



unzer

**Sustainability
Report
2026**



Table of contents

Foreword	3
Our Path to Sustainability, Social Responsibility and Strong Governance	4
Preparation of sustainability reporting at Unzer	5

General Requirements

ESRS 1 General Requirements	8
Foundations of the Preparation of the Sustainability Statement	9

General Disclosures

ESRS 2 General Disclosures	11
ESRS 2 BP-1 General basis for Preparation of Sustainability Statements	12
ESRS 2 BP-2 Disclosure in Relation to Specific Circumstances	13
ESRS 2 GOV-1 Role of the Administrative, Management, and Supervisory Bodies with Regard to Sustainability	14
ESRS 2 GOV-2 Inclusion of Sustainability-Related Performance in Incentive Systems	17
ESRS 2 GOV-3 Statement on Due Diligence	17
ESRS 2 GOV-4 Risk Management and Internal Controls for Sustainability Reporting	18
ESRS 2-SBM-1 Strategy, Business Model and Value Chain	21
ESRS 2 SBM-2 Interests and Perspectives of Stakeholders.....	30
ESRS 2 SBM-3 Material Impacts, Risks, and Opportunities and Their Interaction with Strategy and Business Model	32

ESRS 2 IRO-1 Description of the Procedure for Identifying and Assessing Material Impacts, Risks, and Opportunities	36
ESRS 2 IRO-2 Disclosure Requirements in the ESRS Covered by the Company's Sustainability Statement	48

Environmental Information

E1 Climate change	39
E1-1 Transition Plan for Climate Protection	40
E1-2 Identification of Climate-Related Risks and Scenario Analysis	42
E1-3 Resilience of Strategy and Business Model to Climate Risks	43
E1-4 Policies on Climate Protection and Climate Adaptation	44
E1-5 Measures and Resources Deployed in Relation to Climate Strategies	45
E1-6 Climate-Related Targets	48
E1-7 Energy Consumption and Energy Mix	53
E1-8 Gross GHG Emissions (Scope 1, 2, 3)	55
E1-9 Greenhouse Gas Removals and CO ₂ Credits	59
E1-10 Internal CO ₂ Pricing	59
E1-11 Expected Financial Impacts of Climate-Related Risks and Opportunities	60

Social Information

S1 Own workforce	61
S1-1 Policies Regarding Own Workforce	62
S1-2 Engagement of Own Workforce and Workers' Representatives, Existing Channels for Reporting Concerns and Remedial Measures	65

S1-3 Measures and Resources Relating to Own Workforce	67
S1-4 Targets in Relation to Own Workforce	71
S1-5 Characteristics of the Company's Workforce	74
S1-6 Characteristics of Non-Employed Staff within Own Workforce	75
S1-7 Collective Bargaining Coverage and Social Dialogue	75
S1-8 Diversity Indicators	76
S1-9 Appropriate Remuneration	77
S1-10 Social Security	77
S1-11 People with Disabilities	78
S1-12 Training and Development Indicators	79
S1-13 Health and Safety Indicators	81
S1-14 Indicators of Work-Life Balance	83
S1-15 Remuneration Indicators (Pay Gaps and Total Remuneration)	83
S1-16 Incidents of Discrimination and Other Human Rights Issues	84

Information on Corporate Governance

G1 Information on Corporate Governance	85
G1-1 Policies for Responsible Corporate Governance	86
G1-2 Measures for Responsible Corporate Governance	91
G1-3 Targets for Responsible Corporate Governance	92
G1-4 Corruption and Bribery Indicators	95
G1-5 Indicators on Political Influence, Including Lobbying Activities	96
G1-6 Payment Practice Indicators	96

Foreword

Unzer supports small and medium-sized enterprises in making their payment and business processes simple and efficient. Whether in online shops, on the go, or directly at the point of sale, Unzer offers an integrated ecosystem of payment processing, software, and hardware. In this way, merchants and service providers receive all solutions relating to payments from a single source: simple, reliable, and clear.

Sustainability, diversity, and responsible corporate governance are not just buzzwords for us. They are at the core of our actions and shape our daily work. With the establishment of our sustainability team in 2022, we laid the foundation to contribute to a sustainable future and to send a clear message: for us, sustainability is not an option, but an obligation towards society, future generations, and our planet.

This report is now our second sustainability report. It builds on the principles we previous-

ly established and shows how we are developing and deepening our strategy.

Our goal is to assume a pioneering role in sustainability within the payment industry. For us, this means implementing concrete measures to minimise the environmental impact of our business activities, to foster diversity and inclusion in our work environment, and to ensure the highest standards in compliance and governance.

It is not only our aim to meet legal requirements, but also to actively help shape a just and liveable future together with our customers, partners, and society as a whole.

With this in mind, we wish you an inspiring read. Let us shape the future together - a future based on sustainability, responsibility, and trust.

Dr. Max Steiger
Chief Compliance and Governance Officer



Our Path to Sustainability, Social Responsibility and Strong Governance

Sustainability, social responsibility, and good corporate governance—summed up as ESG (Environmental, Social, Governance)—are firmly embedded in our corporate strategy. In the face of global challenges such as climate change, geopolitical tensions, and social inequality, we consciously accept responsibility and align our actions accordingly. Our commitment extends across all three ESG dimensions:



Environmental

We are strongly committed to environmental protection: for all our sites, the electricity we directly procure is generated exclusively from renewable sources. In addition, to reduce our CO₂ emissions, we favour rail over domestic flights for business travel. Our procurement strategies are also aligned to our sustainability goals. We actively purchase sustainable products and promote the use of electric vehicles in our fleet. In doing so, we underline our commitment to environmentally friendly practices and reducing emissions.



Social

We create an inclusive, respectful, and safe working environment, where diversity and equal opportunities are lived values. Employees from 67 nations contribute to a diverse corporate culture. Our Code of Conduct and management principles encourage openness, feedback, and participation. We take a clear stance against discrimination and for tolerance.



Governance

We set high standards for compliance and corporate governance. A special audit in a German subsidiary prompted us to critically review and further improve our processes. In the course of this, we reviewed our business relationships and contracts and invested over 27 million euros in compliance processes and software tools. Our aim is to be a leader in governance matters and to set new industry standards continuously.



Looking Ahead

We are firmly convinced that companies have a key role to play in overcoming the challenges of our time. Accordingly, we will continue to expand and develop our commitment in all ESG areas.

Preparation of sustainability reporting at Unser

2022

- Establishment of a sustainability team and assessment of the status quo
- Carrying out an initial materiality analysis

2023

- Publication of our Code of Conduct
- Collaboration with a certified provider to measure CO₂ emissions
- First commuter survey (repeated annually)

2024

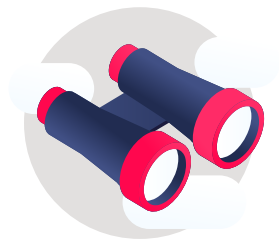
- Publication of ethical guidelines for merchants
- Publication of our sustainability brochure

2025

- Digitisation of mail to conserve resources
- Collaboration with a certified partner for hardware refurbishment
- Signing the Diversity Charters in all four countries where Unser operates
- Introduction of 360-degree feedback for leadership and 180-degree feedback for all staff

2026

- Training all employees in the handling of AI
- ISO certification for the Compliance Management System (ISO 37301) and Information Security Management System (ISO 27001)
- Introduction of career paths for employees with and without management responsibilities



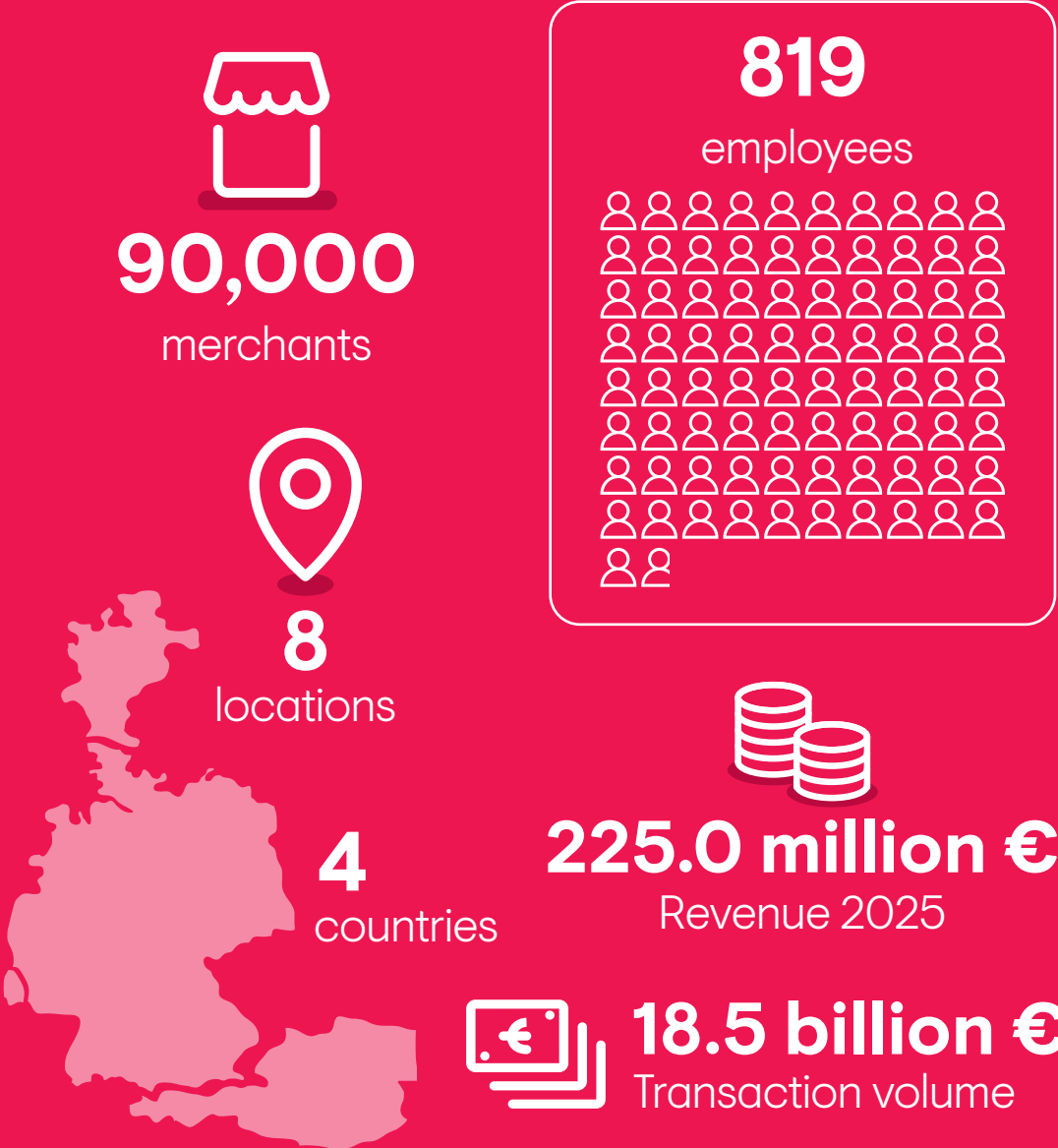
Vision

We strive to lead the payments industry in sustainable business practices and to create a better future for all stakeholders by means of environmental responsibility, diversity, inclusion, and ethical behaviour.



