrics included talent pipeline strength, training completions, skill

certification rates, internal progression, attraction and retention rates, engagement scores, and Emiratisation and gender diversity indicators, along with youth representation. Viva Engage data provided further insight into communication trends.

All permanent employees continued to participate in quarterly check-ins, mid-year reviews and annual evaluations, supported by optional 360-degree feedback. Quantitative targets supported human capital development, and risks were assessed under the enterprise risk management framework. These insights guided skills gap assessments, workforce planning and the evolution of our learning, talent management and flexibility strategies, ensuring alignment with business goals and long-term capability needs.

Our talent attraction and retention focus in 2026

Looking forward, we aim to create a technology-enabled, people-centred talent ecosystem that attracts exceptional people, accelerates development, and strengthens long-term retention. Our ambition is to deliver a personalised and data-driven

employee experience that empowers every individual to grow, innovate, and remain future-ready as e& advances its transformation.

In 2026, our priorities focus on expanding the role of AI across all stages of talent management. This includes integrating intelligent tools into recruitment, workforce planning, analytics, and employee services to improve accuracy, enhance decision-making, and create more seamless experiences. We will continue to strengthen digital, data, and future skills across the organisation, supported by connected platforms that unify employee data and generate predictive insights at scale.

Over the next five years, the rapid evolution of technology and AI will require continuous upskilling. Our Oracle Grow platform will play a central role in meeting this challenge through personalised learning recommendations, curated pathways, and dynamic skills development. As expectations for digital-first, tailored employee experiences rise, we are designing human-centred journeys supported by advanced analytics, skills-based development and ongoing employee feedback.

Recognising leadership and strengthening employer brand

- CHRO receives HR Leader of the Year in the Private Sector
- e& awarded Great Place to Work certification
- Ranked 23rd in Best Workplaces in the UAE



The AI Academy is a cornerstone of capability building

Pillar 2 | People and society continued

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Talent attraction, retention and development continued

Case study:

Powering the next generation of women in technology

Building a sustainable technology sector depends on attracting diverse talent early and supporting it consistently. STEM powered by CETIN is a year-long development and mentoring programme designed for girls in grades 10 to 12, created to encourage informed, confident choices towards STEM careers and strengthen the future talent pipeline.

Confronting the confidence gap

Experience within CETIN highlighted a persistent challenge: girls often opt out of STEM pathways early due to limited role models and a lack of supportive environments. A nationally representative study confirmed this, showing that social support and visibility play a decisive role in shaping career choices. Addressing this gap became central to CETIN's ESG and talent strategy.

Designing learning around real-world relevance

The 2024-25 season built on lessons from the first year, introducing a hackathon-based selection focused on Smart Cities and 5G, followed by a redesigned programme that balanced technical exposure with soft skills development. Ten structured sessions

combined cybersecurity and mobile network workshops, mentoring by CETIN "buddies," institutional visits, and confidence-building sessions on teamwork, self-awareness, and presentation skills. Continuous communication helped amplify the programme's values and raise public awareness of the issue.

Creating measurable impact

The programme supported 21 girls, guided by 14 CETIN buddies, across eight key activities, including a hackathon, workshops, and a project day. Post-programme surveys showed a 171% increase in perceived social support for STEM interests, alongside strong gains in confidence, creative problem-solving, and technical capability. Media reach was amplified through two press releases and seven social media posts. Recognised with a Silver HRBEST Award and shortlisted for the HRKomm Awards, STEMpowered by CETIN is now a scalable, ongoing initiative, with its success inspiring the launch of a CETIN Kid Edition and a third season in 2025-26.



Pillar 2 | People and society continued

6 Digital inclusion and access



Over the past year, we have seen how thoughtful digital innovation can open doors that were previously closed. By focusing on access, trust, and everyday usefulness, we have helped more people participate confidently in the digital and financial economy. This progress reinforces our belief that inclusion is not a side initiative, but a core driver of long-term growth, resilience, and shared prosperity.”

Khalifa Alshamsi
Chief Executive Officer, e& International

Highlights

2.46 million

Registered users on e& money

66.2%

increase in e& money registered users from 2024

Launched domestic Workers Salary Solution

Connectivity sits at the heart of everything we do. When we widen access and remove barriers to participation, we enable people, communities, and businesses to take part in the digital economy with confidence. This creates meaningful social impact while strengthening our role as a trusted enabler of growth, opportunity, and long-term value for society and for e&.



Extending opportunity through connectivity

A strategic partnership between Maroc Telecom and the International Finance Corporation is expanding 4G networks in Mali and Chad, improving digital and financial inclusion, supporting job creation, and providing a scalable model for growth across Africa, in alignment with the African Union’s vision for a unified digital market by 2030.

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Pillar 2 | People and society continued

Digital inclusion and access continued

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Our approach to digital access and inclusion

We recognise that unequal access to connectivity and financial services remains one of the most pressing barriers to opportunity worldwide. Millions of people are still unable to connect to reliable networks or participate fully in the digital economy, with the challenge often intensified by factors such as income, geography, age, gender, or physical ability. These gaps limit access to essential services like education, healthcare, and banking, and they slow economic participation and social mobility.

Our approach focuses on removing these barriers in practical, scalable ways. We believe that reliable connectivity, affordable devices, and simple digital services are foundational to inclusion. By continuing to invest in resilient network infrastructure and expanding accessible digital platforms, we aim to ensure more people can connect safely, consistently, and on terms that meet their everyday needs. Where financial access is limited, we support solutions that enable digital payments, transfers, and micro-services that bring people into the formal economy and support personal and business growth.

Trust plays a central role in making this work. We take a localised approach that prioritises clear communication, transparent pricing, support in local languages, and dependable customer care. Partnerships with trusted local institutions help us reach communities more effectively and design services that reflect real needs rather than assumptions.

Performance against our commitments

Expanding access to essential financial services

Across the e& life vertical, e& money has become one of the UAE's most

powerful enablers of financial inclusion, empowering 2.46 million registered users. Its impact is strongest among communities historically excluded from formal banking, including low-income earners, domestic workers, and participants in the gig economy. By providing a comprehensive suite of digital financial services, the app enables users to send and receive money securely, access salaries on time, and make everyday digital payments, often for the first time.

A key differentiator is IBAN-enabled transfers, which allow users to receive funds and manage transactions directly within the app without requiring a traditional bank account.

Strengthening inclusion through public-private collaboration

Impact deepened through a series of government-backed and innovation-led initiatives that reflect the UAE's collaborative model. The launch of Digital Gold investments broadened access to savings and wealth-building opportunities, while Salary Proposition solutions addressed structural gaps in wage access.

The Domestic Workers Salary Solution, developed in close partnership with the Ministry of Human Resources and Emiratisation and integrated with the Wage Protection System, ensured that thousands of low-income earners receive salaries digitally, securely, and on time, strengthening worker protection and inclusion.

Connecting users to a cashless and global economy

Further momentum came through landmark partnerships that expanded the reach of digital payments. A Memorandum of Understanding with the Dubai Department of Finance under the Dubai Cashless Strategy reinforced support for a paperless, digital-first economy and expanded secure cashless payments across public services.

In parallel, a partnership with PayPal introduced the UAE's first PayPal-linked digital wallet, bridging local and global payment ecosystems and enabling users to participate in international e-commerce and cross-border transactions previously out of reach.

The scale of adoption reflects this progress. Transaction volumes increased by 2.8x during the year, and more than 1.7 million instant Mastercard digital cards were issued, underscoring the role of e& money in advancing the national cashless agenda and inclusive growth.

Broadening impact through complementary platforms

Careem Pay, also part of the e& life portfolio, played a complementary role by offering affordable and accessible financial services such as domestic and international transfers, bill payments, and digital finance tools. These services empower customers, Captains, and small businesses to manage finances more effectively and participate in the formal digital economy. The launch of new remittance corridors, including Egypt and Jordan, further connected communities and reduced reliance on costly, cash-based channels.



Pillar 2 | People and society continued

Digital inclusion and access continued

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Recognising leadership in inclusive digital finance

Industry recognition reflected the scale and quality of this impact. e& money was named Best Mobile Payment App at the MEA Finance Leaders in Payments Awards 2025 and recognised by Mastercard as the Fastest Growing Telco in Remittances.

Our digital access and inclusion focus in 2026

Looking forward, we are poised to deliver robust profitability and sustained double-digit growth, underpinned by deeper ecosystem integration and continued leadership across Fintech, Lifestyle, and Entertainment verticals. The Group's strategic priorities are structured around core pillars that drive innovation, customer engagement, and market expansion.

A key focus for the year will be the ongoing integration of the evision-STARZPLAY merger. This initiative is designed to realise operational synergies in content acquisition, technology enablement, ad-sales optimisation, customer acquisition, and go-to-market strategies. By leveraging these combined strengths, e& life aims to enhance its competitive positioning and deliver superior value to customers across the region.

Through our strategic initiatives, we reaffirm our commitment to advancing digital and financial inclusion, fostering innovation, and creating sustainable value for stakeholders. The Group's outlook for 2026 is anchored in delivering impactful solutions that empower communities and drive long-term growth across its markets.

Case study 1:

Extending opportunity through connectivity

Expanding reliable digital access remains critical to unlocking economic participation across underserved markets. In Mali and Chad, a strategic partnership between Maroc Telecom and the International Finance Corporation is helping close persistent connectivity and financial access gaps by strengthening core telecom infrastructure.

Reaching underserved markets

Large segments of the population in Mali and Chad remain underserved by high-quality mobile networks and digital financial services. Limited coverage constrains access to information, financial tools, and employment opportunities, reinforcing inequality and slowing economic development.

Mobilising capital for digital inclusion

Through IFC financing, Maroc Telecom is accelerating the expansion of 4G networks and improving service quality.

This approach combines infrastructure investment with practical digital services, aligning commercial growth with social impact and supporting the company's CSR strategy and the UN SDGs on infrastructure, inequality, and decent work.

Delivering impact at scale

The partnership has enabled rapid 4G rollout in underserved areas, improved access to mobile internet, and expanded Mobile Money services that support financial inclusion. Beyond connectivity, the initiative has contributed to local job creation and broader economic stimulation. Designed as a scalable model, the partnership can be replicated across other African markets, supporting the African Union's ambition for a unified, secure digital market by 2030.



Pillar 2 | People and society continued

Digital inclusion and access continued

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Case study 2:

Connecting communities through shared networks

Expanding reliable connectivity while reducing environmental impact is central to building inclusive digital economies. In Slovakia, network sharing with Slovak Telekom has become a powerful enabler of wider access, allowing modern digital services to reach dense cities and remote rural communities alike, while supporting national and EU digitalisation priorities.

Breaking duplication, not coverage

Rolling out parallel mobile infrastructure increases energy use, visual clutter, and costs, often slowing expansion into underserved areas. The challenge was to improve 4G and 5G coverage and capacity nationwide without duplicating sites, inflating emissions, or compromising competition, service quality, or customer trust.

Sharing infrastructure to accelerate access

In August 2023, CETIN Networks and Slovak Telekom finalised a network sharing agreement covering LTE and 5G infrastructure across most of Slovakia. The country was divided into two operating areas with roughly equal numbers of base stations, each managed by one operator but jointly deployed and operated. This model, pooled investment, accelerated rollout in rural and remote zones, and improved affordability and resilience.

Early and transparent engagement with regulators ensured alignment with EU competition rules, while joint technical task forces and shared governance frameworks enabled smooth integration and consistent performance.

Delivering scale, quality, and sustainability

By mid-October 2025, 5G coverage reached 97.47% of the Slovak population, the highest among competitors. The shared network expanded from 1,500 sites at the start of 2024 to nearly 2,400 common base stations. In 2024 alone, the initiative delivered energy savings of 2.3 GWh and avoided 822 tCO₂e, with projected annual savings of 7.8 GWh and 2,789 tCO₂e once fully implemented. Service quality improved markedly, with voice call stability up 45% and 74% of mobile data traffic now carried on 5G.

The shutdown of 3G in September 2025 and planned 2G phase-out by 2028 further free spectrum for modern networks. These outcomes show how shared infrastructure can deliver faster, greener, and more inclusive connectivity for communities across Slovakia.



Pillar 2 | People and society continued

7 Health and safety



This year reaffirmed that our greatest strength is the collective commitment of our people. Across every region and operation, we saw a deeper sense of ownership for safety, a stronger culture of care, and a growing belief that safeguarding one another is part of who we are. Our progress reflects more than enhanced systems and programmes. It reflects a workforce that understands the power of awareness, the value of preparedness, and the impact of choosing to act with responsibility every day. As we continue strengthening our foundations and shaping a more resilient future, we carry forward a shared promise to protect each other, uphold Zero Harm, and build a workplace where well-being and safety are at the heart of how we work.”

Ali Al Mansoori
Officer Group Chief People Officer

Highlights

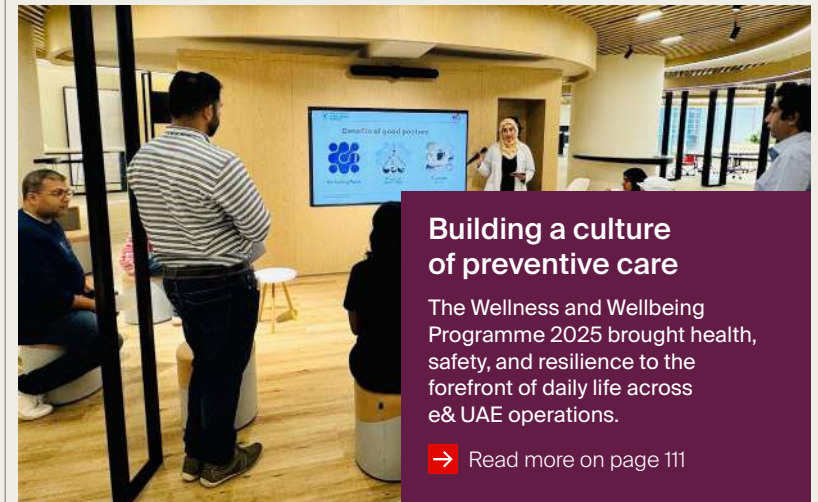
Launched Digital Permit-To-Work system to track high risk activities

16,688

health and safety training hours provided to employees (28% increase from 2024)

Gold Stevie Award for HSE Excellence Programme

We place the health and safety of our people at the centre of how we operate. Every employee, contractor and partner should feel protected, supported and able to work with confidence. A safe environment is not just a requirement for us – it is a core part of our responsibility and a foundation for running our business ethically and sustainably. It reflects the culture we want to build, the standards we hold ourselves to, and the commitment we make to everyone who walks through our doors or represents us in the field.