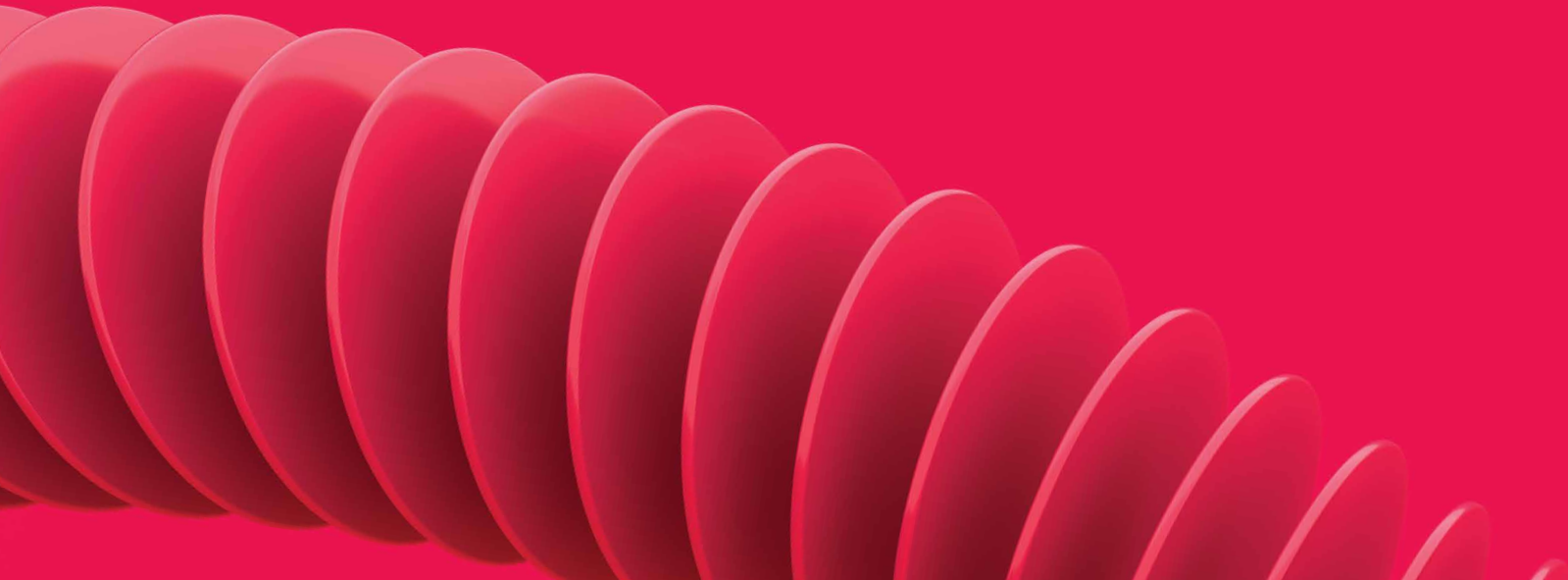
Mission

We conduct our business in a way that is compatible with the protection of the environment, the promotion of diversity, inclusion, and equality, and with adherence to the highest standards of compliance, business ethics, and integrity.



“For us, sustainability is not an abstract concept. It directly determines how we act today and what kind of future we can create tomorrow. Our ambition is to combine economic success with responsibility for the environment and society.”

Robert Bueninck, Chief Executive Officer



ESRS 1

General Requirements

This chapter sets out the methodological foundations and general principles guiding the preparation of our sustainability statement. It explains how we identify, assess, and transparently present material sustainability information. The detailed disclosures on specific sustainability topics are provided in the following chapters.



Foundations of the Preparation of the Sustainability Statement

With this report, we align ourselves with the requirements of the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS), and we report transparently on our activities in the areas of environment, social matters, and governance. We show the progress we have made, the challenges we face, and the objectives we pursue to act sustainably and responsibly. The sustainability statement is addressed to all relevant stakeholders of Unzer.

In February 2025, the European Commission initiated a simplification of the ESRS with the Omnibus Package. On 3 July 2026, the revised ESRS were adopted as a delegated act; they are still under review, have not yet entered into force, and will be mandatory from the 2027 financial year onwards (earlier application is permitted). It is still unclear whether and from when Unzer itself will be required to report. We are

already voluntarily aligning this sustainability statement with the revised ESRS.

Although it has not yet been finally determined whether, and to what extent, Unzer will in the future be legally obliged to provide sustainability reporting, we have consciously decided in favour of comprehensive voluntary reporting. In this way, we wish to make our contribution to a sustainable future visible – regardless of legal obligations.

We do not apply the disclosure requirements of the EU Taxonomy Regulation in this sustainability statement. At the time of reporting, the relevant reporting requirements are expected to only apply to large companies above certain size thresholds. Unzer falls below these thresholds and, therefore, does not prepare taxonomy disclosures. Should the regulatory framework change in the future and a reporting obligation arise for Unzer, we will add the relevant disclosures.

Structure of the Sustainability Statement and Cross-References

The report is divided into five sections:

1. General Requirements
2. General Disclosures
3. Environmental Information
4. Social Information
5. Governance Information

The individual ESRS requirements are assigned to the corresponding chapters. To improve readability and avoid repetition, we use cross-references within the report.

Scope of Consolidation and Reporting Period

The sustainability statement relates to the Unzer Group and covers the 2025 financial year (1 January to 31 December 2025). The reporting boundary of the sustainability statement therefore fundamentally corresponds to the reporting boundary of the financial reporting.

We have prepared the sustainability statement on a consolidated basis for the entire Unzer Group. The scope of consolidation corresponds to that of the annual financial statements. No subsidiaries were excluded from the reporting. Unless explicitly stated otherwise, all data refer to the entire corporate group.

Double Materiality as the Basis for Reporting

The sustainability report is based on a double materiality analysis, which considers both the impacts of Unzer's business activities on the environment and society (Impact Materiality) and the financial risks and opportunities for the company (Financial Materiality). A sustainability topic is deemed material if it is classified as material from either the perspective of impact materiality or financial materiality.

In addition to the materiality analysis, we have evaluated opportunities and risks qualitatively using descriptive assumptions for various possible developments, drawing on different data sources. For this purpose, we developed qualitative, descriptive considerations of possible future developments, with a special focus on identifying external drivers and uncertainties. These considerations take into account climatic, political, and legal requirements, market dynamics, technological developments, and reputation aspects.

As these are based on hypothetical assumptions, the results should be regarded as hypothetical and will be adapted if assumptions change.

The results of the double materiality analysis form the basis for selecting the material sustainability topics presented in the following chapters.

Consideration of the Value Chain

Our sustainability reporting considers both our own business activities and, wherever possible, the upstream and downstream stages of the value chain.

As a service provider, our business operations primarily depend on our employees, our technical infrastructure, and the office spaces we use. These premises are rented, making our landlords part of the upstream value chain. Their data are included in our carbon footprint.

We work with a wide range of partners, including banks, payment service providers, card organisations, and other financial sector companies. Fur-

thermore, we procure hardware such as payment terminals and point-of-sale systems from specialised suppliers.

However, the availability of information and data regarding upstream and downstream areas is sometimes limited. Where this is the case, we indicate it transparently. We are continuously working to improve the availability and depth of data.

Methodological Principles of Reporting

Unzer pursues a policy of transparency. Accordingly, in this sustainability statement we have deliberately chosen not to exclude certain information—such as intellectual property, know-how or innovation results—from disclosure.

Sustainability information is presented in such a way that it offers a fair, balanced, and comprehensible overview of the material impacts, risks and opportunities. In doing so, we ensure the relevance, traceability, comparability, and consistency of the information given.

Estimates, Assumptions and Data Uncertainties

In certain areas, the complete fulfilment of some disclosure obligations is currently associated with a disproportionate level of effort or is restricted by limited data availability. In these cases, we disclose how we have proceeded and which assumptions we have used.

Along the upstream and downstream value chain, we rely on model-based estimates. The CO₂ emissions of the Unzer Group are determined in cooperation with a certified provider. Recognised standards such as the Greenhouse Gas Protocol and scientifically validated data sources are used as a basis.

Internal Quality Assurance

As our report is prepared on a voluntary basis, it has not been audited by an external auditor. However, all content is subject to a structured internal review process, including the four-eyes principle and defined control mechanisms. In this way, we ensure that our disclosures are consistent, traceable, and robust.

ESRS 2

General Disclosures

This chapter contains the general information regarding Unzer's sustainability strategy, governance, and core management processes. It outlines how sustainability is integrated into our corporate strategy, business model, and value chain, as well as the role of the administrative, management, and supervisory bodies in steering sustainability-related matters.

Furthermore, this section explains how we identify and assess material impacts, risks, and opportunities, and how these are linked to our strategy and business model. ESRS 2 thus serves as the connecting foundation between the methodological requirements of ESRS 1 and the topic-specific disclosures in the Environmental, Social, and Governance chapters.



BP-1

Basis for Preparation of the Sustainability Statement

The sustainability statement was prepared on a consolidated basis for the entire Unser Group. The scope of consolidation corresponds to that of the annual financial statements. There are no deviations between the financial and sustainability reporting boundaries. Further details regarding the scope of consolidation and reporting period can be found in Chapter ESRS 1 > General Requirements.

The sustainability statement is based on the revised ESRS, which were adopted by the European Commission as a delegated act on 3 July 2026 and had not yet entered into force at the time of reporting. Methodological bases, assumptions, estimates, and information concerning internal quality assurance are described in Chapter ESRS 1 > General Requirements.

The sustainability reporting covers our own business activities as well as – insofar as possible

– the upstream and downstream stages of the value chain. Limitations arising from restricted data availability are explained in Chapter ESRS 1 > General Requirements.

Unzer has not omitted any information for reasons of protecting intellectual property or know-how. The sustainability statement was prepared on a voluntary basis and has not been externally audited.

Development of the Target System and Base Year 2024

In 2023, Unzer defined group-wide ESG targets and concrete measures for the first time, and has been reporting on their progress since 2024. At the beginning of 2026, we fundamentally revised the target system: the targets are now defined uniformly across the group and are consistently supported by quantitatively measurable indicators.

The base year is 2024 – the first year for which reliable values are available for these indicators. From the 2026 reporting year onwards, we will measure progress prospectively against the established targets. For certain governance indicators, there is no data available for 2024; in those cases, 2025 serves as the base year and is marked as “not collected” in the target tables in ESRS G1-3.

The first group-wide balance of greenhouse gas emissions is available for 2024; this provides the comparative basis for the figures disclosed in ESRS E1-8.

Measures to achieve the targets are no longer presented collectively but are now directly assigned to the individual targets and updated annually. The overarching sustainability targets are described in ESRS 2 > SBM-1; the topic-specific, operational targets and indicators are presented in the specialist chapters ESRS E1-6, ESRS S1-4, and ESRS G1-3.

BP-2

Disclosures in Relation to Specific Circumstances

In the context of our initial application of the ESRS, we are making use of permissible transitional and relief provisions pursuant to ESRS 1, particularly in areas with limited data availability along the value chain. The topics affected have been assessed through our double materiality analysis and, where material, have been included in the sustainability statement.

Compared to 2024, for the 2025 reporting year's sustainability report we are applying the revised ESRS adopted by the European Commission on 3 July 2026 as a framework for orientation. This

results in certain structural and specific content adjustments compared to the previous reporting period, particularly regarding structure, headings, and the allocation of individual disclosures to ESRS requirements.

These adjustments are made in accordance with the revised ESRS and serve to provide a clearer and more consistent presentation. They do not affect any fundamental methodological assumptions or calculation bases. The base year and target measurement system are explained in ESRS 2 > BP-1.

”At Unzer, we tackle risks proactively and systematically. Our three-lines-of-defence model helps us identify possible risks at an early stage and manage them responsibly. We take a decisive stand against financial crime and ensure that our actions are always fair and in compliance with the law.”

Jacob von Ingelheim, Chief Risk and Transformation Officer

GOV-1

Role of the Administrative, Management, and Supervisory Bodies with Regard to Sustainability

The Unzer Group aligns its corporate strategy to systematically identify and assess risks and opportunities in the areas of environment, social, and governance. Clearly defined roles, committees, and processes ensure that ESG aspects are considered at both strategic and operational levels. Sustainability is regarded as a cross-sectional issue and is firmly anchored across all business areas. While the management holds overall responsibility for implementing the sustainability strategy, practical responsibility lies within the respective specialist departments. These departments integrate sustainability aspects directly into their daily work processes to achieve the objectives effectively.

Composition and Diversity of the Management and Supervisory Bodies

Unite TopCo GmbH is the ultimate parent company in Germany and directly or indirectly holds 100% of all subsidiaries in the Unzer Group. The bodies of Unite TopCo GmbH are

the Advisory Board and the Management Board, each with clearly defined roles and responsibilities. Employees' representatives are not present in either body.

The Advisory Board consists entirely of independent members and primarily has an advisory function. As of 31 December 2025, it is composed of three members:

- Jon Wrennall (Chairman of the Advisory Board)
- Raffael Johnen
- Jürg Weber

As at the balance sheet date, 31 December 2025, the Management Board comprises the following members:

- Robert Bueninck – Chief Executive Officer (CEO)
- Pascal Beij – Chief Commercial Officer (CCO)
- Jacob von Ingelheim – Chief Risk and Transformation Officer (CRTO)
- Dr. Max Steiger – Chief Compliance and Governance Officer (CCGO)
- Dr. Götz Möller – Chief Financial Officer (CFO)

Number of persons



Management Board: 5



Advisory Board: 3

Gender diversity



Men:
Management Board: 100 %
Advisory Board: 100 %

Gender diversity of Management and Supervisory Bodies

As of 31 December 2025, the Management Board consisted of five men and the Advisory Board of three men. No further diversity characteristics beyond gender are collected or reported.

Women:
Management Board: 0 %
Advisory Board: 0 %

Ensuring and Developing Sustainability-Related Competences Within the Bodies

The members of the Management Board possess the necessary skills and experience to manage the Unzer Group in a professional and proper manner. Likewise, the Advisory Board members are qualified to fulfil their oversight responsibilities conscientiously. Relevant areas of expertise include, among others, payment services in Germany, Luxembourg, Austria, and Denmark, strategy development and implementation, IT and digitalisation, risk management, and accounting.

Both the Management Board and the Advisory Board possess the expertise required to competently address strategic and risk-related sustainability matters. All members have many years of experience and regularly address ESG topics within the committees. Any skill gaps are identified in the

course of committee work and addressed by drawing on internal specialist functions—especially from the risk, compliance, and sustainability departments—or external experts. There is currently no formalised annual review of competences.

Responsibilities of the Bodies Concerning Material Impacts, Risks, and Opportunities

As a payment service provider, the Unzer Group has set itself the mandate to offer innovative and secure payment solutions that meet both the needs of its customers and regulatory and societal expectations. Identifying and addressing risks and opportunities is an integral part of the corporate strategy. Sustainability and ESG topics are firmly embedded in the mandates of both the Management Board and the Advisory Board.

The Management Board independently manages Unzer TopCo GmbH and is responsible for the operational implementation of the corporate strategy. Its responsibilities include the regular review of impacts, risks and opportunities, as well as the integration of sustainability aspects into day-to-day business and product development.

The Advisory Board advises the members of the Management Board and monitors compliance with the corporate strategy, particularly with regard to ESG risks and opportunities. The members of the Advisory Board are also involved in the Risk Committee, which also addresses ESG-relevant matters.

Within the Management Board, the Chief Risk and Transformation Officer is responsible for ESG risk management, while the Chief Compliance and Governance Officer is responsible for adherence

to ESG standards and governance requirements. Both report regularly to the Advisory Board. In regulated subsidiaries, the local management ensures alignment of the risk strategy with the Group and reports deviations to the Group Management Board.

A cross-functional sustainability team is in place to coordinate and further develop sustainability activities. This team reports to the Chief Compliance and Governance Officer and acts on behalf of the Management Board. It meets regularly every two weeks.

Role of the Bodies in Setting and Monitoring Sustainability Targets

The Management Board and Advisory Board are continually informed about sustainability matters in writing and during meetings. The Advisory

Board meets quarterly, addressing key ESG topics. In the event of particularly significant risks, ad hoc information is provided.

Both the Management Board and the Advisory Board are informed at least once a year regarding the fulfilment of due diligence obligations, as well as the results and effectiveness of the defined strategies, measures, key indicators, and objectives.

On this basis, the Management Board and Advisory Board regularly monitor progress regarding the group's overarching sustainability objectives, in particular the reduction of direct emissions, the further development of working conditions, and the strengthening of governance and compliance structures (see ESRS 2 > SBM-1). Where necessary, priorities and measures are adjusted accordingly.

Consideration of Key Sustainability Aspects in Strategy, Major Decisions, and Risk Management

While the Management Board holds overall responsibility for the implementation of the sustainability strategy, practical responsibility lies within the respective specialist departments.

Binding "Rules of Procedure" apply to both the Advisory Board and the Management Board, setting out how sustainability topics are addressed, discussed, and monitored. Reporting obligations run from the individual departments to the Management Board.

The Management Board is responsible for the management of risks and opportunities, determines the risk appetite, and ensures alignment with business objectives.

In significant strategic decisions, such as prioritising investments in IT infrastructure, selecting suppliers, or further developing the product portfolio, both the Management Board and the Advisory Board consider potential conflicts between economic, ecological, and social objectives.

The group-wide risk management system records regulatory, reputational, and sustainability risks as an integral part of risk management. Climate and environmental risks are escalated to the Management Board, Advisory Board, and Risk Committee as necessary. The Management Board is responsible for the risk strategy, which is approved and monitored by the Advisory Board.

The results of the conducted materiality and risk analyses are presented in ESRS 2 > IRO-1 and SBM-3.

GOV-2

Inclusion of Sustainability-Related Performance in Incentive Systems

Unzer currently partially includes sustainability-related performance in its incentive systems.

The remuneration of the managing directors consists of an individually negotiated and contractually agreed annual fixed salary, as well as a variable component. The level of

the variable remuneration is determined by the Advisory Board based on a target agreement system. Sustainability-related parameters may play a role in this context.

Members of the Advisory Board receive only a fixed fee, the amount of which is determined by the owners.

GOV-3

Statement on Due Diligence

The table below indicates where information about our due diligence processes can be found. In these sections, we describe how we implement and apply the key elements and steps of this process.

Key Element of Due Diligence	Paragraphs in the Sustainability Statement	
a) Integration into governance, strategy, and business model	ESRS 2 GOV-1 ESRS G1-1	ESRS 2 SBM-3
b) Involvement of affected stakeholders in all key steps of due diligence	ESRS 2 GOV-2 ESRS 2 IRO-1	ESRS 2 SBM-2 ESRS S1-2
c) Identification and assessment of negative impacts	ESRS 2 IRO-1	ESRS 2 SBM-3
d) Measures to address these negative impacts	ESRS E1-5 ESRS G1-2	ESRS S1-3
e) Monitoring effectiveness and communication	ESRS E1-6 ESRS G1-3	ESRS S1-4

GOV-4

Risk Management and Internal Controls for Sustainability Reporting

Basis of Risk Management and Internal Control in Sustainability Reporting

Risk management within the Unser Group is primarily focused on the identification and management of governance risks. We strongly combat all forms of financial crime, including money laundering and the financing of terrorism. We regard it as a matter of course that all our actions are in line with applicable laws, regulations, internal policies, and our core values.

In operational risk management, which is primarily oriented towards governance and financial crime risks, environmental and climate risks have hitherto played a secondary role. Nevertheless, we have classified certain transitional climate risks as material within the framework of our double materiality analysis; however, their financial effects cannot currently be reliably quantified. Sustainability risks from the environmental and social areas are systematically incorporated into our risk management at selected points. Here, we apply the principle of

proportionality and tailor the scope and depth of our control measures to our business model, risk profile, and regulatory environment. In this way, we ensure that relevant risks are managed in a targeted and appropriate manner.