Building a culture of preventive care

The Wellness and Wellbeing Programme 2025 brought health, safety, and resilience to the forefront of daily life across e& UAE operations.

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Pillar 2 | People and society continued

Health and Safety continued

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Our approach to health and safety

We hold ourselves to the highest standards of workplace health and safety and ensure full compliance with all applicable laws and safe labour practices. Our Occupational Health and Safety policy applies to everyone who enters our ecosystem, from employees and contractors to suppliers, consultants, guests, and partners. It requires strict adherence to regulations, immediate reporting of unsafe conditions, and full alignment with our Code of Conduct.

We focus on preventing hazards before they arise and encourage open, proactive reporting to on-site security or reception teams. When incidents occur, we follow a structured investigation process to ensure transparency, accountability, and continuous improvement.

Health and safety leadership is embedded across our organisation. Our HSE Committee brings together Senior Vice Presidents from across the Group, while our Corporate HSE team manages day-to-day delivery as part of e& people and Corporate Services under the Group Chief People Officer.

In 2025 we strengthened governance across our international operations by deploying a new HSE governance model in Afghanistan and Pakistan. This empowered representatives from various functions to act as safety champions and promote consistent standards across all sites.

We maintain a rigorous Occupational Health and Safety Management System aligned with ISO 45001:2018, reflecting our commitment to international best practice. Working

closely with our Business Excellence team, we benchmark our performance globally and continue to raise expectations. Our HSE Empowerment programme supports this by deepening safety awareness, improving emergency preparedness, and elevating the quality of safety documentation across the business.

Performance against our commitments

Strengthening HSE excellence across the organisation

In 2025, our health, safety and well-being agenda progressed significantly under the Corporate HSE Excellence Program. The year delivered major milestones, including recognition at the Stevie Awards, successful completion of the British Safety Council (BSC) Five-Star Audit benchmarking process, and the introduction of mandatory HSE orientation for all new joiners at the Centre of Excellence (COE). The rollout of the updated Group HSE Policy further aligned expectations across the organisation and reinforced visible leadership around workplace safety and well-being.

Implementing governance and digital systems at scale

We strengthened governance across our footprint through the effective implementation of the HSE Governance Framework within select OpCos, including Afghanistan and Pakistan. This enhanced field-level control, deepened engagement through working committees, and made progress in our Eliminating Fatalities Program (EFP) across high-risk operations.

A major shift in 2025 was the full transition of the Permit-to-Work (PTW) system to the new Hayyak digital

platform. Integrated modules for audits, inspections and PTW approvals provided end-to-end visibility of high-risk work activities. We also introduced the Stop Work and Improvement Notice (SWIN) protocol, empowering authorised personnel to halt unsafe work and require immediate corrective actions.

Expanding capability, preparedness and well-being

The official launch of the HSE Ambassadors Network brought together representatives from key business units and regions to champion safety culture, drive engagement and support peer learning. Throughout 2025, we delivered region-wide mock drills covering spills, fire, medical response and emergency evacuation, reinforcing readiness across all facilities.

Well-being also remained a core priority. Campaigns across hearing and vision health, heart health and breast cancer screening promoted preventive care, while ergonomics awareness supported safe work practices. The "Safety Begins with Me" campaign across business units and OpCos, and the "Together with HSE" stand-down sessions for high-rise buildings strengthened workforce awareness of fire, medical and earthquake preparedness.

Recognising excellence and fostering leadership

To reinforce accountability and celebrate progress, we launched a new HSE recognition framework, introducing quarterly HSE Champion awards and annual HSE Star awards for individuals demonstrating



Well-being remained a core priority for e& in 2025

outstanding leadership and innovation. Preparations also began for the first e& HSE Excellence Awards for contractors and suppliers, covering Best Overall HSE Performance, Best Innovation or Initiative, and Most Improved Performance.

Enhancing community impact and cross-sector engagement

Our safety initiatives extended beyond the workplace. Through the **Second Life Programme**, we supported digital inclusion by donating refurbished devices to schools. Joint emergency drills and awareness sessions with Civil Defence and TDRA strengthened community resilience and regulatory alignment. Corporate wellness campaigns contributed to public health awareness and promoted preventive well-being beyond our own facilities.

Driving employee ownership of a strong safety culture

Employees remained central to the success of every HSE initiative. Ambassadors, section leads and fire wardens acted as visible safety champions, facilitating toolbox talks, driving campaigns, and supporting incident prevention efforts.

High participation in COE training modules and mock drills reflected a growing culture of shared responsibility and active engagement. Campaigns such as Beat the Heat and Safety Begins with Me encouraged personal accountability for safe behaviour across all work environments.

Pillar 2 | People and society continued

Health and Safety continued

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Engaging stakeholders through diverse platforms

We strengthened stakeholder engagement through multi-channel communication. The HSE Centre of Excellence served as the core hub for training and collaboration, supported by town halls, online sessions, safety stand-downs and digital platforms for sharing updates and gathering feedback. These channels created continuous dialogue with employees, regulators, suppliers and industry bodies, deepening alignment and strengthening trust.

Measuring impact through real-time data

HSE performance was monitored through a live dashboard tracking incident rates, audit closures, training coverage and engagement metrics. This data-driven approach offered real-time insights to leadership and supported continuous improvement under the HSE Excellence Program. The integration of quantitative targets, systematic reviews and corrective-action monitoring reflected our full alignment with ISO 45001 and ISO 14001 standards.

Strengthening systems for assurance and continuous improvement

Strategic partnerships were instrumental in advancing governance and assurance. The British Safety Council continued to support benchmarking, while collaboration with selected hospitals enabled the provision of clinic facilities and well-being campaigns. Engagements with Civil Defence, TDRA and other regulators allowed for joint drills and strengthened compliance.

Advancing incident investigation and hazard control

Hazard Identification and Risk Assessment (HIRA) remained the core of proactive risk management. Processes were digitalised through the Hayyak platform, enabling structured workflows for hazard identification and reporting. Lessons learned from incidents were shared organisation-wide through the COE and Ambassador networks. Additional enhancements included a new reporting module under development

within the e& Reporter platform, aimed at further improving response and investigation quality.

Promoting holistic health and well-being

During 2025, we advanced a comprehensive health and well-being agenda aligned with ISO 45003. Corporate media channels, the HSE website and newsletters maintained continuous communication, while partnerships with healthcare providers ensured access to consultations and early detection services.

Celebrating excellence in safety and sustainability

The HSE Excellence Programme earned Gold Stevie Winner at the Stevie Awards, for multiple categories including flexible and hybrid work model for our operations in Egypt. These awards reflect the strength of our governance, culture and innovation. Our T&A Building in Abu Dhabi received the Platinum Award for Green Building Excellence at the Global ESG Awards 2025, and the AI Manakh Building in Sharjah achieved LEED Gold certification, reinforcing our focus on safe, efficient

and sustainable operations.

Our health and safety focus in 2026

Our long-term Health and Safety vision is anchored in building a more intelligent, integrated and future-ready safety ecosystem. We are working towards a fully automated, AI-enabled performance dashboard that connects every OpCo and business unit, creating a unified view of risks, trends and progress. This next phase of digital transformation will support faster decision-making, deeper insights and more predictive capabilities across our operations.

The evolution of the Governance Programme 2.0 will extend to additional entities, ensuring consistent standards, stronger climate adaptation measures and enhanced psychological and behavioural safety in line with ISO 45003. These priorities reflect our commitment to embedding resilience into the organisation and advancing the goals of UAE Vision 2031, the Climate Transition Plan and Net Zero 2050.

In 2026, we will further align EMS SOPs and work instructions with corporate and national sustainability milestones, strengthen supplier and contractor due diligence, and enhance HSE Risk Assurance processes under the Committee of Sponsoring Organisations of the Treadway Commission (COSO) framework. The introduction of the HSE Excellence Awards for contractors and suppliers will reinforce shared accountability and celebrate high performance across our value chain.



The HSE Excellence Programme earned Gold Stevie Winner at the Stevie Awards

Pillar 2 | People and society continued

Health and Safety continued

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Case study 1:

Safety begins with all of us

The “Safety Begins with Me” campaign marked a major step forward in embedding personal responsibility and behaviour-based safety across the organisation. Launched under the Corporate HSE Excellence Programme, it brought together employees and contractors from e& UAE, Help AG, PTCL, Etisalat Afghanistan, Maroc Telecom, e& Egypt, and PPF Group, creating a unified platform for strengthening safety awareness and accountability across diverse regions and operational environments.

Facing the challenge of building a shared safety mindset

With thousands of people working in different countries, roles and risk environments, one of the biggest challenges was establishing a collective understanding of safety expectations. Reinforcing consistent behaviours, addressing varied language needs and reaching field teams in remote locations required a model that was clear, inclusive and adaptable. Ensuring that every individual recognised their role in preventing harm was central to the campaign’s design.

Delivering a structured, global safety learning journey

Corporate HSE and Brand and Communications developed a complete five-episode learning series covering culture building, hazard identification, emergency response, office and workplace

safety, and safety in field operations. Each OpCo translated and localised content to reflect its operational context.

The programme was rolled out over five weeks through town halls, toolbox talks, e-learning modules, field sessions and ambassador-led engagement. Weekly coordination ensured consistent messaging, while accessibility gaps were addressed through printed materials, on-site sessions and facilitated screenings.

Creating lasting impact through behaviour change and stronger awareness

The campaign reached thousands of employees and contractors through hybrid and in-person sessions, resulting in higher awareness, stronger peer-to-peer engagement and a reduction in minor field incidents. Near-miss reporting and proactive hazard identification increased, reflecting a growing sense of ownership across teams.

The programme strengthened communication between management and frontline staff, reinforced e&’s “Zero Harm” commitment and contributed to the organisation’s broader ESG ambitions and SDGs on health, well-being and decent work. It also played a role in e&’s recognition at the Stevie Awards under the HSE Excellence category.

Case study 2:

Strengthening safety readiness through focused stand-downs

“Together with HSE” is a UAE-wide Safety Stand-Down Programme launched in 2025 to reinforce proactive safety awareness and emergency readiness across all high-rise buildings in e&’s operational portfolio. By pausing routine work for structured safety dialogues, the initiative created space for employees, contractors, and facilities teams to focus on the behaviours, knowledge, and confidence required to uphold a Zero Harm culture. Sessions covered fire evacuation, earthquake preparedness, medical emergencies, ergonomics, and office safety, framing safety not as a procedure but as a shared responsibility.

Confronting the challenge of consistent safety awareness

With thousands of people working across multiple towers, one of the biggest challenges was ensuring consistent understanding of emergency protocols and embedding behavioural safety across diverse work environments. Variations in building layouts, occupancy levels, and operational routines required tailored activation plans for each site, while maintaining one unified safety message across the programme.

Driving impact through coordinated action and visible leadership

The Corporate HSE team coordinated the roll-out under the HSE Excellence Programme, working closely with fire wardens, ambassadors, and building-based HSE representatives. Each high-rise building delivered an interactive stand-down session supported by senior management, emergency demonstrations, and practical guidance on evacuation routes, assembly points, and equipment use. A strong visual identity under the “Together with HSE” banner ensured clarity and consistency across all regions.

Delivering measurable results and strengthening safety culture

The programme achieved 100% participation across all targeted buildings, with noticeable improvements in emergency drill performance indicators and employee confidence levels. Post-session feedback confirmed stronger understanding of protocols, improved coordination during drills, and heightened leadership visibility. The initiative strengthened compliance with UAE Civil Defence and British Safety Council best-practice standards and deepened the culture of unity, accountability, and preparedness across e& workplaces.

Pillar 2 | People and society continued

Health and Safety continued

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Case study 3:

Building a culture of preventive care

The Wellness and Wellbeing Programme 2025 brought health, safety, and resilience to the forefront of daily life across e& UAE operations. Designed to embed preventive healthcare into workplace culture, the programme delivered a year-long series of screenings, awareness drives, and well-being campaigns that supported employees, contractors, and partner teams. With a strong focus on early detection and holistic well-being, it advanced e&'s commitment to human sustainability and healthy, safe workplaces.

Addressing rising health risks across a diverse workforce

A growing need for early diagnosis, lifestyle awareness, and targeted support across a large, distributed workforce presented a clear challenge. Employees in office and field environments faced different health risks, while shift patterns and dispersed sites complicated access to preventive care. Ensuring high participation, inclusivity for contractors, and compliance with seasonal risks such as heat stress required coordinated effort and accessible, practical solutions.

Delivering integrated well-being through year-round action

Corporate HSE deployed a multi-theme, multi-channel programme that combined on-site health camps, interactive sessions with medical specialists, and digital awareness campaigns. Quarterly themes covered

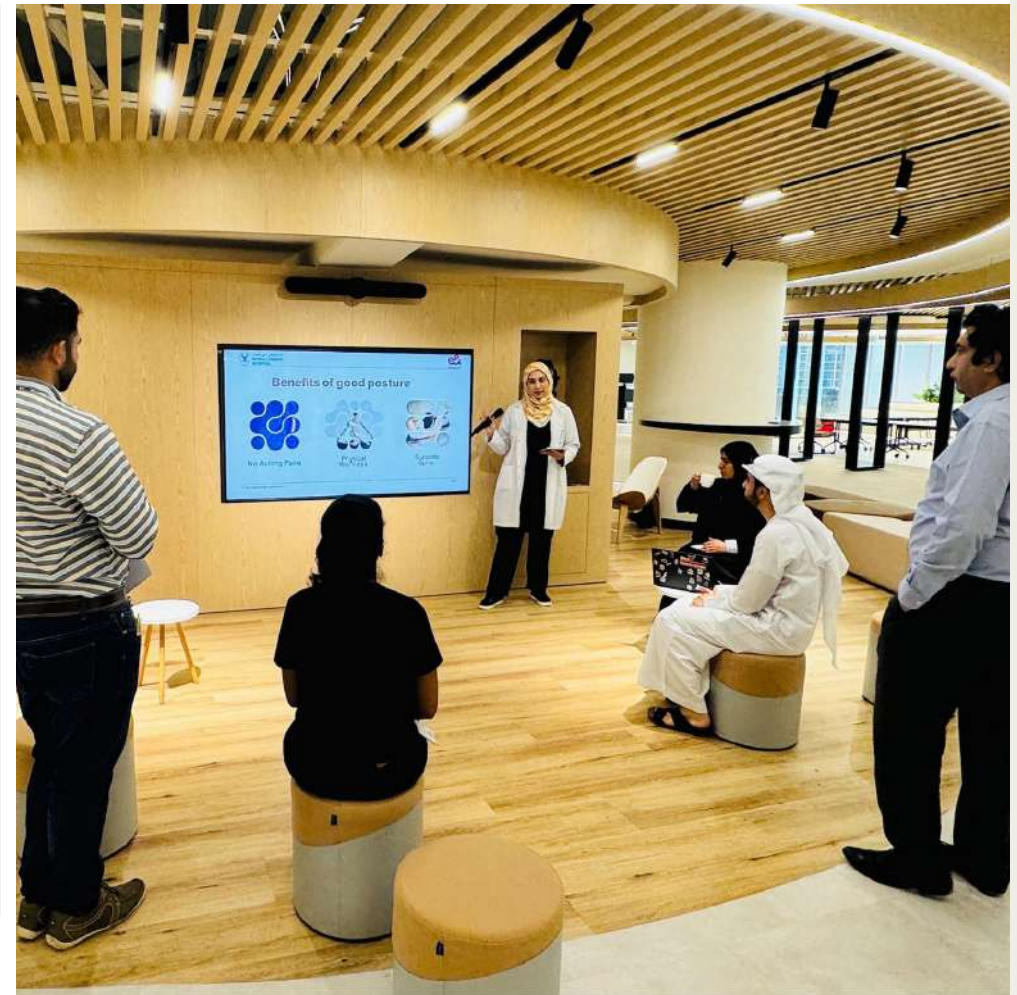
physical, psychological, and occupational health. Partnerships with healthcare providers enabled diagnostics for cardiovascular health, cancer screening, vision and hearing checks, hypertension testing, and general health assessments.

The Beat the Heat campaign ensured hydration awareness, electrolyte distribution, temperature monitoring, field visits, and full compliance with the UAE Midday Break Regulation. Roadshows offered discounted eyewear, enhancing both participation and tangible benefit.

Improving health outcomes and uplifting workforce morale

The programme achieved strong engagement across all UAE regions and increased participation in preventive health checks by more than 20%. Early identification of health risks improved follow-up care, while employees reported greater awareness of ergonomics, lifestyle diseases, and safe hydration practices.

The initiative supported reduced absenteeism, stronger morale, and a clear uplift in satisfaction scores. Its impact was recognised during the British Safety Council benchmarking review and contributed to e&'s Stevie Award achievement, reinforcing the value of proactive well-being within a high-performance safety culture.



Pillar 2 | People and society continued

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8 Community engagement



Community trust is earned through consistent action, not intention. This year showed what becomes possible when we listen closely, empower our people, and work alongside partners to deliver impact that is tangible, inclusive, and aligned with national priorities. By staying rooted in local needs while thinking long term, we are building relationships that strengthen communities and create shared value that endures.”

Andrew Dunnett
Group Senior Vice President of Sustainability

Highlights

AED 25 million

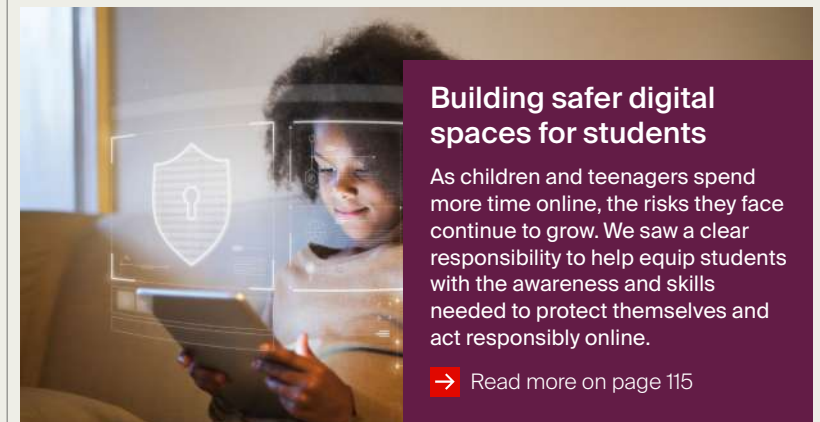
spent on initiative sponsorships

AED 6.8 million

in support of the Fathers' Day
Endowment Campaign

Supported UNHCR, ITU and GSMA
in delivering a connectivity campaign
for 20 million displaced refugees

As a company deeply embedded in the societies we serve, we recognise that our success is inseparable from the strength and well-being of our communities. The trust placed in us goes beyond connectivity and commercial performance. It reflects an expectation that we contribute positively, act responsibly, and support social progress wherever we operate. Our ability to operate, grow, and innovate is ultimately enabled by the communities around us, and we take that responsibility seriously by investing time, resources, and expertise to help improve lives and create shared value.



Building safer digital spaces for students

As children and teenagers spend more time online, the risks they face continue to grow. We saw a clear responsibility to help equip students with the awareness and skills needed to protect themselves and act responsibly online.

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Pillar 2 | People and society continued

Community engagement continued

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Pillars and themes



Philanthropic and humanitarian responsibility

We partner with the UAE government, charity organisations and NGOs for maximum impact



Society development

We support the national agenda and initiatives



Social impact

We empower people with disabilities, start-ups and incubators



Volunteering

By providing our employees with opportunities to volunteer, we enhance the sense of giving and participation among our own teams



Connect

As a technological organisation, we can empower and train (students and teachers) in technology, cybersecurity, coding, blockchain, etc.

Our approach to community engagement

Our approach to community engagement is grounded in creating meaningful impact while actively involving our people. Each of our OpCos define its own approach to CSR, aligning community engagements with initiatives that are tailored to the needs of the countries of operations and the communities they serve. Within the UAE, community programmes are led through our Sustainability function, which oversees our CSR efforts, partnerships, and philanthropic initiatives, supports national priorities, and enables employee volunteering. We place strong emphasis on listening to communities and partners, using ongoing feedback to refine our programmes and ensure that our efforts deliver real, lasting value.

Across the Group, we align our community initiatives with national agendas and recognised global frameworks, including the United Nations Sustainable Development Goals, the UN Global Compact, and GSMA principles. We see volunteering as a powerful way to strengthen employee engagement and social connection, reflected in the more than 850 employees registered in our volunteer programme. Our focus remains firmly local. In every market, we aim to address the specific needs of the communities we serve, with each operating company shaping its own CSR priorities to reflect local realities. In the UAE, our community programme is structured around defined pillars and themes, which we plan to refresh in the coming year to sharpen focus and amplify impact.

Performance against our commitments

Advancing community impact

Our community engagement in 2025 focused on delivering tangible social value while aligning closely with national priorities and e&'s purpose. We supported a wide range of initiatives addressing social welfare, inclusion, child well-being, and environmental stewardship. Key contributions included AED 6.8 million in support of the Fathers' Endowment Campaign under the Mohammed bin Rashid Global Initiatives, and AED 150,000 for the Emirates Down Syndrome Association's Sewing Atelier Project, empowering girls with Down Syndrome through skills development and economic participation.

Aligning initiatives with clear community pillars

During the year, we improved how we select initiatives, strengthened alignment with the national agenda, and ensured our programmes directly support e&'s mission. Activities ranged from virtual cybersecurity awareness sessions reaching 214 schools to Early Childhood Authority activations through AddicTech during Early Childhood Week, addressing physical and mental health risks linked to screen addiction. Environmental impact was reinforced through the Save and Grow application, where consumer usage generates shopping vouchers while contributing to mangrove tree planting.

Innovating how we engage and volunteer

We introduced a new internally developed volunteering system and dashboard to better track participation, initiatives, and impact. As we move into

2026, we look to update our volunteering policy to strengthen our employee engagement with the community in which we operate, as well as rollout more structured, data-driven systems to monitor these engagements for impact created.

Empowering employees to give back

Employee involvement remained central to our community efforts. In collaboration with HR, we supported "The Gift of Giving" initiative with the Make-A-Wish Foundation, helping fulfil the wishes of children battling terminal illnesses.

Strengthening partnerships and child well-being

We maintained strong partnerships with government and community stakeholders, including our role as a member of the UAE Children Digital Wellbeing Pact alongside the UAE Digital Wellbeing Council and the Early Childhood Authority. Through this pact, we committed to protecting children online, minimising exposure to harmful content, and advocating for children's digital rights. Our teams worked across departments to ensure services, platforms, and communications meet the highest safety standards, while expanding digital literacy initiatives such as cybersecurity education and responsible advertising practices.

Measuring impact and engaging stakeholders

We engaged stakeholders through social media, SMS, digital platforms, outdoor and indoor advertising, internal communications, and press releases. Impact was measured through partner impact reports, surveys, beneficiary counts, total donations, and awareness indicators. Post-initiative assessments and

surveys helped evaluate outcomes, understand community impact, and inform improvements.

Our community engagement focus in 2026

Looking forward, we will continue to deepen our long-standing partnerships with key government and community institutions, including Mohammed Bin Rashid Global Initiatives, Ma'an, Emirates Red Crescent, the Ministry of Education, the Ministry of Climate Change, and the Ministry of Community Empowerment.

These relationships anchor our community engagement in national priorities and ensure our efforts remain relevant, coordinated, and impactful. Our focus is on building sustained collaboration rather than one-off interventions, aligning social impact with e&'s broader mission and long-term value creation.

As we move into 2026, our priorities include strengthening continuous awareness and communication efforts around multiple sclerosis in collaboration with the Health Department, expanding the Save and Grow application with Storey Group to support tree-planting and environmental action, and advancing digital awareness campaigns with the Ministry of Education.

We recognise that community partnerships are increasingly shifting towards monetary funding models rather than in-kind value exchange. To respond, we are refining our engagement approach to balance financial support with strategic collaboration, clear impact measurement, and long-term programme design.

Pillar 2 | People and society continued

Community engagement continued

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Case study 1:

Connectivity: a lifeline for refugees

For people forced to flee, and the communities who host them, connectivity is a lifeline. Meaningful connectivity enables access to education, health services, livelihoods, safety, and participation in society. Yet millions still face sizeable barriers to getting online.

e& Supports UNHCR's connectivity initiative

e& has been supporting UNHCR in the multi-stakeholder Connectivity for Refugees initiative. Launched at the 2023 Global Refugee Forum by UNHCR, ITU, GSMA, and the Government of Luxembourg, Connectivity for Refugees (CfR) aims to advance connectivity for 20 million forcibly displaced people and their host communities by 2030.

Global reach: projects across 35 countries

To reach the target of 20 million, CfR partners plan to implement projects across 35 countries, and several of these countries are operating markets for e& and its subsidiaries.

Moov Chad: enhancing network coverage

Moov (Maroc Telecom International) in Chad is installing new cell sites covering these camps and optimising existing sites. This new and upgraded coverage will cover areas home to as many as 440,000 refugees, alongside the Chadian host community. This will support access to information, the digital economy, and services from government, humanitarians and more. Building on this collaboration, UNHCR and Moov in Chad are also working together to recruit mobile agents from within these communities, ensuring that network access is supplemented with readily available points of sale. This will ensure ready access to Moov services as well as provide valuable livelihoods opportunities to camp residents.

Looking ahead: future collaboration

Across e&'s operating countries in Africa, Asia and the Middle East and its subsidiaries, there are more than 11 million forcibly displaced people living alongside host communities. Building on our existing collaboration in Chad, UNHCR and e& will look at addressing underlying barriers that communities face to accessing meaningful connectivity, and how to support further access to a range of products and services made available by UNHCR and the broader humanitarian community.

Case study 2:

Ba-Ikhtiar

Unlocking opportunity for women entrepreneurs

Economic inclusion is strongest when women have the tools, skills, and confidence to participate fully. Ba-Ikhtiar is a women empowerment initiative launched by PTCL Group in collaboration with Pakistan Poverty Alleviation Fund (PPAF), designed to enable women entrepreneurs across Pakistan to build sustainable livelihoods through digital and financial access.

Breaking barriers at the grassroots

Many women from low-income households face cultural constraints that limit mobility and access to income-generating opportunities, particularly in underserved regions such as KP. These barriers often exclude women from markets, skills training, and financial systems, reinforcing cycles of dependency and poverty.

Enabling enterprise through technology

Ba-Ikhtiar addressed these challenges through targeted, home-based interventions. Women received skills training, smartphones, and connectivity, alongside digital marketing, e-commerce, and financial literacy programmes focused on mobile wallet usage.

The initiative also introduced technology and AI into product marketing and launched Pakistan's first women-only e-commerce platform, enabling participants to run online businesses from their homes while respecting local cultural contexts. Community engagement was led by PPAF, with U Microfinance delivering financial literacy training.

Delivering measurable impact and visibility

The programme delivered tangible outcomes. Participating women recorded an average household income increase of approximately 20%, directly improving family welfare and economic resilience. Beyond income, the initiative amplified women's voices and strengthened community upliftment. Ba-Ikhtiar's impact gained national and international visibility, including an AI-powered fashion show featured on the World Economic Forum website and designs showcased in Pakistan Super League kits covered by BBC Urdu and BBC Pashto. Now scaling to 23 additional cities and replicable across e& operating companies, Ba-Ikhtiar demonstrates how inclusive innovation can transform lives at scale.

Pillar 2 | People and society continued

Community engagement continued

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Case study 3:

Building safer digital spaces for students

As children and teenagers spend more time online, the risks they face continue to grow. From cyberbullying to unethical online behaviour and exposure to digital threats, young users need practical knowledge to navigate the digital world safely. We saw a clear responsibility to help equip students with the awareness and skills needed to protect themselves and act responsibly online.

Confronting online risks early

Students are often exposed to cyber threats without fully understanding how to recognise

or respond to them. Limited awareness of cyber ethics, online safety, and prevention methods can leave young users vulnerable, undermining their well-being and confidence in digital spaces.

Delivering practical, engaging education

Our CSR team delivered virtual awareness workshops focused on online safety, cyber ethics, and protection against cyber threats and bullying. Working closely with the Ministry of Education and cybersecurity specialists

from Proofpoint, we designed interactive sessions built around real-life case studies, practical guidance, and scenario-based learning. This approach helped students relate lessons to their own experiences and encouraged responsible digital behaviour in a meaningful way.