Implementation of the Risk Strategy: The Three Lines of Defence Model

Unser manages risks according to the Three Lines of Defence model in order to ensure a balanced risk appetite and to protect the company from reputational damage, business interruption, and loss of value.

The first line of defence consists of Sales and Operational Risk Management. They manage risks in accordance with the established risk appetite, continuously monitor the risk situation, identify new categories, and conduct fraud and transaction controls. Credit risks from merchants are assessed and portfolios are actively managed. Risks that are not acceptable are mitigated

or – if unavoidable – documented and communicated transparently. An onboarding process with clear exclusion criteria, anchored in our Code of Ethics, ensures transparent decisions.

The second line of defence comprises all independent functions that advise and monitor the operational business, in particular Compliance, Risk Control, and Information Security. This line defines the principles and framework for risk management, ensures compliance with legal, regulatory, and internal standards, and establishes clear reporting structures. Risk Control monitors the implementation of the risk management framework, continuously improves its methods, analyses their effectiveness, and reports breaches of risk limits to the Management Board. The Compliance function supports compliance with legal and ethical requirements, while the Information Security department protects data integrity and prevents risks such as data loss, cyber-attacks, or unauthorised access.

The third line of defence relates to Internal Audit as an independent control instance. It regularly checks whether the first two lines of defence are complying with established guidelines, procedures, and controls, and it assesses the effectiveness of risk management and governance structures. Internal Audit makes recommendations for improvement and ensures that identified weaknesses or errors are remedied promptly and properly. The results of their audits are reported to the Management Board, Advisory Board, and, where appropriate, supervisory authorities, to support effective corporate governance and the achievement of company objectives.

Methodology of Risk Analysis

Our risk strategy defines how we identify, assess, manage, and control risks. It is closely linked to the business strategy and is reviewed and further developed on a regular basis.

Risk appetite is determined by the Management Board and takes into account factors such as risk capacity, stress scenarios, as well as capital and liquidity requirements.

We follow the Three Lines of Defence model in order to systematically identify and assess risks. Early warning mechanisms, such as product launches, onboarding processes, ongoing assessments, and annual reviews, ensure comprehensive detection. Regular risk and control self-assessments further supplement this process.

Identified Main Risks and Mitigation Strategies

As a payment service provider, Unzer is exposed to various financial, operational, and regulatory risks. A detailed presentation of the main types of risk, their assessment, and the associated mitigation measures can be found in the opportunities and risk report of the annual financial statements.

ESG-related risks such as regulatory, reputational, and governance risks are an integral part of the group-wide risk management system.

Risks in Sustainability Reporting

In the context of our sustainability reporting, we have identified two key risks:

On the one hand, there is the risk of incompleteness, i.e., the danger that relevant sustainability topics are not fully captured and reported. To address this, we use a structured materiality analysis to ensure that all relevant topics are identified and included in the report.

On the other hand, there is the risk of inaccurate data, which could impact the accuracy and reliability of the reported information. To mitigate this risk, we rely on careful verification processes and the four-eyes principle.

Reporting to Governing Bodies

We report regularly both to the Management Board of the Unzer Group as well as to the managing directors of our regulated subsidiaries. Different formats and time intervals are used—each tailored to the specific decision-making and monitoring responsibilities of the committees.

Risk Management Cycle

Identification:

All material risks must be identified systematically, regularly and on an event-driven basis. Unidentified risks remain residual risks and must be addressed through appropriate governance, control and monitoring mechanisms.

Assessment:

Probability of occurrence and impact are assessed in order to distinguish acceptable risks from those requiring action.

Management:

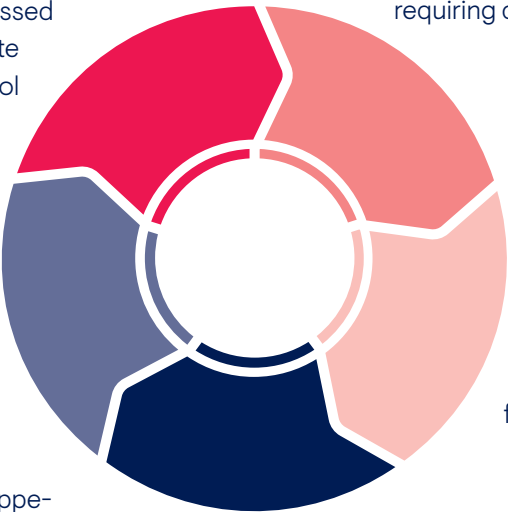
For risks requiring action, appropriate measures to avoid, reduce, transfer or consciously accept them are defined, implemented and followed up.

Reporting and Escalation:

Material risks are regularly reported to the responsible decision-makers. If defined thresholds or the risk appetite are exceeded, the matter is escalated immediately to the relevant bodies.

Monitoring:

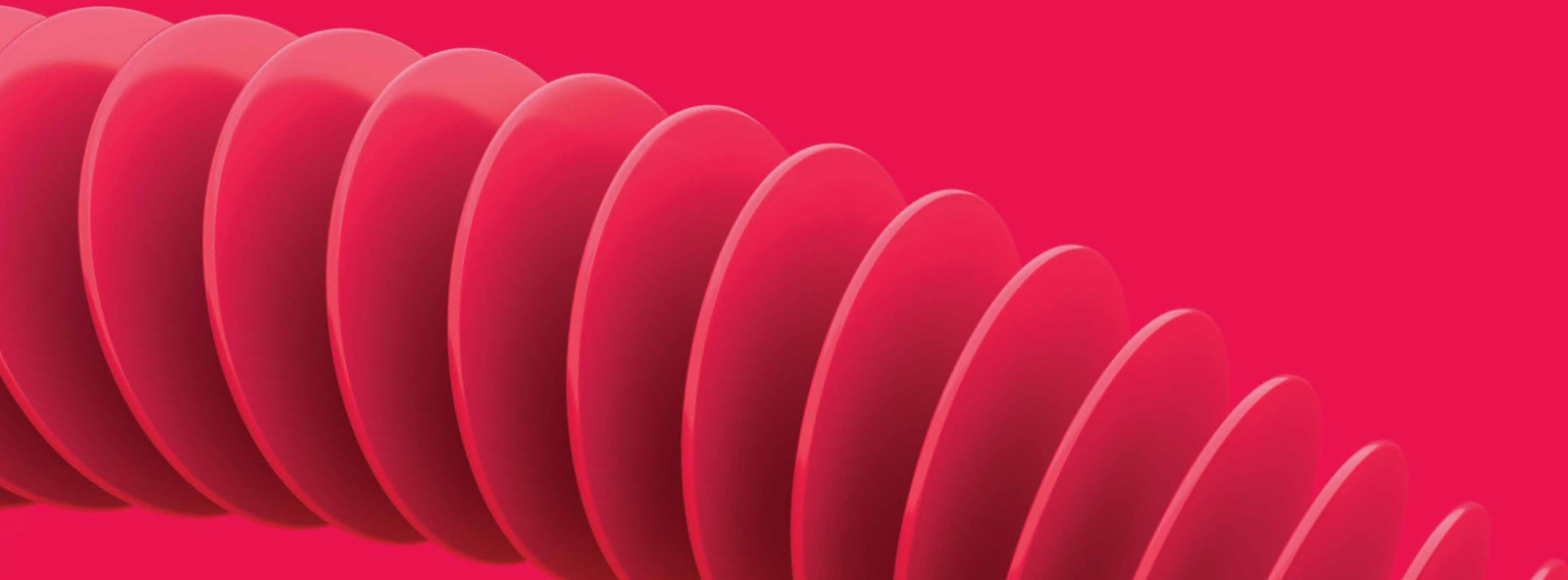
The risk situation and the effectiveness of the measures are continuously monitored using defined indicators, limits and early-warning indicators.



All assessments and measures are documented and forwarded in accordance with internal processes.

“For us, sustainability is not a project with an end date. It is a journey on which we continuously learn and strive to improve. Our second sustainability report openly shows where we stand and where there is still work to be done.”

Alexander Nuzinger, Manager Corporate Development



SBM-1

Strategy, Business Model and Value Chain

Corporate Strategy and Business Model

The Unzer Group offers payment and software solutions for merchants and organisations throughout Europe from a single source. In addition, we support our merchants in the digitalisation of their businesses. We provide our merchants with comprehensive solutions for all channels through which they wish to sell their goods—whether online or offline, via mobile, e-mail or telephone, or through QR codes.

This holistic approach helps our customers to digitalise their business models and achieve faster growth. By digitalising, they can increasingly focus on improving their business processes.

Combining all channels into a single platform results in what is known as connected commerce. We also refer to this as a unified commerce experience.

What is special here is that the systems communicate and exchange data in real time. Our proprietary software thus allows merchants to view their sales and payment activities via a central dashboard—regardless of whether they are selling online, via mobile, or offline. It is a holistic approach that integrates sales channels, processes, and data.

Over the years, large international retailers have invested heavily to establish an integrated experience between online and offline commerce. However, the budgets available to our small and medium-sized retail customers do not allow for such investments. Our goal is to enable small and medium-sized retailers as well to offer their customers seamless and integrated experiences. To this end, we support them with hardware and software for digitalisation and help them remain competitive in a dynamic and changing market.

There is only a limited direct link to environmental and climate aspects arising from our business model as a service provider mainly conducting office-based activities. Apart from leased office space, the use of cloud data centres, and company travel, we produce comparatively low direct CO₂ emissions. These are presented in section E1. The sustainability issues that are material to us are therefore, above all, employee retention and development as well as responsible corporate governance.

Classification according to Relevant ESRS Sectors

The Unzer Group operates primarily in the financial and payment services sector, as well as in the software and IT services sector. There are no products or services that are prohibited in any individual market.

Breakdown of Total Revenue by Relevant ESRS Sectors

We disclose the total revenue for the 2025 reporting year in our annual financial statements. However, a detailed breakdown of revenue by ESRS sectors is not provided. We do not generate any revenue from activities related to fossil fuels, chemicals manufacturing, production of controversial weapons, or the cultivation or processing of tobacco.

The key product and service groups, as well as markets and customer groups described in this chapter, form an essential part of our business and are also associated with significant sustainability impacts, risks, and opportunities.

Markets & Customers of Unzer

Unzer’s products and services are primarily aimed at small and medium-sized enterprises in Germany, Austria, Luxembourg, and Denmark, as well as neighbouring European markets. We currently support over 90,000 merchants. Within this customer base, our focus is on gastronomy, retail, and services in the beauty and cosmetics sectors.