Creating lasting impact

The workshops improved students' understanding of online risks and how to prevent cyberbullying and digital threats. Feedback confirmed stronger awareness

of safe online practices and ethical behaviour, supporting the development of safer digital communities. The initiative reinforced our commitment to digital well-being and social responsibility, while earning positive recognition from the Ministry of Education for the value and effectiveness of the sessions. Designed to be scalable, the programme can be expanded to reach more schools and students, strengthening long-term digital resilience across communities.



Pillar 3 | Operating responsibly

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9 Ethical business practices

“

Across Legal and Compliance, the year was defined by disciplined execution, strong governance and a clear focus on enabling the business to move forward responsibly. The Group addressed complex litigation and regulatory matters, advanced strategic transactions and investments, and strengthened its approach to emerging risks, including ESG obligations and the ethical use of artificial intelligence.”

Khaled Altenajji
Chief Legal Officer, e& UAE

Highlights

ESG legal mapping exercise conducted across 6 e& jurisdictions

>99%

of employees trained on Code of Conduct

97%

of employees received anti-corruption training

At e&, ethical business practices are central to our operations, guided by the Group Code of Conduct and reinforced by strong governance, policies, and oversight. We integrate ethics into daily practices, utilise innovative compliance technologies, and uphold rigorous human rights, anti-bribery, anti-corruption, and whistleblowing protocols. Continuous training and recognition demonstrate our commitment to stakeholder trust and sustainable growth.



e& Group Legal and Compliance Global Forum 2025

e& hosted its Group Legal and Compliance Global Forum under the theme “Trust, Technology and Tomorrow”, bringing together internal leaders and external experts to explore the role of legal, ethics and compliance in building trust in an evolving digital landscape.

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Pillar 3 | Operating responsibly continued

Ethical business practices continued

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Our approach to business ethics

e& remains committed to upholding the highest standards of ethics and compliance throughout its operations. Our Group Code of Conduct continues to serve as the cornerstone of our Ethics and Compliance programme, reinforced by policies that promote transparency, fairness, and full compliance with applicable laws and regulations.

In 2025, the programme continues to be led by the Group Chief Legal and Compliance Officer (GCLCO), with strategic oversight provided by the Group Ethics and Compliance Steering Committee, chaired by the Group CEO and comprising senior executives from key functions. The Board's Audit Committee maintains responsibility for monitoring the effectiveness of the Ethics and Compliance framework, receiving regular updates from the GCLCO and reviewing new policy proposals before approval.

Throughout the year, our Ethics and Compliance team has focused on further integrating ethical standards into daily business practices, supporting employees with guidance and enhancing decision-making processes. Regular compliance reviews and ongoing updates to policies, controls, and training programmes have ensured that e& remains responsive to emerging risks and maintains robust ethical practices across all areas of the business and with external partners.

A key milestone was the completion of an ESG legal mapping exercise across six jurisdictions: the UAE, KSA, Afghanistan, Egypt, Morocco, and Pakistan. Led by Group Legal and Compliance in collaboration with the

Sustainability function, the project identified relevant ESG obligations for OpCos and directors, outlining the consequences of non-compliance. The comprehensive ESG matrix has been shared with internal stakeholders and is nearing completion. This exercise informed the development of new ESG policies, including Human Rights and Supplier Code of Ethical Conduct, strengthening e&'s commitment to sustainable business practices and regulatory compliance.

The Group continued to invest in innovation while maintaining robust governance. This included supporting strategic growth initiatives and partnerships in emerging and digital sectors, alongside the successful completion of e&'s first AI joint venture with global partners.

Performance against our commitments

Strengthening ethical business practices: Code of conduct update

In 2025, e& approved an updated Code of Conduct, reinforcing our commitment to responsible business practices and global standards. Aligned with our ISO 37001 anti-bribery certification, the revised Code provides clearer guidance on human rights, diversity, equity and inclusion (DEI), new company values, and ethical procurement.

Leveraging AI within compliance

In October 2025, we launched "Compliance Expert AI", a GenAI-powered tool developed in collaboration with the Group AI & Data team to enhance compliance processes for employees. This innovative solution extends the capabilities of e& GenAI Assistants, enabling staff to receive instant,

accurate responses to compliance-related queries, such as gift limits, policy locations, gifts and hospitality, conflicts of interest, and data privacy. The AI tool is continuously trained to support common policy questions and will soon facilitate form submissions within defined parameters.

Winning international awards for ethics and compliance

During the year, our Ethics and Compliance Programme received significant external recognition, underscoring its maturity and impact. The Group was awarded Compliance and Risk Management Team of the Year at the Asian Legal Business Awards and received further accolades at the ICA Compliance

Awards, LexisNexis Middle East Awards, and IFLR Middle East Awards. These honours reflect independent validation of the programme's effectiveness, its positive influence on organisational culture, and its contribution to governance excellence. Such recognition enhances e&'s reputation as a leader in ethical business practices and supports the Group's ability to attract and retain top legal and compliance professionals globally.

Comprehensive ABAC Programme and International Certification

We maintain a robust Anti-Bribery and Anti-Corruption (ABAC) programme, designed to prevent, detect, and respond to bribery and corruption

risks across our global operations. The programme is governed by Board-approved policies, detailed operating procedures, and rigorous governance oversight. Recent policy enhancements have improved governance, auditability and consistency, further supporting e&'s commitment to ethical conduct and compliance.

In 2025, our ABAC framework was reaffirmed through ISO 37001 certification and a Cisco Partner Compliance Assessment, providing independent assurance that the Group's controls are effective, risk-based, and aligned with international best practices.

Launching a robust insider trading programme

We have developed an insider trading programme, fully aligned with industry best practices and applicable laws and regulations. The programme is structured around four key pillars:

1.

Clear legal and regulatory alignment:

The programme is fully compliant with UAE Federal Law and SCA regulations, providing clear definitions of inside information and market-abuse offences. Formal responsibilities are established for employees, contractors, and Board members to ensure accountability.

2.

Consolidated policy and governance framework:

A comprehensive Insider Trading Policy is supported by an FAQ and procedural manual. The framework includes a standardised approach to managing permanent and temporary insider lists, and a defined governance model for consistent administration.

3.

Targeted training and enhanced technology:

A new eLearning module reinforces insider trading obligations and expected conduct. The Insider Trading portal offers reporting tools, reminders, and guidance, providing a user-friendly system to help insiders meet their legal duties.

4.

Improved governance and continuous oversight:

Regular reporting to the Group Audit Committee is maintained, with standardised templates for disclosures and controls. Ongoing coordination between Compliance, Legal, STCO, and Investor Relations ensures alignment with best practices and evolving regulatory expectations.

Pillar 3 | Operating responsibly continued

Ethical business practices continued

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Independent risk assessment and control testing

e& undertook an independent bribery and corruption and sanctions risk assessment, including testing of key controls, across selected Group entities to provide objective assurance over the adequacy and effectiveness of the compliance control environment. The review assessed key risk exposures and evaluated the design and operating effectiveness of ABAC and sanctions controls, informing targeted enhancements to policies, procedures, and remediation actions in higher-risk areas.

In parallel, an ABAC and sanctions risk assessment survey demonstrated strong employee engagement and a high level of awareness of key risks, controls, and escalation channels. The results demonstrate the effective embedding of the ABAC and sanctions programmes across the organisation and provide evidence of the impact of ongoing awareness and training initiatives in strengthening risk ownership and compliance culture.

Contractual safeguards and third-party risk management

Anti-bribery and anti-corruption requirements are systematically integrated into contractual arrangements with suppliers, partners, and other third parties. We apply a risk-based contractual framework, deploying standard compliance clauses for lower-risk engagements and enhanced clauses where higher risks are identified. These provisions address key compliance areas, including ABAC, conflict of interest, sanctions and trade controls, and anti-money laundering (AML).

The scope of contractual safeguards is tailored based on engagement type, geographic exposure, sector risk, and due diligence outcomes.

Employee accountability and annual acknowledgement

All employees are required to complete an annual acknowledgement, confirming their understanding and adherence to the ABAC Policy and related compliance standards.

Digital enablement and communications

We deploy advanced digital systems to monitor ABAC risks, including conflict of interest, gifts, entertainment, and high-risk events. Third-party due diligence is supported by Dow Jones screening tools, enabling ongoing risk-based assessments and monitoring of business partners.

During the reporting period, e& issued formal communications to all business partners, reiterating ABAC requirements and core policy principles.

Strengthening our whistleblowing protocols

In FY2025, whistleblowing protocols and procedures remained consistent, fully aligned with the approved governance framework. No changes were introduced, ensuring continued compliance with regulatory standards and internal policies. Robust controls were implemented to ensure that all whistleblowing cases are registered and addressed in accordance with the Group Whistleblowing Policy. Routine reconciliations are conducted to compare received and completed cases, effectively mitigating the risk of unaddressed incidents.

Our governance function was further strengthened through the establishment of a dedicated governance role, fulfilment of UAEAA requirements, and enhanced oversight of whistleblowing (WB) frameworks for both local and foreign entities.

Fraud Awareness Week Roadshows served as a key platform for promoting the whistleblowing channel across the organisation, including all OpCos. Fraud risk assessments were complemented by targeted training sessions within operational functions, with additional training available upon management request, ensuring broad-based awareness and engagement.

Key stakeholder engagement opportunities

- The Group hosted its 4th annual Anti-Fraud Conference, featuring comprehensive Fraud Risk Assessments conducted by OpCos, with participation expanded to include additional new entities.
- The 5th Fraud Awareness Week was successfully implemented across all local subsidiaries and international OpCos, reinforcing the Group's commitment to integrity and transparency.

Key insights from Business Integrity & Forensics were presented at the Risk & Assurance Conference in Pakistan, facilitating knowledge sharing and best practice dissemination.

Forward looking whistleblowing enhancements for 2026

For 2026, the Group plans to enhance reporting capabilities through automation and the introduction of a collective reporting platform. The deployment of Insight+ for predictive analysis commenced in Q4 2025, with further expansion planned. This is primarily used to meet the demands of Business Integrity & Forensics (BIF) by enhancing reporting capabilities through a unified reporting platform. The current focus of Insight+

is within BIF; further expansion will occur once data sources are properly developed and centralised.

A mandatory eLearning module is also under development for rollout across e& Group in 2026 focused on further enhancing employees' prevention, detection and reporting skills. This module will include practical examples and scenarios to help employees respond appropriately, thereby strengthening the Group's overall fraud management framework.



Our Ethics and Compliance Programme received significant external recognition, underscoring its maturity and impact

Pillar 3 | Operating responsibly continued

Ethical business practices continued

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Our business ethics focus in 2026

In 2026, we will accelerate our journey towards embedding ethics and compliance as integral components of our business processes, guided by the Group's three-year Ethics and Compliance strategy. This strategy is designed to transition compliance from foundational activities to directly enabling e&'s 2030 priorities, ensuring that ethical standards are not only maintained but actively drive business success. The approved 2026 plan will focus on targeted maturity improvements, enhancing business enablement capabilities, and sustaining compliance excellence across all operations.

As the business environment evolves, the plan will be regularly updated to reflect changes across the e& footprint, ensuring our approach remains agile and effective. Initiatives will include strengthening governance frameworks, increasing employee engagement through training and awareness programmes, and leveraging innovative technologies to support responsible growth and operational efficiency. Enhanced stakeholder engagement and continuous improvement will remain central to our approach, reinforcing transparency and accountability.

Case study:

Uniting legal leaders for a digital future

In 2025, e& hosted its annual Group Legal and Compliance Global Forum in Dubai, bringing together over 100 legal and compliance professionals, strategic partners, and industry experts under the theme "Trust, Technology and Tomorrow." The forum addressed the evolving challenges and opportunities presented by disruptive technologies, shifting regulatory landscapes, and the imperative to cultivate trust in a dynamic digital environment.

Innovative agenda and thought leadership

The agenda featured a comprehensive exploration of global compliance trends, ethical leadership, and the integration of artificial intelligence in legal practice. Sessions included a fireside chat on ethics and risk, a keynote on inclusion in the legal industry, and a panel discussion with general counsel from leading organisations. The forum also introduced innovative sessions such as the Advertising Challenge, designed to translate legal principles into public-facing trust, and a negotiation masterclass led by renowned legal experts.

Celebrating achievements and advancing ethics

The opening speech by the Group Chief Legal and Compliance Officer highlighted significant achievements over the past year, including successful litigation outcomes, strategic acquisitions, governance enhancements, and the launch of the ESG Legal Obligations Matrix. The team's commitment to ethics was further demonstrated by record completions in Code of Conduct eLearning and policy attestation rate.

Championing collaboration and driving ethical excellence for tomorrow

Collaboration and diversity were central to the forum's success, with the legal and compliance team representing 19 nationalities and 23 languages. The team received multiple industry awards, underscoring its leadership in compliance and risk management.

By fostering dialogue, sharing expertise, and embracing innovation, the forum reinforced e&'s commitment to ethical business practices and positioned the organisation to navigate future challenges with integrity and strategic foresight.



Pillar 3 | Operating responsibly continued

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10 Data privacy



This year marked a defining step in how we protect data and uphold the trust placed in us. We strengthened our foundations, deepened awareness across the Group and brought privacy into the earliest stages of how we design and deliver technology. As our organisation evolves, so does our responsibility to lead with integrity, transparency and respect for the rights of every individual. Our progress reflects a shared belief that strong data protection is not a compliance exercise, but a core part of how we innovate responsibly and shape a future where people feel confident in the technologies they use every day.”

Khaled Altenaiji
Chief Legal Officer, e& UAE

Highlights

Deployment of the Group Data Protection Programme to all UAE group functions and operating companies

Group Responsible AI Framework updated

We view data privacy as a fundamental part of how we operate and how we honour the trust placed in us. As our digital environment grows and regulation continues to evolve across the markets where we work, we take our responsibility to protect information seriously. We handle vast amounts of data every day and understand that our role as a technology company depends on managing it responsibly, transparently and with care. Safeguarding privacy is central to how we serve our customers, support our partners and uphold the confidence of everyone who relies on us.

Building a stronger foundation for responsible data use

To strengthen regulatory trust and maintaining the integrity of our digital financial services, e& money developed and implemented a comprehensive data protection framework specifically designed to meet UAEFCB requirements.