Focus: Germany, Austria, Luxembourg, Denmark, and neighbouring European markets



90,000
merchants

Over 90,000 merchants, primarily from the catering, retail, and beauty & cosmetics sectors



No revenue from activities in the fossil fuel, chemicals, controversial weapons, or tobacco sectors.

Our ecosystem covers the entire payment process and helps our merchants digitize their business.

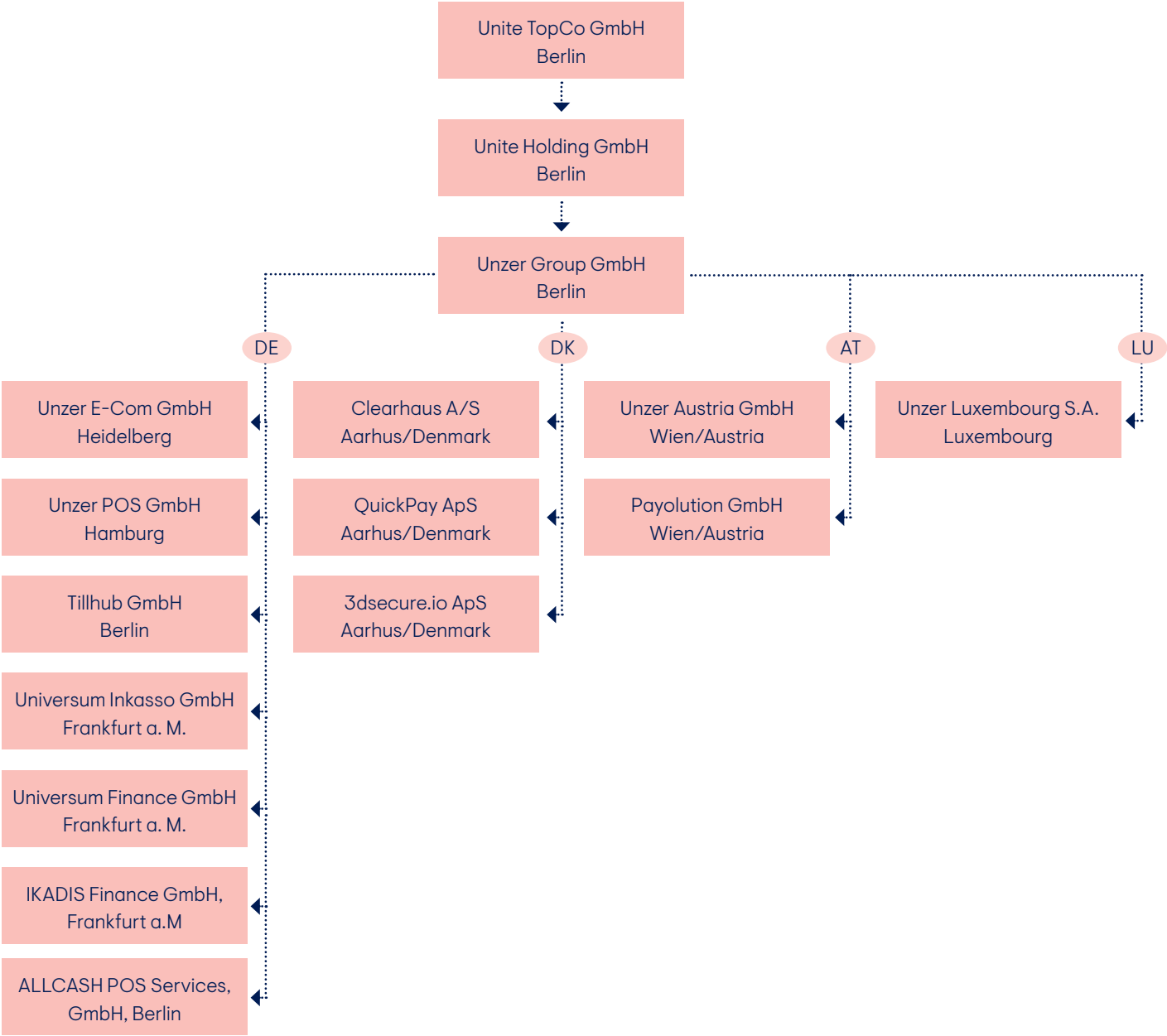


Business Structure and Business Units

Unite TopCo GmbH is the ultimate parent company (Germany) and, via Unite Holding GmbH, holds 100% of the following entities:

- Unzer Group GmbH, Berlin
- Unzer E-Com GmbH, Heidelberg
- Unzer Luxembourg S.A., Munsbach/Luxembourg
- Unzer POS GmbH, Hamburg
- Unzer Austria GmbH, Vienna/Austria
- IKADIS Finance GmbH, Frankfurt a.M. (until 28 July 2025
Universum Business GmbH, Frankfurt a.M.)
- Universum Inkasso GmbH, Frankfurt a.M.
- Universum Finance GmbH, Frankfurt a.M.
- Payolution GmbH, Vienna/Austria
- QuickPay ApS, Aarhus/Denmark
- Clearhaus A/S, Aarhus/Denmark
- 3dsecure.io ApS, Aarhus/Denmark
- Tillhub GmbH, Berlin
- ALLCASH POS Services GmbH, Berlin

Since 2025, operational business has been divided into three business areas for management purposes: E-Commerce, Debt Collection, and Unified Commerce.



Our Value Chain

Unzer's core value creation lies in providing payment and software solutions, as well as comprehensive support for merchants in the digitalisation of their business models. Geographically, the focus is on Germany, Austria, Luxembourg, and Denmark, as well as neighbouring markets. Our target customers are especially small and medium-sized enterprises (SMEs), to whom we offer affordable and digital technologies to drive their digitalisation and reduce their environmental impact.

Within the value chain, Unzer acts as a technology- and platform-based payments and software provider positioned between financial institutions and technology/infrastructure partners (upstream) and merchants and their end customers (downstream).

Unlike manufacturing companies, our value creation is not based on raw materials or physical supply chains, but on digital services, technology, and expertise.

Upstream Value Creation

To provide our payment and software solutions, we work closely with various technology and fi-

nancial service providers. We offer our products and services both directly and via partner networks, cooperating with different sales partners in e-commerce as well as numerous trade associations. We also work with other service providers, for example, in the fields of leasing, energy supply, cleaning, security, and IT services such as cloud services.

Our upstream value chain includes:

- Energy supply for data centres used by Unzer
- Cloud and data centre services for providing our digital infrastructure
- Banking and financial services (including acquiring banks, credit institutions, payment processors)
- Technology and hardware supplies (POS devices, terminals, IT hardware)
- External service providers in the areas of leasing, cleaning, security, and IT services

Risks at this stage are primarily related to energy-dependent cost increases, regulatory changes (e.g., financial market regulation), and cyber and data security requirements.

For this reason, we implement high standards in our business relationships, and in addition to a general code of conduct for our employees, we have established a specific code of conduct for our suppliers and business partners. This ensures that our partners actively support ethical and sustainable business practices and uphold our corporate values, especially regarding human rights, fair working conditions, environmental and climate protection, as well as integrity and compliance.

Core Operations

Our value is created through:

- Development and operation of payment and commerce software
- Provision of POS systems and digital interfaces
- Payment processing, including Buy Now, Pay Later (BNPL) and acquiring
- Customer support and consulting in the implementation of digital solutions

The value creation process begins with an analysis of customer needs and ends with tailored soluti-

ons that link digital and analogue channels. We focus on innovation, reliability, and easy integration.

A decisive factor for success is our workforce. We continuously invest in their technical and regulatory skills, as well as in working conditions that support their well-being.

This includes, among other initiatives, our Employee Assistance Programme, which provides all employees and HR personnel with confidential, professional support in work-related challenges, and measures for financial security, such as individual advice and support within the framework of company pension schemes.

Furthermore, we provide high-quality catering options at various sites in cooperation with selected partners and supplement these with further services, such as sustainable mobility solutions. Our values and leadership principles place the good of the company and our merchants above particular interests. We promote responsibility, empowerment, and integrity, act as a team, and foster an environment where individual strengths

are purposefully developed (see ESRS S1 > Own Workforce).

Our innovative strength is based on modern technologies and a powerful IT infrastructure. We rely on digital solutions that are available around the clock, continuously improve our platforms and systems, and work with leading technology partners to deliver secure, efficient, and scalable financial and payment solutions. The highest security standards and the requirements of digital transformation are at the centre of our efforts.

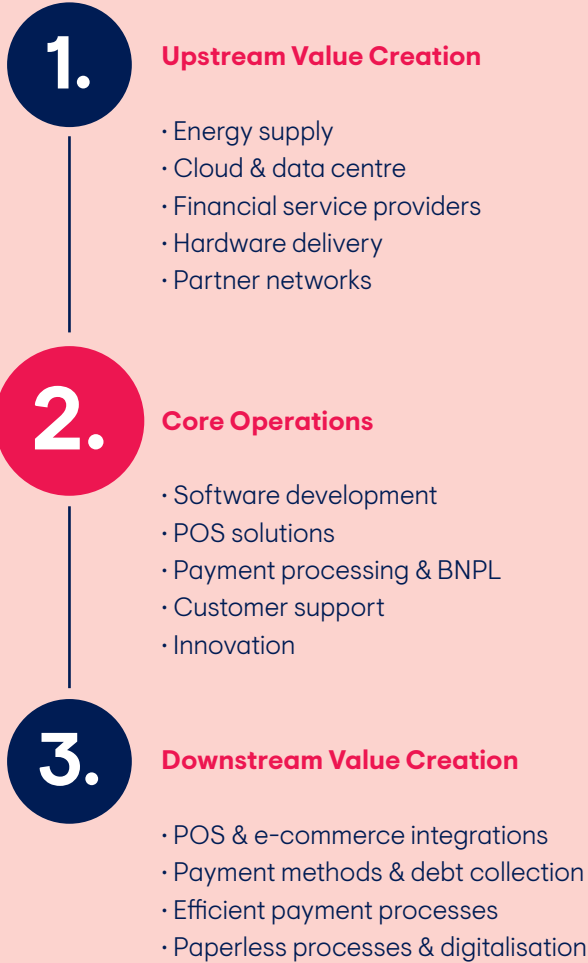
Downstream Value Creation

Our services have an impact on customers and their end customers during the use phase. Downstream services include:

- BNPL models and debt collection services
- POS services and e-commerce integrations
- Software solutions for merchants and service providers
- Payment processing for bricks-and-mortar and online commerce, including acquiring

The main opportunities in this phase lie in the ability of our solutions to help customers implement more resource-efficient and digitalised business processes—for example, through paperless receipts and invoices as well as digital payment processing—while strengthening their competitiveness with secure, efficient payment procedures.