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Pillar 3 | Operating responsibly continued

Data privacy continued

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Our approach to data privacy

At e& we treat data privacy as a core responsibility that comes with being a global technology group. Every day our customers, employees and partners trust us with their information, and we work hard to honour that trust by protecting data, respecting privacy rights and ensuring transparency in how information is used. As we continue to grow across multiple markets, we recognise the need to navigate an increasingly complex regulatory landscape with agility and care.

Staying ahead of evolving regulation is essential to maintaining that trust. In the UAE we comply with the Data Protection Law (Federal Law No. 45), which reflects principles inspired by the GDPR, while also meeting requirements set by the Telecommunications and Digital Government Regulatory Authority.

Across our other markets we respond to both established and emerging frameworks, ensuring our practices remain aligned with local expectations and global standards.

Our Group Data Protection Policy, approved by our Audit Committee and Board of Directors, serves as the foundation for this work. Started to be rolled out across all operations in 2024, it provides a clear, comprehensive framework that guides every e& vertical. Local policies complement this framework to address market-specific regulations and ensure full compliance wherever we operate.

Our Group Data Protection team plays a central role in embedding privacy across the organisation. Based within Legal and Compliance and staffed by experts with GDPR and global regulations experience, the team acts as a second line of defence.

They engage with regulators, monitor risk, provide guidance to employees and foster a culture where privacy is understood and respected. Under the leadership of the Group CEO and Board, we promote privacy as a shared responsibility that supports the integrity of our operations.

Our operating companies put this policy into practice through strong technical and security measures that protect personal data from unauthorised access, misuse or loss. Furthermore, by using personal data in accordance with applicable privacy laws, for legitimate and lawful purposes. Group Legal and Compliance sets the required standards and trains OpCo privacy leads to ensure consistent implementation. In the UAE and other countries that e& operates, we provide data privacy training for all employees to reinforce awareness and responsibility across the organisation.

We hold our suppliers to the same high expectations. During the RFP process we assess each supplier's data protection practices to ensure alignment with our requirements. All suppliers must demonstrate strong privacy controls or adopt ours through tailored agreements before onboarding. Regular audits help us maintain ongoing compliance and protect data integrity throughout the value chain.

Data governance is also embedded in our Enterprise Risk Management system to ensure we monitor developments closely, align with strategic priorities and report transparently through our Integrated Report.

Performance against our commitments

Expanding programme adoption

In 2025 we expanded the Group Data Protection Programme across all Group functions, e& Enterprise and selected operating companies in other jurisdictions. This ensured consistent implementation of privacy controls in areas handling high volumes of personal data. We updated the Group Privacy Policy to reflect jurisdiction-specific requirements and introduced public-facing channels to help consumers exercise their privacy rights. With the privacy team embedded earlier in product and service development, we saw a significant rise in privacy risk assessments across the organisation

Strengthening governance and oversight

The Group Privacy and Data Protection team co-led the full review and update of the Group Responsible AI framework. This work reshaped our AI governance model and positioned the team as a core member of the AI Governance Committee. They now assess privacy, transparency, explainability and data protection risks for every AI use case developed, deployed or hired by the Group, ensuring responsible innovation is integrated into AI adoption.

Embedding privacy awareness

Awareness of privacy requirements grew markedly in 2025. More teams and OpCos understood when and how to conduct privacy risk assessments during project design, product development and vendor procurement. This resulted in more meaningful privacy discussions and measurable changes to product features and business models.

Leading with a unified governance model

Our data protection function is led by our Group Data Protection Officer, who reports to the Group Legal and Compliance Officer. This structure ensures clear oversight across all e& entities worldwide, including UAE operating companies and Group functions. Several entities are supported by sub-DPOs to meet specific regulatory needs, and our UAE telecom vertical is supported by a dedicated legal counsel specialising in privacy and data protection.

Embedding consistent standards across the Group

Our Group Data Protection Policy, approved by the Group Internal Audit Committee and the Board, sets the principles and controls that guide our approach. It is supported by tools, templates and guidance on our internal intranet, alongside publicly available privacy notices. We are exploring how to publish a public version of the policy, in addition to the publicly available summary, to enhance transparency.

All employees complete the Group Data Protection training, which consists of three interactive modules explaining how privacy is managed at e& and outlining key responsibilities. New joiners attend a bi-weekly induction session delivered by the Group Data Protection team, who reinforce awareness through regular communications and provide direct support when required.

Strengthening supplier and partner assurance

All vendors must meet our privacy and data protection standards. During onboarding, they sign our data protection undertaking and, where relevant, our standard data processing clauses. This ensures that suppliers processing personal data on our behalf comply with Group requirements.

Aligning with evolving regulation

With the UAE Federal Data Protection Law enacted in 2021 and new regional laws emerging, ensuring alignment with local requirements remains a key priority. Each OpCo and business function is assessed against a set of privacy and data protection controls through our Group Programme. Tailored implementation plans help address gaps, and our team supports the rollout to ensure controls are embedded and functioning effectively. For example, we supported Help AG, an OpCo that provides cloud services, in designing and implementing a series of legal instruments legitimising their cross-border transfer of data between the UAE, Saudi Arabia, and Egypt. It was essential to validate their business operations outside of the UAE.

Pillar 3 | Operating responsibly continued

Data privacy continued

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Applying privacy by design

We conduct a privacy review for any new product or service involving personal or sensitive data. For the processing activities that are deemed as high risk, we perform Data Protection Impact Assessments (DPIA). DPIAs are completed during design and development to identify and mitigate risks early. As we complete the deployment of our Programme across UAE OpCos and Group functions, we will transition to annual assurance and monitoring to maintain high standards of compliance.

Maintaining trust through strong principles

Our Group Data Protection Policy is built on eight core principles: lawfulness, fairness and transparency, purpose limitation, data accuracy, data retention, rights of individuals, data security, international data transfer compliance and accountability. These principles guide how we use, protect and retain personal data, and they underpin our ambition to set a regional benchmark for responsible data protection.

Enhancing transparency for the future

Updates to our privacy notices are reflected immediately on our websites and mobile apps. We are assessing how to notify customers more proactively about changes and how to make archived versions of our notices available, supporting greater transparency as we continue strengthening our practices.

Our data privacy focus in 2026

Looking forward, we intend to strengthen our position as an active voice in global conversations on privacy, AI governance and emerging regulation. This supports our ambition to evolve from a telecom operator into a technology group shaped by responsible data practices. In 2026 we will extend the Group Privacy Programme to our international units, with further OpCos to follow.

We expect regulatory complexity to increase as new laws are introduced and as enforcement rises across our markets. Our focus will be on maturing our governance framework, deepening compliance capability and ensuring that every part of the Group is equipped to navigate this evolving landscape with confidence, transparency and accountability.

Case study:

Building a stronger foundation for responsible data use

As a licensed financial services provider under the UAE Central Bank (UAECB), e& money handles sensitive personal and financial information every day. Meeting the UAECB's privacy and data protection standards is essential for protecting our customers, strengthening regulatory trust and maintaining the integrity of our digital financial services.

To reinforce this commitment, we developed and implemented a comprehensive data protection framework specifically designed to meet UAECB requirements, while aligning with the wider e& Group Data Protection Programme.

Navigating complex regulatory requirements

The UAECB's privacy and data protection obligations are detailed across several regulations and standards, each with its own set of technical and operational requirements. The first challenge was to identify every applicable provision and evaluate how existing processes measured against them. This required a detailed, line-by-line review of all UAECB rules, followed by a full assessment of e& money's current practices. Mapping these requirements revealed gaps that needed to be addressed through new or strengthened controls. Ensuring that this work aligned with the Group's broader privacy standards added an additional layer of complexity.

Building a regulatory ready data protection framework

We developed a full data protection framework that mapped UAECB requirements to clear, actionable controls. The programme introduced updated

processes across privacy notices, internal policies and procedures, training, consent management and records of processing activities.

Over a 12-month period, these controls were implemented across e& money, supported by strong internal collaboration with Group Legal, Internal Audit, IT, Cybersecurity, Procurement, Enterprise Risk and Regulatory Compliance.

Once deployment was complete, the Framework was reviewed and approved internally by e&'s Internal Audit function, before being submitted to the UAECB for regulatory approval.

Delivering clarity, compliance and greater customer confidence

The Framework provided measurable assurance that e& money meets its data protection obligations. Quantitative KPIs, such as the percentage of employees completing mandatory data protection training, demonstrated that the controls are operating effectively. For senior leadership, the Framework offers clear visibility of compliance across the organisation, while public facing enhancements have strengthened transparency for customers by clarifying how their personal data is collected and processed.

The initiative has also reinforced alignment with the Group Data Protection Programme, ensuring consistent standards across the wider organisation. Strong feedback from Internal Audit, e& money leadership and Group leadership reflected the quality, robustness and strategic value of the final Framework.

Pillar 3 | Operating responsibly continued

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11 Cybersecurity



2025 reaffirmed that our strength lies in proactively addressing complexity. As our digital ecosystem expands, our responsibility to safeguard every connection becomes increasingly critical. We have focused on deepening resilience, elevating trust, and ensuring that security enables ambition rather than a constraint. Our teams have operated with clarity and purpose, advancing a security posture that is adaptive, intelligence-driven, and aligned with the strategic direction of our organisation. The progress achieved reflects our commitment to protecting what matters today while confidently preparing for the demands of tomorrow.”

Marwan Bin Shakar
Chief Technology Officer

Highlights

92%

of employees trained in
cybersecurity practices

Launched flagship security
offering for government and
enterprise customers

Cybersecurity is fundamental to our operations, reflecting our responsibility to protect the individuals and organisations that depend on us daily. As threats become increasingly frequent and sophisticated, safeguarding our systems remains central to earning and maintaining trust. We regard cybersecurity not only as a technical necessity, but as an integral aspect of our identity as a technology group and a key factor in upholding the confidence of our customers, partners and communities.



Raising the bar on cyber resilience

Yettel Hungary strengthened cyber resilience by aligning with the rigorous EU NIS2 Directive, achieving high-level audit certification and enhanced compliance, risk reduction, and stakeholder confidence across its digital operations.

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Pillar 3 | Operating responsibly continued

Cybersecurity continued

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Our approach to cybersecurity

At e& UAE, we employ a holistic, governance-led approach to cybersecurity, ensuring our defences evolve in step with the rapidly changing threat landscape. At e& UAE, Strategic oversight is provided by our Corporate Information Security Steering Committee, chaired by the UAE CEO, which ensures cybersecurity remains a Board-level priority. This committee unites leaders from e& UAE, e& enterprise, and e& life to oversee all security domains, including cyber, physical, personnel, business continuity, and governance. Each of our OpCos operates under its own governance model, while adhering to our overarching standards.

We uphold rigorous information security policies that are subject to regular review and enhancement. These policies encompass risk management, data protection, asset management, access controls, and physical security. The Chief Technology and Information Officer (CTIO) plays a pivotal role in fortifying our security posture and ensuring proactive management of emerging risks.

Our performance is measured through defined clear internal KPIs, targeting near-zero security incidents impacting operations, 99.9% uptime for security controls, and minimal critical or high-severity vulnerabilities.

Cybersecurity awareness is recognised as a collective responsibility. We deliver regular training to ensure employees remain informed about emerging risks, policy updates, and regulatory developments. Our commitment to industry good practices is

demonstrated through by our adherence to ISO 27000:2013, NIST standards and ongoing maintenance of PCI DSS accreditation for applicable activities, ensuring compliance with global security benchmarks.

Performance against our commitments

Strengthening cybersecurity foundations

In 2025, we made significant advancements in our cybersecurity posture to foster a more secure and trusted digital ecosystem. Our efforts were directed towards expanding operational secure solutions for customers, enhancing operational resilience and increasing awareness and vigilance throughout the organisation.

Our cybersecurity initiatives and programmes were closely aligned with our corporate strategy and global best practices. Performance was systematically monitored using internal KPIs with ongoing validation of security controls to ensure their effectiveness against evolving threats.

Delivering advanced security solutions

In 2025, we introduced several flagship security offerings to enhance protection for government and enterprise customers. These included the secure Business Pro Plus product for business clients, the Sovereign Cloud solution for government entities, a secure mail platform for VVIP government users, and an air-gapped security solution tailored for high-sensitivity environments.

Additionally, we operationalised a dedicated 5G Security Operations Centre for a leading UAE energy

company, further demonstrating our capability to support and safeguard critical national infrastructure.

Engaging communities and raising awareness

Our commitment to cybersecurity extends beyond our core operations. In 2025, we conducted dedicated cybersecurity awareness sessions at a prominent American high school in the UAE, equipping students and educators with knowledge about emerging threats and promoting safe digital practices.

Engaging stakeholders across the ecosystem

We maintained robust engagement with key stakeholders through dedicated communication channels. Employees were reached via emails, group messages, team gatherings, and in-person meetings. Regulators and suppliers were engaged through meetings, conferences, and formal communications. Customer engagement was facilitated through direct emails and structured meetings, ensuring clear alignment on expectations and required security measures.

Navigating a fast-evolving threat landscape

We faced significant challenges in 2025, including rising AI-related risks stemming from unintended data exposure, and a rapidly expanding threat landscape characterised by increased attack volumes. These dynamics underscored the critical importance of continuous adaptation, rapid detection, and the development of sophisticated defence capabilities to safeguard operations and stakeholders.

Mitigating rising cyber risks

We address key risks – including network breaches, phishing, ransomware, and insider threats – through a comprehensive set of detective and preventive controls. These controls are subject to regular review and assessment to ensure their continued effectiveness as the threat landscapes evolves.

A dedicated 24/7 monitoring team remained central to our defence strategy, enabling rapid detection, investigation, and response to cyber incidents across all operations. Additionally, employee access to information is tightly managed in accordance with corporate policies, minimising exposure to sensitive data and reinforcing our overall security posture.

Enhancing vigilance through assessment and audits

A well-defined vulnerability management programme enabled us to regularly detect, assess, and mitigate vulnerabilities across our products and services. External audits and assessments complemented our internal processes.

Building awareness and empowering secure behaviour

Regular cybersecurity awareness training was conducted to address emerging threats and updates to information security policies. Mandatory phishing simulations and roadshows further reinforced employee vigilance. These training efforts were also extended to contractors, where applicable, to ensure protection across the wider ecosystem.

Our cybersecurity focus in 2026

As the organisation accelerates its transformation, our priority is to safeguard this momentum by maintaining the trust of customers, partners, regulators, and communities who depend on us. The next phase of our strategy is centred on building a more adaptive, resilient, intelligence-driven security posture that anticipates threats, responds rapidly, and protects our expanding digital ecosystem and builds a system of trust for our stakeholders.