Our value chain



Key products and services of Unzer

Unzer offers a broad portfolio of payment and software solutions, specifically tailored to the needs of merchants across different sectors:



Payment processing (PSP services):
Integration of common payment methods via a single interface, including digital invoicing and paperless processes—reducing resource consumption and increasing efficiency.



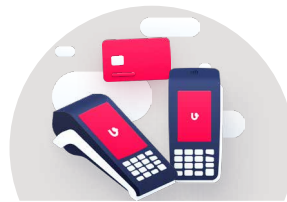
Acquiring:
Secure processing of card payments, both in-store and online, to the highest security standards and compliance requirements, thus strengthening trust in sustainable payment infrastructure.



Software solutions:
Cloud-based systems to optimise processes such as inventory management, order management and scheduling—reducing physical documentation and simplifying procedures.



Buy Now, Pay Later (BNPL):
Flexible payment options with responsible credit assessment to prevent over-indebtedness and promote fair access to financial services.



POS terminals:
Classic card payment terminals for bricks-and-mortar commerce, which are refurbished and reused where suitable to extend lifecycles and avoid waste.



SmartPOS systems:
Multifunctional, user-friendly devices combining payment and POS functions in one system, enabling paperless operations and reducing resource usage.



Receivables management:
Services for the collection of outstanding receivables, with socially responsible repayment options within our licensed framework for customers with limited financial capacity.



Our entire product portfolio is designed to promote digital processes, conserve resources, and ensure continued economic competitiveness.

Regulatory Framework

Parts of the Unzer Group are subject, as regulated payment institutions, to the supervision of national financial market authorities. Unzer E-Com GmbH is supervised by the German Federal Financial Supervisory Authority (BaFin), Unzer Luxembourg S.A. by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF), and Clearhaus A/S by the Danish Financial Supervisory Authority (FSA).

This regulatory framework ensures that the respective companies meet the relevant national and European requirements for secure, reliable, and compliant payment services.

Assessment of Key Products, Services, Markets, and Customer Groups with Regard to Sustainability

On the basis of our double materiality analysis, we have assessed the most important products, services, markets, and customer groups for the Unzer Group with regard to their ecological, social, and governance-related impacts, risks, and opportunities. This evaluation factors into the strategic development of our product portfolio as well as our market and customer strategy, and forms the basis for deriving concrete targets and measures in each relevant sustainability area.

Our unified commerce platform, digital payment processing, and SmartPOS systems enable more resource-efficient business processes, particularly through paperless workflows and seamless digitalisation of upstream and downstream activities. An important aspect is the refurbishment of card readers, which currently accounts for around 40% of our device volume. This extends the useful life of hardware and reduces

CO₂ emissions resulting from manufacturing and disposal. At the same time, we avoid products or services that might obscure sustainability risks or result in unfair burdens for end customers. Buy Now, Pay Later offers are provided only after a positive credit check to prevent over-indebtedness; in cases of payment difficulty, we offer socially responsible repayment options.

In our key markets—Germany, Austria, Luxembourg, and Denmark—there is rising demand for digital payment solutions, which are potentially associated with lower resource consumption than paper-based or manual processes. Moreover, regulatory developments in these markets are increasingly demanding in terms of sustainability, data protection, and consumer protection, shaping both the operating environment and the expectations of customers and partners.

Our solutions are used by over 90,000 merchants, primarily in gastronomy, retail, and beauty and cosmetics services. These customer groups can benefit from simplified and digitalised processes, reduced physical documentation, and efficiency gains, thereby supporting their own sustainability initiatives.

Our business model offers potentially positive effects, as digital and paperless processes can reduce the consumption of paper and other materials, while the refurbishment of hardware helps to reduce waste and production- and disposal-related emissions. Furthermore, fair credit conditions and responsible collection practices may contribute to more socially equitable solutions for end customers.

There are, however, several risks. These include dependencies on external partners—such as implementing environmental and efficiency measures in leased buildings or external data centres—technological dependencies on cloud and payment infrastructures, as well as regulatory changes in payment transactions and data/consumer protection.

At the same time, there are strategic opportunities, such as further expanding resource-efficient product offerings (e.g., extended refurbishment models), strengthening our market position through compliance with rising ESG requirements, and contributing to emissions reductions and resource efficiency in our customers' value chains through digital and paperless processes.



Positive Impacts

- Digitalisation reduces paper consumption and material use.
- Refurbishment of hardware lowers waste and CO₂ emissions.
- Fair credit practices and responsible collections promote social fairness.



Potential Risks

- Dependency on external partners for implementing certain sustainability measures (e.g., energy efficiency in office buildings).
- Technological dependencies in cloud and payment infrastructures.
- Regulatory changes in payment transactions and data protection.



Opportunities

- Expansion of sustainable product offerings (e.g., extended refurbishment models).
- Strengthening of market position by fulfilling growing ESG requirements.
- Contribution to CO₂ reduction in our customers' value chains.

Understanding of Sustainability and Strategic Orientation

We integrate sustainability in the areas of environment, social matters, and corporate governance into our business development and operational decisions. To this end, we have set three overarching goals for 2027. These take into account the results of our double materiality analysis, but are deliberately formulated as overall, group-wide guiding objectives:

- **Environment:** We aim to significantly reduce our emissions.
- **Social:** We aim to ensure safe and healthy working conditions and further improve career development opportunities for our employees.
- **Corporate Governance:** We aim to further develop our compliance and governance structures and attain recognised certifications for information security and compliance.



We make these overarching sustainability objectives more specific through topic-related, operational targets and measures, which we set out in the respective specialist chapters ESRS E1-6, ESRS S1-4, and ESRS G1-3. The methodological basis for target-setting, monitoring, and the 2025 baseline year is described in ESRS 2 > BP-1.

SBM-2

Interests and Perspectives of Stakeholders

For Unser, engaging with its stakeholders is a central element of the corporate strategy and business model. We are convinced that understanding the needs and expectations of our stakeholders is essential for long-term success. Stakeholder dialogue serves in particular to identify, assess, and incorporate key impacts, risks, and opportunities into strategic and operational decision-making. Through regular dialogue, we ensure that their concerns are reflected in our decisions.

Our main stakeholders include both affected stakeholders (in the sense of the ESRS)—especially employees and merchants whose economic activity depends directly on our products and services—as well as users of sustainability information, in particular owners and business partners. This classification follows the categories laid out in the ESRS framework and forms the basis of our stakeholder dialogue.

Processes for Involving Key Stakeholders

The involvement of our stakeholders is structured, occasion-based, and continuous, and is integrated into existing business, governance, compliance, and HR processes. The aim is to systematically capture relevant perspectives and take them into account when further developing our strategy, products, and internal processes.

Engagement with Merchants

A dedicated account management team is responsible for supporting assigned merchants. Regular interaction takes place via email, telephone, virtual formats, and face-to-face meetings. Quarterly meetings and workshops are held with our largest customers (key accounts) to better understand satisfaction, expectations, and needs and to specifically develop our products further.

Feedback from merchants is systematically incorporated into our product and process

development. Each quarter, we evaluate suggestions from operations as well as from the partner and customer environment, utilising these to make processes more efficient or to develop new features.

The key interests of our merchants particularly concern the reliability and availability of our systems, regulatory compliance, transparent pricing structures, and the further development of digital and resource-efficient solutions to help streamline their own business processes.

Engagement with Employees

Motivated and qualified employees are a central success factor for Unser. Against this backdrop, we foster a strong speak-up culture, encouraging staff to voice their opinions openly. In addition, a whistleblowing system is available, enabling concerns or misconduct to be reported confidentially and anonymously if desired.

Our key stakeholder groups include:



Merchants who use our products and services,



Employees who drive our company forward every day,



Business partners who support us in developing and providing our services,



Owners who help shape the company's long-term direction.

Anonymous employee surveys are conducted regularly, at least twice a year. The results provide insights into satisfaction, motivation, collaboration, and concrete recommendations for improvement. These are evaluated together with managers and form the basis for targeted measures at team, departmental, and company levels.

Since 2023, we have held an annual CXO Roadshow, during which members of the management visit all sites for open exchanges with employees. Key feedback is documented, followed up in working groups, and—where possible—translated into concrete measures. Additional dialogue formats include town halls, open office hours with members of the management, and a virtual idea mailbox where employees can submit feedback at any time.

At the Frankfurt a.M. and Munsbach locations, there are works councils, which regularly ex-

change views with management and the HR department.

Employee feedback mainly reflects expectations regarding fair working conditions, health and work-life balance, professional development opportunities, leadership culture, and the meaningfulness and stability of the business model.

Engagement with Business Partners and Suppliers

We maintain occasion-based exchanges with our business partners and suppliers. The frequency and formality of such communication vary according to the type of partnership. The goal is to identify operational dependencies, regulatory requirements, and any risks or opportunities for improvement at an early stage. For efficiency and resource conservation, we make use of streamlined, mainly digital communication channels.

On-site meetings with strategically important partners, especially from the card terminal and network operations sectors, are scheduled in a targeted manner and, where practical, coordinated with industry events or established regular formats.

Business partners and suppliers particularly emphasise planning reliability, clear regulatory requirements, IT and data security, and reliable governance and compliance structures.

Engagement with Owners

Our owners are regularly updated on Unser's strategic direction and major developments during Advisory Board meetings. These meetings generally take place three to four times per year and are supplemented by video and telephone conferences. Insights from the stakeholder dialogue, including the results of the materiality analysis, are shared and discussed during these sessions. The owners focus particularly on long-term val-

ue creation, risk management within a regulated market environment, and strategic resilience.

Use of Stakeholder Perspectives in Strategy and Management

All feedback received through these channels and formats is directly incorporated into our strategic and operational decisions. Thus, we not only improve our products and services, but also continue to develop our sustainability strategy.

The principal perspectives and interests of our key stakeholders, including feedback from employee surveys and works councils in Frankfurt a.M. and Munsbach, are raised with the management and the Advisory Board through the appropriate departments as part of existing governance and reporting processes. Key findings from stakeholder dialogue are also addressed in Advisory Board meetings and, where necessary, incorporated into strategic decisions (see ESRS 2 > GOV-1).