To address future risks, we will continue to refine our strategic initiatives and evolve our cybersecurity framework, so it remains aligned with new realities. Through ongoing review, enhanced controls, and deeper integration of advanced security capabilities, we aim to keep e& resilient, agile, and prepared to support the organisation's ambition for bold, secure growth.

We will leverage automation and artificial intelligence to optimise security operations, ensuring compliance with regulatory requirements, and enhancing data protection.

Comprehensive employee awareness programmes and regular resilience testing will further support a proactive approach to emerging risks. These initiatives shall be designed to maintain stakeholder trust, enable secure innovation, and support e&'s continued growth with confidence.

Pillar 3 | Operating responsibly continued

Cybersecurity continued

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Case study:

Raising the bar on cyber resilience in a demanding regulatory landscape

As cyber threats grow in scale and sophistication, meeting regulatory expectations has become inseparable from maintaining trust and operational resilience. In Hungary, this challenge is amplified by one of the most rigorous implementations of the EU NIS2 Directive. At Yettel Hungary, strengthening cybersecurity governance was approached not as a compliance exercise alone, but as a foundation for secure, sustainable digital operations.

Confronting one of Europe's toughest frameworks

Hungary's NIS2 regulation introduced an exceptionally granular compliance regime. It spans more than 120 pages and requires adherence to over 160 mandatory controls for basic protection, more than 300 for significant protection, and nearly 400 for high protection classes, alongside approximately 530 optional controls across 19 categories, including access management, business continuity, and supply chain security. Aligning with this framework demanded deep integration into existing security management systems, careful resource planning, and consistent oversight.

Building compliance through structure and leadership

The response focused on disciplined execution and early alignment. We conducted a comprehensive gap analysis, updated internal policies, and delivered targeted training across the organisation. A defining feature was the early and active involvement of senior management, ensuring that cybersecurity decisions were grounded in business impact and supported by the right resources. Cross-functional teams spanning IT, legal, compliance, and operations worked alongside external consultants and auditors, supported by structured project management and phased implementation.

Delivering assurance, confidence, and resilience

The initiative resulted in a significantly strengthened compliance posture, reduced cyber risk, and higher awareness across the organisation. Most notably, Yettel Hungary achieved audit certification for its electronic information system at a high security classification, following a comprehensive cybersecurity audit conducted by a leading audit body and formally recorded as audited under Hungarian law. This milestone reinforced stakeholder confidence and created a scalable model that can be replicated across future compliance initiatives, strengthening long-term cyber resilience across the Group.



Pillar 3 | Operating responsibly continued

12 Responsible AI



This year showed what becomes possible when responsible AI is treated as a strategic commitment rather than a technical objective. By embedding governance into how we design and build AI, we enabled innovation and a responsibility to advance together – strengthening trust and reinforcing our foundations. As we look ahead, our focus is on augmenting AI with confidence and intent – evolving responsible AI into a core capability that enables impact at scale. We will continue to champion AI that is safe, fair and transparent, while raising the standard for RAI across our industry.”

Harrison Lung
Group Chief Strategy Officer

Highlights

Deployed e&'s AI Governance Platform and granted the AI Steering Committee formal authority

Tier S Classification acquired under Dubai AI Seal

Board-approved partnerships with AWS, Intel, Dell, Oracle and IBM

11,000
employees trained in responsible AI

We see responsible AI as a core part of sustainable digital transformation. As we embed AI across our markets, we recognise the importance of building systems that people can trust, treat everyone fairly, and perform reliably in real-world conditions. Our goal is to develop AI that delivers positive impact at scale while upholding the highest standards of accountability, transparency and ethical practice.



Enhancing safety without barriers

Ufone, in partnership with ConnectHear, launched an AI-powered early warning system delivering real-time disaster alerts in sign language to over 1,000 Deaf individuals. Funded by GSMA, this initiative enhances public safety, strengthens community resilience, and demonstrates a scalable model for disability inclusion across e& operating companies.

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Pillar 3 | Operating responsibly continued

Responsible AI continued

New six risk principles:

Clear reasoning for outputs

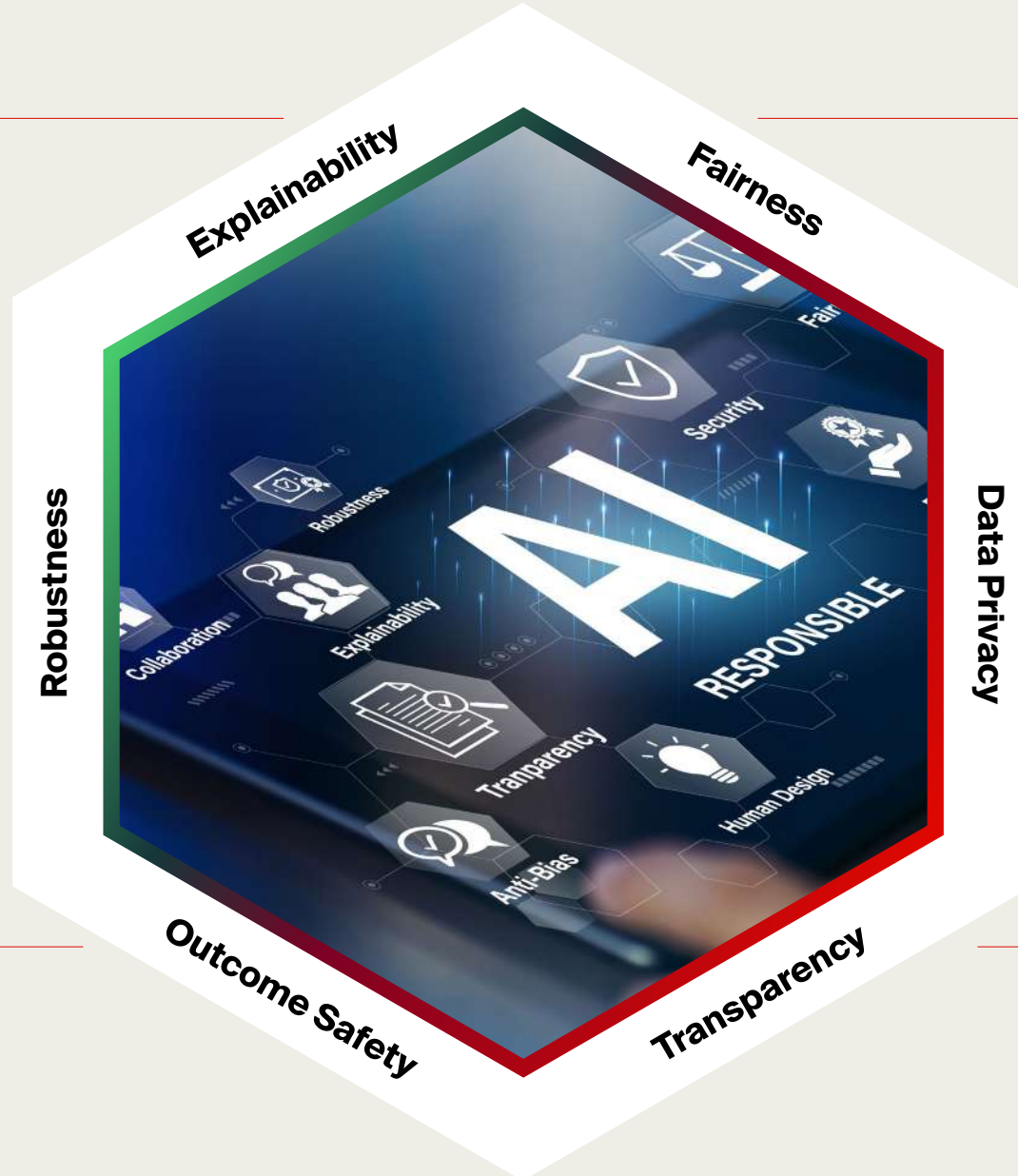
Provides clear, understandable reasons for the specific outputs or decisions of an AI system. It emphasises explaining the rationale behind individual outcomes in a way that makes sense to people, helping them understand why a decision was made and allowing them to address issues from automated decisions.

Resilient against threats

Handles unusual conditions, such as abnormal inputs or malicious attacks, without causing unintended harm. AI systems must be protected against intentional and unintentional interference by defending against vulnerabilities and ensuring reliable performance under difficult conditions.

Preventing harmful decisions

Design systems to manage uncertainty and reduce the risk of harmful outcomes with appropriate safeguards, oversight and mechanisms for intervention when risks arise that may cause damage to brand reputation, or create a negative impact on individuals, society and the environment.



Equitable AI for all

Reduces unequal impact across data collection and model design, promoting fair and inclusive representation through diverse perspectives. AI systems must apply the right techniques to address data bias and ensure fair outcomes for all people and communities affected by decisions.

Protecting information and rights

Ensures that personal, non-personal or business confidential information is processed by AI systems according to applicable regulations and protected from unauthorised access, collection and misuse. Strong safeguards must be in place to maintain confidentiality and protect the rights of individuals throughout the AI lifecycle.

Understanding how AI works

Ensures clear access to information about an AI system's design, functionality, data and operations. This includes sharing details about algorithms, training data, assumptions, potential biases, risks, and decision-making processes – so stakeholders understand how the system works and which data is used.

Pillar 3 | Operating responsibly continued

Responsible AI continued

Our approach to responsible AI

Our Responsible AI Framework guides how we design, develop and deploy AI across the organisation. We have streamlined these principles from eight to six to better address the risks identified in our new AI governance platform and to ensure alignment with our updated Responsible AI Framework. This supports a structured risk assessment process, a comprehensive governance model and clear responsibilities for every stakeholder involved in the AI lifecycle.

The framework was built by experts across legal, compliance, enterprise risk, technology, IT, data security, data privacy and artificial intelligence, ensuring that our approach reflects the depth and diversity of expertise needed for responsible innovation. For oversight, we established the AI Governance Steering Committee, which evaluates risks from ideation to implementation across the use-case lifecycle, working closely with use-case owners to assess potential impacts, align risk appetite and agree on the right mitigation measures.

Through continuous review and alignment with evolving global responsible AI standards, we strive to ensure that our AI practices remain transparent and accountable following a strong governance model.

Performance against our commitments

In 2025, we advanced our governance model to ensure all AI initiatives are developed and deployed responsibly. Oversight begins at Board level, where executive leadership endorses AI strategy, reviews progress through annual reporting and approves major investments such as the US\$1 billion+ AWS partnership.

The AI Governance and Steering Committee serves as the core operational authority, bringing together experts from IT, Legal and Compliance, business leaders, data and analytics specialists, cybersecurity and Finance. The Committee reviews all AI use-cases submitted through our central AI governance platform, assesses them against responsible AI criteria, and oversees risk and allocates resources.

Working groups support this structure by managing day-to-day governance, including responsible AI development, platform administration, use-case assessment, training and partnership coordination. Use-case owners within business units drive execution and ensure compliance throughout the lifecycle.

Embedding a structured governance process

All AI initiatives follow a standard workflow: submission, assessment, AI Governance and Steering Committee review, approval or rejection, deployment, monitoring and reporting. This ensures consistent decision-making and embeds transparency, fairness, explainability and privacy considerations into every stage.

The AI Risk Atlas tracks more than 100 risks across the organisation and is fully integrated into e&s AI Governance Platform, providing continuous monitoring and complete audit trails.

Demonstrating strong Board-level commitment

Board endorsement is reflected in several milestones achieved during the year:

- Highest Tier S classification under the Dubai AI Seal
- Board-approved partnerships with AWS, Intel, Dell, Oracle and IBM
- Mandatory Responsible AI training for over 11,000 employees

These milestones demonstrate the scale of our governance ambition and our commitment to responsible AI at every level.

Advancing governance through clear policies

Our Responsible AI Framework defines standards for ethical AI development, including governance structures, risk processes, transparency, fairness, bias mitigation, privacy and human oversight.

AI use-case assessment guidelines define evaluation criteria, risk thresholds and monitoring obligations. These policies are fully integrated with our data protection frameworks, ensuring alignment with privacy-by-design, data minimisation, consent management and cross-border transfer requirements.

Mandatory responsible AI training reinforces these policies, supported by enforcement mechanisms, specialist modules and continuous learning pathways.

Aligning with global best practice

Our model aligns with the EU AI Act, OECD AI principles, UAE AI strategy and we are working towards further alignment across relevant ISO standards, including ISO/IEC 42001, ISO/IEC 27001 and ISO 27701.

Ensuring adaptive and transparent governance

The framework follows an annual review cycle, with frequent policy updates led by the AI Governance and Steering Committee. Continuous monitoring through the governance platform ensures timely adjustments in response to new regulations. Stakeholder input from Legal, Compliance, business units, partners, customers and auditors help maintain clarity, relevance and transparency.

High-level Responsible AI principles and Dubai AI Seal documentation are publicly available, while detailed guidelines and assessment procedures remain internal and accessible to regulators on request.

Embedding responsible AI across the workforce

We launched our first mandatory Responsible AI training in September 2025 for all employees, which is based on our six governing AI risk principles and aligned with the updated AI Risk Framework.

Our capability-building efforts expanded significantly. More than 100 graduates joined the AI Graduate Programme, our largest intake to date. Through Citizen X, 882 employees developed 835 self-built AI models, and regional executives completed the Chief AI Officer Programme to strengthen leadership capability across our markets.

Our Responsible AI approach

2024

2025

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> ■ Initial framework development ■ More than 50 workshops conducted ■ 200 stakeholders engaged | <ul style="list-style-type: none"> ■ Deployed e&s AI Governance Platform ■ Embedded the AI Risk Atlas ■ Finalised the six governing AI risk principles | <ul style="list-style-type: none"> ■ Granted the AI Steering Committee formal authority ■ Completed the shift to a mature governance ecosystem |
|---|---|--|

Pillar 3 | Operating responsibly continued

Responsible AI continued



Scaling sovereign AI infrastructure
We strengthened data sovereignty through new cloud and AI platforms. With Intel and Dell Technologies, we launched the region's first sovereign inference AI platform that meets full data residency compliance. We expanded sovereign capability through Oracle OCI Alloy OneCloud, providing more than 200 cloud and AI services hosted entirely in the UAE. We also introduced the "SLM-in-a-Box" small-language-model solution with Intel for the AWS Marketplace. These platforms ensure sensitive data remains within national borders while supporting scalable, high-performance innovation.