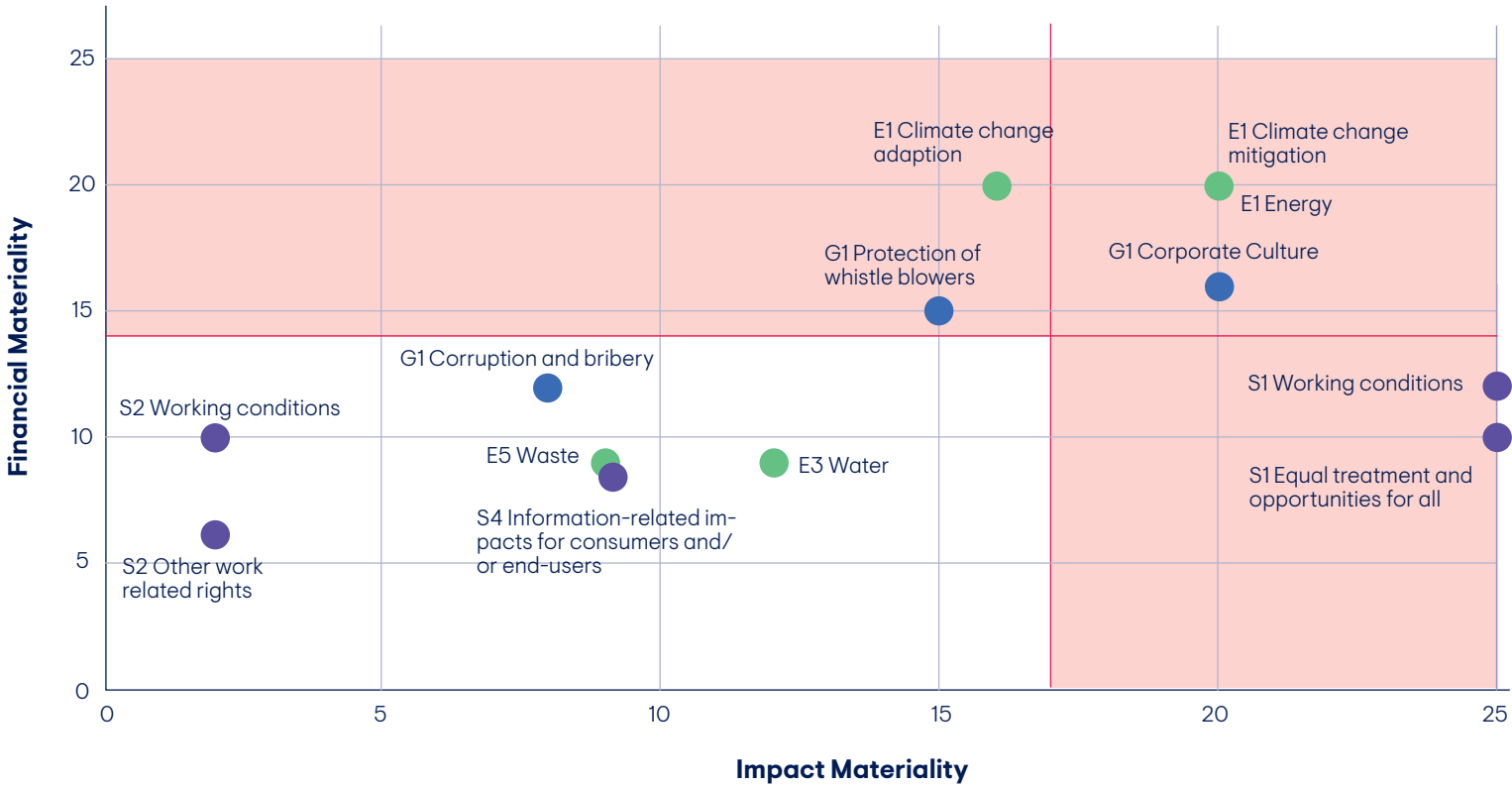
SBM-3

Material Impacts, Risks, and Opportunities and Their Interaction with Strategy and Business Model

Based on our double materiality analysis in accordance with ESRS (see ESRS 2 > IRO-1), we have classified the standards ESRS E1 (Climate Change), ESRS S1 (Own Workforce), and ESRS G1 (Corporate Policies) as material. These issues are closely linked to our business model, strategy, and long-term value creation. In this context, we consider both our own operations and, where relevant, upstream and downstream stages of the value chain.

All other ESRS standards were also reviewed as part of the analysis. As they do not have a material influence on our business model or present any significant impacts, risks, or opportunities, we have classified them as not material. We briefly address them below but do not provide detailed reporting.

Unzer 2025 materiality matrix



The double materiality analysis was carried out in 2024 and reviewed again in 2025. There were no changes compared to the previous year.

ESRS E1 – Climate Change (Material)

As a payments and software company, we have only a limited direct environmental footprint compared to manufacturing firms. Key impacts and risks mainly arise from the energy consumption at our locations, the operation of our IT and cloud infrastructure, and business travel.

For us, climate-related transition risks are particularly relevant, such as those stemming from regulatory requirements, rising energy prices, or expectations from customers and business partners. At the same time, we see opportunities in making our processes more efficient, reducing emissions, and consistently aligning our business model towards digitalisation and resource efficiency. These risks and opportunities have a direct effect on our cost structure, market positioning, and long-term competitiveness.

Therefore, we incorporate climate protection

considerations into our strategic decision-making. We are continually optimising our processes, increasingly using renewable energy, improving energy efficiency, and further developing our supplier management. In this context, we have established a strategic partnership with another global payments company. In doing so, we reduce dependencies in our hardware and payments infrastructure, diversify our supplier base, and lessen concentration risks associated with individual, especially non-European, providers. This approach is intended to mitigate risks and secure our competitiveness in the long term.

ESRS E2 – Pollution (Not Material)

Our business activities do not cause any significant air, water, or soil pollution. We do not manufacture physical products or use hazardous substances. Therefore, we have not identified any material impacts or risks within the meaning of this standard.

ESRS E3 – Water and Marine Resources (Not Material)

We do not operate water-intensive processes. Our water use is essentially limited to office space use and is not material. Accordingly, we do not see any significant impacts, risks, or opportunities regarding water or marine resources.

ESRS E4 – Biodiversity and Ecosystems (Not Material)

Our activities do not intrude upon natural habitats and do not take place in ecologically sensitive areas. Hence, we see no material impacts on biodiversity or ecosystems, and we classify ESRS E4 as not material.

ESRS E5 – Resource Use and Circular Economy (Not Material)

We do not produce our own hardware components, but rather rent out payment terminals and POS systems. This does not give rise to any sig-

nificant resource use or waste-related risks. We recover faulty devices, refurbish or recycle them properly. Overall, we do not identify any material impacts or risks under ESRS E5.

ESRS S1 – Own Workforce (Material)

Our employees are critical to our success. Significant impacts, risks, and opportunities primarily relate to working conditions, health, motivation, qualifications, and the long-term retention of skilled staff. These factors directly affect our performance, capacity for innovation, and long-term value creation.

Risks are seen mainly in a shortage of skilled staff, potential turnover, and demands on leadership, collaboration, and corporate culture. Conversely, opportunities arise if we are perceived as an attractive employer, actively develop our employees, and provide flexible working models.

Therefore, we invest specifically in health, training, diversity, and work-life balance. These issues are closely linked to our capacity for innovation and long-term competitiveness.

ESRS S2 – Workers in the Value Chain (Not Material)

In our analysis, we did not identify any material human rights risks for workers in our value chain. Our business relationships are predominantly service-based. Therefore, we classify ESRS S2 as not material.

ESRS S3 – Affected Communities (Not Material)

Our business activities do not have any significant negative impacts on affected communities. We see no relevant conflicts or dependencies

that could give rise to material risks or opportunities. Therefore, we assess ESRS S3 as not material.

ESRS S4 – Consumers and End Users (Not Material)

As part of our double materiality assessment, we did not identify any material impacts, risks, or opportunities under ESRS S4. Topics such as data protection and transparent communication are integral to our governance and compliance structures, but do not, in themselves, constitute materiality under this standard.

ESRS G1 – Governance (Material)

Effective corporate governance is strategically vital for us. Key risks arise particularly from regulatory requirements, possible compliance

breaches, and potential reputational risks in a highly regulated market environment.

We have therefore systematically developed our governance, compliance, and risk management structures over recent years. Standardised processes, clear responsibilities, and a unified risk approach assist us in managing regulatory risks and safeguarding the integrity of our business model. Strong governance is thus a central prerequisite for stable business relationships, stakeholder trust, and sustainable growth.

Financial Effects and Resilience Relating to Material IROs

For the reporting year, the identified material impacts, risks, and opportunities did not result in significant short-term, quantifiable financial effects on our assets, financial position, or earnings. Material sustainability issues currently primarily impact our cost base indirectly, through personnel expenses, IT and cloud costs, and spending on compliance and governance structures. Clear quantitative attribution of individual effects to specific sustainability topics is presently only possible to a limited extent, as these costs are an integral part of ongoing business operations.

Over the medium to long term, we expect qualitative financial effects, particularly from cli-

mate-related transition risks, competition for skilled staff, and regulatory/governance requirements. These may influence our cost structures, investment decisions, and market positioning. At the time of reporting, a reliable quantitative estimate of individual expected effects is not possible without undue effort; the evaluation is regularly reviewed as part of strategic planning and risk management.

Currently, we see no significant risk that assets or liabilities recognised on the balance sheet will require material adjustment due to these sustainability risks within the next financial year.

We continually assess the resilience of our busi-

ness model as part of strategic planning and group-wide risk management, considering short-, medium-, and long-term horizons. Given our highly digitalised, service-oriented value creation, diversified customer base, and robust governance and compliance structures, we assess our resilience to material environmental and climate risks as high.

Strategic measures such as increased energy efficiency, use of renewable energy, investments in staff and IT security, and diversification in key supplier relationships all enhance this resilience and are incorporated into our ongoing strategic and operating decisions.

IRO-1

Description of the Procedure for Identifying and Assessing Material Impacts, Risks, and Opportunities

A central basis for the preparation of this sustainability report is the double materiality assessment. This builds on results and experience from the previous reporting year. The assessment framework and underlying assumptions are reviewed annually and adjusted as needed.

Material Changes to the Process Compared to Previous Year

Our approach and evaluation steps have not changed compared to the prior year. As previously, we assessed not only existing topics but also incorporated new developments and findings. Our results feed directly into the strategy process and target setting for future sustainability activities.

Process for Identifying and Assessing Impacts, Risks, and Opportunities

The process started with the inside-out perspective, analysing our material impacts on the environment and society. This evaluation draws on

existing knowledge about our business activities and relevant aspects of the upstream and downstream value chain. In addition, we identified sustainability-related risks and opportunities that might affect our financial position, performance, or future development (outside-in perspective).