Advancing AI-driven customer experience
We expanded agentic and predictive intelligence across customer channels. Our partnership with Salesforce now supports 3,000 enterprise customers through an AI-powered CRM that integrates automation and real-time insights. We strengthened security and onboarding through advanced self-KYC with facial recognition and liveness detection.

Transforming our networks through AI
AI continued to enhance network performance through Huawei's 5G-Advanced AI Core:

- NWDAF for real-time network optimisation
- MDAF for predictive maintenance and higher availability
- MCF for new multimodal calling features, including live translation and interactive content

Strengthening security and fraud protection
We deployed Mavenir CallShield, which uses AI-driven sentiment analysis, call profiling and pattern detection to block robocalls, spoofing and Wangiri scams in real time. This strengthened network security and reinforced customer trust.

Expanding global partnerships
Our partnerships delivered both strategic scale and responsible governance. Highlights included:

- A US\$1 billion+ sovereign AI alliance with AWS
- An MoU with Intel to establish an AI Centre of Excellence
- Collaborations with Qualcomm, AMD, Dell Technologies and Oracle to expand secure AI infrastructure

Through AI Nation – Afaaq, we continued training UAE residents in AI and cybersecurity, aiming to reach more than 30,000 participants by 2027. These partnerships help advance responsible AI capability across the national ecosystem.

Growing external monetisation opportunities
We expanded AI-driven commercial offerings through our AdTech platform, supporting 47 customers across 89 campaigns. As a founding member of Syntelligence under the Global Telco AI Alliance, we joined SK Telecom, Deutsche Telekom, Singtel and SoftBank to accelerate responsible AI deployment across a combined 1.3 billion customers in 50 countries.

Our responsible AI focus in 2026
Looking forward, we will build on the foundations established over the past two years and focus on scaling our capabilities, capturing new agentic AI opportunities and accelerating external monetisation. Our priorities are designed to strengthen governance, expand sovereign infrastructure and unlock commercial value while keeping responsible AI at the centre of everything we do.

Our first priority is to deepen the internal capabilities that support responsible, scalable AI. We will fully deploy the e& AI Governance Platform across all business units, maintain Tier S standards under the Dubai AI Seal and ensure 100% employee completion of Responsible AI training.

We will enhance our data and AI infrastructure through the Intel AI Centre of Excellence, expand 5G-Advanced features across our network and advance long-term capability-building through expanded graduate programmes, advanced certifications, AI Centres of Excellence and a ramp-up of the AI Factory to accelerate delivery. Strategic partnerships with AWS, IBM, Huawei, Intel, Qualcomm, Mavenir and Salesforce will continue to strengthen these enablers and extend our ecosystem reach.

We will also seek to scale agentic AI across the Group by growing autonomous network capabilities, expanding New Calling features and deploying agent-based systems across more customer and enterprise domains. Internally, we will broaden the Agentic Billing Super Advisor to additional use-cases and develop new agentic models for e& life and e& money. Externally, we will package agentic AI as commercial solutions through e& enterprise, integrate agentic layers into Salesforce CX offerings and build an ecosystem of specialised agent developers. We will also evaluate build-versus-buy pathways for future agent orchestration platforms.

Furthermore, we will aim to convert our AI leadership into measurable commercial outcomes. We will scale the AdTech platform across Group and international OpCos, expand our consumer insights and analytics business and grow GPU-as-a-Service by onboarding more government and enterprise clients.

We will pursue new monetisation opportunities in data and process consulting for telcos, AI connectivity offerings leveraging 5G-Advanced, industrial AI solutions and agentic AI platform services. Through the Global Telco AI Alliance, we will help scale Syntelligence across 1.3 billion customers and co-develop new AI applications with our global partners.

Accelerating responsible innovation
With governance embedded, we shifted to scaled delivery of AI solutions across the Group, all subject to Legal and Compliance review. Key deployments included:

- Agentic Billing Super Advisor, reaching 115,000 customers with a 97.5% conversation success rate and a 30-point NPS uplift
- AI image recognition, processing more than 50,000 images monthly and preventing over 3,000 faults
- GenAI Voice Surveyor, delivering full market research automation and achieving 90% manpower saving

Pillar 3 | Operating responsibly continued

Responsible AI continued

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Case study:

Safety without barriers

Access to life-saving information should never depend on ability. ConnectHear, in partnership with Ufone, launched the world's first AI-powered early warning system delivered in sign language, ensuring Deaf communities receive critical alerts in real time. Funded by GSMA, the initiative reflects a deep commitment to disability inclusion and public safety.

Closing a dangerous information gap

During emergencies, alerts are typically shared through SMS, IVR, or radio and TV broadcasts. For Deaf individuals, these channels often fail to provide timely or accessible information, increasing vulnerability during disasters. The absence of inclusive warning systems meant that many were left unaware of imminent risks.

Delivering alerts in sign language, instantly

The solution integrated ConnectHear's AI-driven early warning platform with Ufone's WhatsApp bot, enabling real-time sign language video alerts to be delivered in under a minute. This marked a breakthrough in inclusive communication, replacing inaccessible formats with visual, language-appropriate alerts designed specifically for Deaf users. To overcome the lack of official data on Deaf populations, ConnectHear partnered with HANDS Pakistan to identify and onboard users through community outreach.

Creating impact where it matters most

Today, more than 1,000 Deaf individuals receive real-time disaster alerts in sign language, giving them the ability to take precautions and protect themselves and their families. The initiative strengthens community resilience and aligns closely with the company's CSR to focus on disability and inclusion. Piloted in Pakistani Sign Language, the system is scalable and can be replicated across all e& operating companies using regional sign languages. The project was launched nationally and showcased at GITEX Global, earning extensive national and international media coverage and positioning inclusive innovation as a core driver of safety and dignity.



Pillar 3 | Operating responsibly continued

13 Sustainable supply chain



Over the past year, we have taken meaningful steps to re-shape our supply chain into a more intelligent, responsible, and future-ready ecosystem. By embedding sustainability, digitalisation, and Agentic AI-enabled decision-making, we have moved from intent to action across our value chain. This progress reflects the commitment of our people, the strength of our partnerships, and our belief that responsible sourcing is not only the right thing to do, but a powerful driver of resilience, trust, and long-term value for e& and the communities we serve.”

Saeed Alzarooni
Group Chief Procurement Officer

Highlights

83.5%

ICV score in 2025

95%

of procurement spend is on local suppliers (in the UAE)

Conflict Minerals Statement developed

Supplier Code of Conduct updated

Bronze EcoVadis medal awarded

At e&, a sustainable supply chain is about taking responsibility for our impact beyond our own operations. It means working closely with partners and suppliers who share our commitment to ethical conduct, social responsibility, and environmental care. By embedding these principles into how we source, procure, and collaborate, we strengthen resilience across our value chain, manage risk more effectively, and ensure that growth is built on practices that are fair, transparent, and sustainable over the long term.



Reimagining procurement through AI

e& transformed procurement by deploying six AI agents, streamlining supplier onboarding, bid evaluation, and compliance. This initiative enhanced efficiency, governance, and sustainability, delivering measurable impact and industry recognition.

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Pillar 3 | Operating responsibly continued

Sustainable supply chain continued

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Our approach to sustainable supply chain

At e&, our supply chain is a strategic enabler of resilience, continuity, and long-term value creation. It supports every part of our operations, from sourcing advanced technology and telecommunications equipment to securing software solutions and professional services that keep our business running at scale.

We work with a diverse supplier base that spans local SMEs and global partners, and we see these relationships as long-term partnerships rather than transactional arrangements. By fostering collaboration, transparency, and shared accountability, we aim to build a supply chain that is reliable, responsible, and adaptable in a fast-evolving operating environment

Sustainability is embedded into how we manage our supply chain. We actively support the UAE's strategic objectives by prioritising local suppliers and local sourcing wherever possible, strengthening national capabilities while reducing risk and environmental impact. This has also contributed to broader economic and environmental outcomes, reinforcing e&'s position as a global leader in sustainable business practices and accelerating progress towards net-zero ambitions. This approach is guided by close cross-functional collaboration across Procurement, Legal and Compliance, Enterprise Risk Management, and Sustainability teams, ensuring that ethical, social, and environmental considerations are integrated into supplier selection, engagement, and oversight.

Performance against our commitments

Driving responsible sourcing transformation

In 2025, we advanced our Sustainable Supply Chain agenda through Project Life, a transformative initiative launched by e& Group Procurement to deliver our Responsible Sourcing Strategy and support the Group's sustainability vision for 2030.

Project Life is structured around five core workstreams: end-to-end process and category management upliftment, Scope 3 decarbonisation, accelerating EcoVadis adoption, implementing priority GenAI use cases, and enabling cultural transformation. Together, these workstreams are designed to embed sustainability more deeply into how we source, partner, and operate across the value chain.

Strengthening sustainability transparency and performance

We made meaningful progress in strengthening sustainability transparency across our supplier base. In May 2025, e& was awarded a Bronze EcoVadis score, placing us in the top 35% of organisations globally for sustainability performance. Building on this foundation, we are targeting a Silver or higher EcoVadis score by Q2 2026, which would position e& in the top organisations worldwide. Supplier participation also increased significantly, from 20 suppliers registered on EcoVadis in 2024 to 120 in 2025, with a clear target to exceed 200 suppliers by 2026, reinforcing our commitment to measurable and comparable ESG performance across the supply chain.

Embedding sustainability into procurement decisions

Sustainability became a more central pillar of our procurement approach in 2025. We now integrate sustainability criteria directly into vendor evaluation and selection processes, placing stronger emphasis on suppliers that demonstrate responsible practices. In line with national priorities, we prioritise vendors holding valid In-Country Value (ICV) certificates, supporting local manufacturing, strengthening domestic supply chains, and contributing to long-term economic resilience in the UAE.

AI-powered procurement

We introduced AI-powered procurement as part of our digital transformation strategy, establishing a Cognitive Procurement model that enhances precision, compliance, and strategic value. The AI Supplier Verification Engine automates vendor onboarding by validating data authenticity and compliance, eliminating manual delays and strengthening risk management. Future phases will see AI auditing sustainability questionnaires and ESG ratings to ensure all partners align with e&'s ethical standards.

Additionally, an AI Contracting Suite automates contract drafting and review, supported by a chat interface for instant access to historical contract data. This approach empowers teams to focus on strategic partnerships, driving efficiency and integrity.

Introducing sustainable and low-impact solutions

We continued to translate sustainability commitments into practical solutions. Through the introduction of Green



Through the introduction of Green SIMs, we addressed the growing challenge of electronic waste by using recyclable materials in SIM card bodies and packaging

SIMs, we addressed the growing challenge of electronic waste by using recyclable materials in SIM card bodies and packaging, while clearly communicating these efforts to customers to raise environmental awareness. We also implemented innovative technologies to reduce energy consumption across operations, including partial and full conversion to renewable energy at mobile sites, the use of free-cooling technologies, installation of supercapacitor storage systems at hybrid and solar locations, and optimisation of power usage in exchange and technical buildings.

Supporting local value and community impact

Our sustainable supply chain efforts delivered clear community benefits. Through the Make it in Emirates initiative, we increased sourcing of goods and services within the UAE wherever feasible, strengthening local manufacturing, job creation, and domestic supply chains. By prioritising suppliers with valid ICV certification, we achieved an ICV score of 83.5%, reinforcing positive outcomes across local investment, sustainability, and ESG performance.

Pillar 3 | Operating responsibly continued

Sustainable supply chain continued

ICV score



Empowering employees to lead sustainability

Our people played a central role in advancing sustainable procurement in 2025. Procurement employees across e& UAE actively proposed, led, and implemented sustainability initiatives, working closely with vendors and partners to ensure delivery and long-term success.

Their ownership, collaboration, and leadership helped embed sustainability into everyday

procurement decisions and ensured progress against our commitments.

Engaging suppliers and stakeholders effectively

We engaged suppliers and stakeholders through a wide range of structured channels, including SAP Ariba, annual supplier performance and evaluation surveys, biannual supplier satisfaction surveys, customer surveys, and town halls.

Measuring impact through clear metrics

We measured progress using robust sustainability and operational indicators, including decarbonisation figures expressed as carbon tonnage eliminated, renewable energy generated, the percentage of total energy consumption from renewables, emissions reductions across Scope 1,

2, and 3, total waste generated, non-hazardous waste recycled, and the number of facilities covered by ISO 14001 certification. These metrics allow us to track impact consistently and guide decision-making.

Managing supplier risk and compliance

We maintained strong oversight of supplier risk and compliance through third-party screening and continuous monitoring. Suppliers are screened through the Dow Jones risk platform, with automated alerts integrated into SAP Ariba to flag changes related to regulatory, reputational, AML, bribery and corruption, terror financing, and sanctions risks. Supply chain workers are also engaged through internal surveys that assess performance and compliance.

Our onboarding process includes comprehensive pre-qualification questionnaires covering financial, legal, and sustainability criteria, alongside Dow Jones screening and encouragement for suppliers to obtain EcoVadis ratings. We conduct qualitative supplier performance assessments based on internal user feedback and support supplier development through regular communications, targeted ESG training and direct engagement sessions led by our internal teams.

Bolstering our supplier code of conduct

Strong governance, accountability and transparency through policies are essential to aligning our supply chain with our shared sustainability goals. In 2025, we updated our Supplier Code of Ethical Conduct, complementing our e& Code of Conduct for employees.

Aligned with UNGPs and OECD guidelines, the updated Supplier Code now covers our Project Life commitments and addresses forced labour, social dialogue, and conflict minerals. This was strengthened by the development of e&'s Conflict Minerals Statement, integrating due diligence requirements into our vendor onboarding process and aligning with international standards and regulatory mandates.

These governance updates are critical to embedding ethical sourcing and supplier due diligence across our vendor network, reinforcing procurement integrity and advancing our sustainability objectives.

Our sustainable supply chain focus in 2026

Looking ahead, we see our sustainable supply chain agenda as a core enabler of e&'s long-term strategy and value creation. Our direction is anchored in the Group's four strategic pillars: doubling down on our core business, diversifying our portfolio, digitising and transforming operations, and driving sustainability across everything we do. Within this framework, procurement plays a critical role in translating ambition into measurable action across our value chain.

As we move into 2026 and progress towards 2030, our priorities are clear. We are strengthening how we gather, manage, and use sustainability data across suppliers to improve transparency, decision-making, and accountability. In parallel, we are working towards reducing Scope 3 carbon emissions by 25% and Scope 1 and 2 emissions by 43% by 2030, in line with our Net Zero value-chain commitment at Group level. These targets are shaping how we engage suppliers, evaluate sourcing decisions, and embed sustainability into everyday procurement practices.

Transitioning towards renewable energy and lower-carbon solutions supports cost efficiency over time while strengthening operational resilience and business continuity. Greater digitalisation across procurement processes enhances visibility, speed, and control, while stronger sustainability standards build trust with suppliers, regulators, and communities. By aligning closely with regulatory requirements and public expectations, we reinforce e&'s reputation as a responsible, forward-looking organisation.



Pillar 3 | Operating responsibly continued

Sustainable supply chain continued

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Case study 1:

Reimagining procurement through AI

As our supply chain grows in scale and complexity, we see a clear opportunity to transform procurement into a faster, more resilient, and more sustainable engine for the business. Our AI in Procurement initiative was designed to embed intelligence, governance, and sustainability directly into how we source, evaluate, and manage suppliers, while strengthening responsible decision-making across the value chain.

Confronting complexity and manual intensity

Procurement processes were increasingly data-heavy, time-consuming, and exposed to risk, particularly across contracting, supplier onboarding, bid evaluation, and purchase order validation. At the same time, we needed to ensure that sustainability, compliance, and financial controls were consistently applied, without slowing down operations or increasing manual workload.

Deploying intelligence across the source-to-pay lifecycle

We are implementing six specialised AI agents to address these challenges across the procurement lifecycle. These include a Contract and Compliance Assistant to automate drafting, clause validation, negotiation, and monitoring, a chat-based Procurement Assistant to unlock insights from historical data, and a Supplier Discovery and Onboarding Agent that identifies and onboards suitable suppliers within minutes.

We also deployed a Bidding Evaluator Agent to score and rank bids across price, quality, delivery, and sustainability criteria, an RFx Pack Generator that reduces RFx preparation time by up to 70%, and a Smart PO Validation Agent that strengthens financial controls and streamlines the PR-to-PO cycle.

Development followed an agile approach grounded in strong cross-functional collaboration. Teams spanning AI governance, IT security, sustainability, procurement, and vendor management worked closely from the outset to ensure that every solution was secure, compliant, scalable, and aligned with our sustainability and governance objectives from day one.

Delivering speed, governance, and sustainable impact

The impact has been tangible. Supplier onboarding times have been reduced from hours or days to minutes, decision-making has accelerated through faster access to insights, and procurement cycles are becoming more objective, compliant, and efficient. Sustainability is now embedded directly into supplier discovery and bid evaluation, supporting responsible sourcing at scale. These outcomes have strengthened operational efficiency, reduced risk, improved transparency, and enabled smarter, data-driven decisions. The initiative's success contributed to our Group Chief Procurement Officer being named CPO of the Year, reinforcing the value of AI-led, sustainable procurement transformation across e&.



Pillar 3 | Operating responsibly continued

Sustainable supply chain continued

1 2 3 4 5 6 7 8 9 10 11 12 13 14

Case study 2:

Partnering for a lower-carbon future

As part of our commitment to responsible and sustainable supply chains, we entered into a collaborative sustainability Memorandum of Understanding with a strategic partner at GITEX. The initiative was designed to accelerate Scope 3 decarbonisation, embed sustainability deeper into our value chain, and support UAE Vision 2030, in line with our Project Life 2030 sustainability strategy.

Aligning ambition across the value chain

Reducing Scope 3 emissions presents a complex challenge, particularly at product level, where data availability, consistency, and measurement methodologies can vary widely across suppliers and markets. Aligning internal stakeholders and external partners around shared priorities, timelines, and targets required careful coordination, as did identifying the right tools to support accurate emissions measurement in a rapidly evolving technology landscape.

Formalising collaboration through action

We addressed this challenge by formalising a strategic partnership with a major supplier selected for its strong EcoVadis rating, proven sustainability credentials, and significant spend relevance. Following early alignment sessions, we developed a joint roadmap covering product-level decarbonisation planning, renewable energy integration, and data-driven emissions tracking.

A cross-functional workstream spanning strategy, procurement, technology, and operating companies was established to oversee delivery, while a competitive tender process was launched to identify the most suitable Scope 3 management tools.

Building momentum and measurable progress

The initiative delivered clear outcomes. We established robust processes for collecting and analysing product-level emissions data, improving transparency and laying the foundation for more targeted decarbonisation efforts. The partnership strengthened access to best-in-class sustainability practices, fostered innovation, and created a structured roadmap with defined milestones and accountability. Cross-functional collaboration increased, stakeholder confidence was reinforced, and e&'s leadership in responsible environmental practices was strengthened. Designed to be scalable and replicable, the framework can now be extended across operating companies and future partnerships, supporting our transition towards a low-carbon, resilient supply chain.



Pillar 3 | Operating responsibly

14 Responsible commercialisation



This year reaffirmed a simple truth at the heart of our work: when we lead with integrity and earn the trust of our customers, everything else strengthens around it. We reshaped experiences, deepened transparency, and built momentum that reflects who we aspire to be as a brand. Our progress shows what becomes possible when every team takes ownership of doing right by the customer. This sets a powerful foundation for the next stage of our journey towards becoming the most trusted and loved digital experience in the UAE.”

Chris Lipman
Chief Customer Experience Officer

Highlights

25%

NPS YoY growth with 54% increase from 2023 baseline

10%

reduction in customer complaints from FY2024

Awarded EMEA's Most Customer-Centric B2C Organisation by Forrester

Responsible commercialisation is about earning and keeping the trust of the people we serve. For us, it means designing and delivering products in a way that strengthens loyalty, meets real customer needs, and upholds the standards our brand stands for.



Seeing the customer experience through a new lens

Beyond the Desk began as a simple question: what would change if senior leaders heard directly from customers, unfiltered and in real time. The initiative set out to close the distance between decision-makers and the people they serve, strengthening e&s commitment to responsible commercialisation by grounding leadership insight in authentic customer interactions.

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Pillar 3 | Operating responsibly continued

Responsible commercialisation continued

Our approach to responsible commercialisation

We ground every commercial decision in a simple principle: do right by the customer. This guides how we design services, communicate offers, and support people across every touchpoint. Our Chief Customer Experience Officer and dedicated CX teams lead this work, tailoring our approach to the needs of each market, customer segment, and regulatory environment across our Group. We focus on delivering high-quality products, using clear and transparent language, and ensuring that customers can engage with us easily and confidently.

Performance against our commitments

Elevating customer trust and commercial integrity

In 2025 e& UAE delivered one of its strongest customer experience performances to date, achieving record Net Promoter Scores, improvement by 25% YoY and 54% from the August 2023 baseline.

This marked the successful completion of a three-year CX transformation programme and confirmed that the fundamentals of customer experience had been reset across the organisation.

Advancing a proactive customer experience model

The year brought a clear step-change in how we approach responsible commercialisation. Guided by the principle of “Go for More”, we shifted towards pre-emptive care, addressing customer needs before they arise and embedding anticipatory service across channels. This approach began redefining expectation benchmarks, setting the stage for the next phase of our CX evolution.

Introducing smarter digital journeys

A wave of digital enhancements helped customers experience simpler, faster and more intuitive interactions. Common requests were streamlined

through the launch of self-care and agentless interactive voice response (IVR), enhanced user journeys, and the introduction of IVR Mart for the prepaid segment. Email support was decommissioned in line with global best practice, while new chat support for SMB customers and a redesigned WhatsApp experience improved response speed and reduced the need for dunning actions.

The rollout of AI Tamayouz for the entire Emirati segment enhanced recognition and loyalty among priority customers. These enhancements were reinforced by recognition programmes celebrating employees outside the CX function who contributed to the customer journey.

Embedding CX leadership inside the organisation

Internal engagement efforts played a major role in building a customer-obsessed culture. CX Month offered a full calendar of activities for all internal stakeholders, exploring emerging CX themes, while the Beyond the Desk programme immersed senior management directly in frontline environments.

The CX Safer App that enables employees to easily report service issues affecting their friends and family, further cemented CX into the organisation. Reported concerns are prioritised and resolved by the experts within defined KPIs, ensuring timely

support. In 2025, over 500 cases were submitted and promptly addressed, making the employee a Hero within their community and transforming hundreds of employees into CX ambassadors, further promoting service excellence.

CX Hour provided regular case discussions with leadership, and the Forrester recognition event at Al Kifaf celebrated being named 2025’s Most Customer Obsessed Enterprise in EMEA. Together, these programmes deepened understanding of customer needs across functions and strengthened ownership of CX outcomes.

Harnessing employee contributions and cross-functional collaboration

Employees across the Group played a crucial role in shaping CX outcomes. The Change Factory initiative translated root-cause analysis into policy, process and automation changes that strengthened customer journeys end-to-end. The CX Programme Forum, chaired by the CCXO, provided structured oversight of cross-functional CX projects, while the Value Recognition Office (VRO), chaired by the CTO, accelerated embedding CX into product and service design. Together, these collaborations ensured that improvements were systemic and sustained.

Improvement YoY of NPS

25%

54% improvement from baseline*

Reduction in call volumes YoY

10%

47% reduction from baseline*

Reduction in regulatory escalations YoY

16%

84% reduction from the baseline*

*The baseline for all three is August 2023

Number of customer complaints



Percentage of first call resolution



Pillar 3 | Operating responsibly continued

Responsible commercialisation continued

Deepening engagement with stakeholders

Stakeholder dialogue throughout 2025 was anchored in structured, recurring interactions. Monthly NPS deep-dive sessions shed light on segment-specific performance, while CX Hour and quarterly town halls strengthened two-way communication with teams. CX insights were also integrated into the Monthly Business Review with the Group CEO, ensuring leadership visibility and alignment. Representation in forums organised by other departments helped embed CX governance into broader decision-making.

Our responsible commercialisation focus in 2026

Looking ahead, our focus is on elevating responsible commercialisation by accelerating the shift towards digital-first service channels, strengthening CX governance, and embedding a culture where customer obsession shapes everyday decisions.

In 2026, we will advance the transformation of our customer experience into Future Mode with AI at its core, supported by a three-year strategy and roadmap designed to position e& as the UAE's most loved and trusted brand. While upcoming initiatives are predominantly AI-driven and will be revealed once customer validation is complete, our direction is clear: build deeper trust, enhance resilience, and continue to raise the standard for responsible and transparent commercial practices across the region.

Amplifying external perception and industry leadership

- Most Customer-Centric B2C Organisation by Forrester for FY2025
- AI Initiative of the Year
- Customer Service Initiative of the Year
- Best Contact Center
- Best Use of Customer Insights and Feedback
- CCXO named 50 most influential CX leaders



Case study 1:

Driving digital transformation: Yettel Bulgaria's 2025 breakthrough

In 2025, Yettel Bulgaria launched a major digital transformation initiative, targeting 100% digitally enabled customer journeys through the myYettel app. The core challenge was to ensure secure, genuine customer interactions while maintaining privacy and compliance with GDPR. To address this, Yettel introduced a tiered digital identity system – Yettel ID Plus and Yettel ID Lite – enabling robust authentication and seamless user experiences.

Strategic objectives and sustainability alignment

The initiative's primary objective was to transition to a fully digital business model, enhancing security and convenience while combating online fraud.

By eliminating physical store visits and paper-based processes, Yettel supported sustainability goals, reducing CO₂ emissions and promoting environmental responsibility.

Innovative implementation and customer-centric design

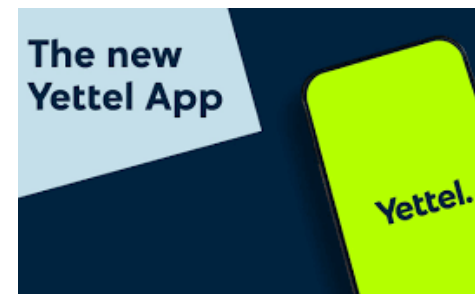
Yettel's teams mapped digital journeys based on risk, ensuring higher security for sensitive actions like device leasing. The "re-verify only as needed" approach minimised customer friction, triggering identity verification only when necessary. Customers could also opt for in-person verification, respecting user choice.

Measurable impact and market leadership

Since its June 2025 launch, the initiative has received positive customer feedback and enabled key digital journeys, benefiting users in remote areas and those with mobility challenges. Yettel has reinforced its position as a market innovator and a trusted leader in data protection.

Collaborative execution and quality assurance

This cross-functional project involved Commercial, Digital, Technology, Data Privacy, Fraud, and Information Security teams. External partners validated the solution, ensuring comprehensive quality assurance and a successful rollout.



Pillar 3 | Operating responsibly continued

Responsible commercialisation continued

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Case study 2:

Seeing the customer experience through a new lens

Beyond the Desk began as a simple question: what would change if senior leaders heard directly from customers, unfiltered and in real time? The initiative set out to close the distance between decision-makers and the people they serve, strengthening e&'s commitment to responsible commercialisation by grounding leadership insight in authentic customer interactions. By placing executives at the heart of real conversations, the programme reinforced a culture where empathy, accountability, and continuous improvement guide how products and services evolve.

Understanding the challenge

Despite strong CX progress, leadership teams often engage with customers through aggregated data rather than lived experiences. This can create blind spots, especially in moments where small frustrations accumulate into broader perception issues. The challenge lay in giving executives meaningful exposure to day-to-day customer realities, while maintaining the structure, privacy, and operational control of the Contact Centre environment. Coordinating participation across senior leadership, including the GCEO and CEO, required careful planning to ensure each interaction produced insight that could be translated into action.

Achieving meaningful impact

The initiative delivered tangible change. Leaders uncovered specific pain points that translated into clearer billing processes, faster technical resolutions, and more tailored service offerings. Insights were shared across departments, supported by Brand and Communications, Internal Communications, IT, Administration, and VVIP Protocol, ensuring organisation-wide alignment. It strengthened e&'s customer-centric culture by reinforcing that responsible commercialisation starts with listening, understanding, and acting.

Beyond the Desk also elevated the company's external profile, earning both the global Overall Winner and Regional Winner titles at the 2025 Customer Centricity Awards. Most importantly, it created a continuous improvement loop where real customer voices are influencing how e& designs, communicates, and delivers its services.