Inputs include internal financial and operational data, HR metrics, results from risk and compliance processes (notably annual risk inventory, risk and control self-assessments, whistleblowing system), and, where available, information from key service providers and suppliers (especially in cloud services, card terminals, and acquiring). We also take into account regulatory requirements from Bafin, CSSF, and FSA, as well as sector and peer group comparisons in the European payments sector; material dependencies (e.g., on skilled staff or core IT/cloud services) are also considered where relevant.

Impact Materiality Assessment

The materiality of our impacts was assessed using a structured six-step approach:

1. Identification and classification of impacts as positive/negative and as actual/potential.
2. Assignment of a time horizon in which each impact will likely arise.
3. Determination of which part of our value chain causes or influences the impact.
4. Assessment of the severity of the impact using three dimensions: magnitude, scope, and reversibility.
5. Estimation of likelihood on a scale of 1 to 5.
6. Calculation of an overall score by multiplying severity and likelihood.

Outcomes were documented in separate Excel files for environmental, social, and governance topics and discussed in workshops with relevant stakeholders.

Assessment of Financial Materiality

Financial effects were systematically analysed in four steps:

1. Assignment of risks and opportunities to a specific time horizon.
2. Identification of the stage of the value chain (upstream, own operations, downstream) causing or influencing the effect.
3. Assessment of financial effects based on three dimensions: financial position, performance, and liquidity.
4. Calculation of a final score by multiplying severity and likelihood.

The analysis deliberately focused on inherent risk to ensure all relevant topics were captured regardless of existing mitigation.

Materiality Matrix and Thresholds

Based on the analysed data, we produced a materiality matrix, validated in collaboration with the

sustainability team. Thresholds were set to allow a clear distinction between material and non-material topics. For 2025, as in the previous year, thresholds were set at 17 for impact materiality and 14 for financial materiality. These thresholds are based on the score distribution from the prior year's analysis and were left unchanged for comparability. These values may be adjusted in future analyses to take account of new developments. The results of the double materiality assessment are set out in section ESRS 2 > SBM-3.

Prioritisation and Consideration of Higher Risk Areas

In prioritising, we consider whether we are already implementing or planning measures to avoid, mitigate, or remedy impacts, ensuring that material topics are both recognised and managed.

We also analyse whether individual activities or key supplier relationships pose elevated risks of negative impacts—such as significant dependencies in IT and hardware infrastructure. This year, we identified concentration risks regarding card terminals and cloud services, which we are

addressing by strategic partnerships with another global payment company and supplier base diversification. No location-specific factors were deemed decisive during the year.

The material risks influencing our strategy and business model, and our responses, are described in ESRS 2 > SBM-3.

MaRisk Compliance and Outcome

To meet ESG-related requirements under MaRisk (Minimum Requirements for Risk Management: the regulatory framework of Bafin for risk management in payment institutions in Germany), Unser has established an ESG methodology and performed a risk and double materiality analysis.

For the reporting year, this did not result in any material ESG risks within the meaning of MaRisk solvency requirements. This does not contradict the classification of climate as material in our double materiality assessment, as the MaRisk analysis focuses on the risk-bearing capacity of the regulated institution, whereas double materiality considers impacts and strategic-financial

relevance under ESRS.

Nevertheless, ESG remains a high-priority management issue; the existing approach will be gradually incorporated into the overarching risk management framework to consistently meet regulatory requirements.

Engagement with Stakeholders and Sustainability Due Diligence

The stakeholder groups relevant for Unser, as well as the ongoing dialogue formats, are described in ESRS 2 > SBM-2. There have been no changes to these stakeholder groups compared to the previous year.

For the 2025 analysis, we focused on internal discussions and workshops with our (project) management team and professionals from various departments, including the sustainability team, compliance, people & culture, office management, procurement, and risk management. This internal review ensured that the current stakeholder classification remains appropriate and robust.

At present, we do not systematically use direct consultations with affected stakeholders or contributions from external experts in the materiality process; the ongoing inclusion of relevant stakeholder perspectives through established dialogue formats is described in ESRS 2 > SBM-2. Our approach is also informed by existing due diligence and compliance processes (e.g., policies, controls, whistleblowing system) as well as by risk management.

Our materiality analysis is validated by an interdisciplinary sustainability team, which includes representatives from all relevant departments and the management.

Even though climate and environmental risks are currently not among the most significant individual risks, we monitor them continuously and integrate them into our existing risk management process. Evaluation takes place as part of our annual risk inventory and is regularly reviewed. Further details are provided in ESRS 2 > SBM-3.

IRO-2

Disclosure Requirements in the ESRS Covered by the Company’s Sustainability Statement

There were no fundamental changes to the set of topics identified as material compared to the previous reporting period. The following table provides an overview of the reporting requirements addressed in this sustainability statement.

ESRS Standard	Status	Location
ESRS 2	Reported	Chapter ESRS 2 (BP, GOV, SBM, IRO)
ESRS E1	Material	Chapter ESRS E1
ESRS E2–E5	Not material	Brief classification in ESRS 2 > SBM-3
ESRS S1	Material	Chapter ESRS S1
ESRS S2–S4	Not material	Brief classification in ESRS 2 > SBM-3
ESRS G1	Material	Chapter ESRS G1

” Good governance for me means: looking closely, taking responsibility, and making improvements when things are not good enough, even if it takes effort. In all we do, it is about a culture of integrity, responsible, and value-based action. That is very important to me.”

Dr. Max Steiger, Chief Compliance and Governance Officer

ESRS E1 Climate Change

As part of the global community and as a responsible company, it is our goal to actively contribute to tackling the climate crisis. We pursue clear objectives to reduce CO₂ emissions and to promote sustainable practices throughout our value chain. This section provides an overview of our environmental initiatives and demonstrates how we are gradually reducing our ecological footprint.

As a payment service provider, our direct environmental impacts are limited compared to manufacturing companies. Our central climate-related topics therefore primarily concern energy and space usage at our locations, mobility, and emissions arising from purchased goods and services (particularly IT and POS hardware). In addition, climate-related transition risks—such as those resulting from regulation and energy price developments—are financially material for us; these are addressed in ESRS E1-2 and E1-11.



E1-1

Transition Plan for Climate Protection

Unzer currently possesses key elements of a transition plan, including emission reduction targets, clearly defined decarbonisation levers, existing initiatives, and documented progress. However, we do not have a fully developed and formally adopted transition plan that meets all the characteristics required by ESRS E1.

Nevertheless, our objectives and measures are aligned to bring our business model gradually into line with the transition toward a climate-neutral economy and the objectives of the Paris Climate Agreement. Our environmental targets are outlined in ESRS E1-6. These are based on systematic collection of emissions data since 2024, in cooperation with a certified partner. At present, our targets are not externally validated as science-based; however, we qualitatively align our-

selves with the 1.5°C trajectory, without adhering to a formal, sector-specific decarbonisation path.

Residual, unavoidable emissions are considered separately from our reduction targets, and we assess offsetting only as a lower priority. The further development of these elements will be aligned with future reporting frameworks. The subsequent information describes the elements already in place.

At the centre of our actions is decarbonisation, particularly of our own operations. Where possible, Unzer also takes measures throughout the upstream and downstream value chain—for example, selectively incorporating environmental and lifecycle considerations when selecting suppliers. As a service provider without emissions-intensive

production, we focus on a few high-impact levers: renewable energy, space and energy efficiency, electrification of mobility, and reducing indirect emissions from purchased IT and hardware. We consider emissions and influencing factors throughout the value chain, provided reliable data or suitable estimation methods are available.

We develop and refine our measures and targets step by step, reviewing them regularly based on updated emissions data and the progress achieved. Targets through to the end of 2027 are adopted by management and anchored in our corporate strategy. Our cross-functional sustainability team coordinates implementation, monitors ongoing progress and reports regularly to management. We adjust measures and priorities as necessary.

We implement our environmental targets as part of regular operational and investment planning. Given our service-based business model, no separate, extensive transformation or infrastructure investments are currently required. Measures such as reducing office space, gradually renewing the company fleet, optimising IT infrastructure, or improving efficiency at locations are carried out as part of regular replacement, modernisation, and organisational decisions. There are no separate investment budgets dedicated exclusively to climate-related projects at this time.

Locked-in Emissions and Transition Risks

Due to our predominantly digital and service-oriented business model, we do not operate emissions-intensive production facilities or long-term fossil fuel infrastructures. For this reason, we have not conducted a separate quantitative analysis of potentially “locked-in” emissions.

Possible longer-term emissions commitments may only arise from hardware in the value chain (e.g., POS devices and IT equipment). We address these through measures such as reuse, refurbishment, and longer service life, to reduce new production and associated upstream emissions.

Transition risks arise mainly from regulatory requirements and market changes. We address these risks through proactive risk management.

Assumptions and Dependencies

The gradual achievement of our targets is based on certain assumptions and dependencies, notably the availability of renewable energy at our sites, the market availability of lower-emission vehicles and refurbished hardware, and stable regulatory frameworks. Changes in these factors may influence the pace and extent of our emission reductions.

Investments in Coal, Oil, and Gas

Unzer does not make investments in coal-, oil-, or gas-related activities.

Exemption from the Paris-Aligned EU Benchmarks

Unzer is not currently exempt from the Paris-aligned EU benchmarks.

Progress in Implementation

By the end of 2025, we achieved the following milestones compared to 2024:

- CO₂ accounting for all locations
- Reduced GHG intensity (kg CO₂e / € turnover) by 9%
- Reduced emissions from business travel by 38.7%
- Increased the number of subsidised job bikes and job tickets by 100% and 138% respectively
- Converted 48% of the vehicle fleet to electric or hybrid vehicles
- Introduced a unified waste separation system at all locations
- Switched and maintained the electricity supply in all self-managed contracts to 100% renewable energy

E1-2

Identification of Climate-Related Risks and Scenario Analysis

We regularly analyse whether, and to what extent, climate-related risks and opportunities could have a financial impact on Unzer. Our assessment covers our own operations as well as upstream and downstream segments of the value chain and takes into account short-, medium-, and long-term horizons.

We qualitatively assess the exposure and sensitivity of our sites, IT and cloud infrastructure, and key business activities to physical climate risks such as extreme weather, heat, or local infrastructure failures. Additionally, we consider transition risks from regulatory changes, energy and CO₂ price developments, market demands, and technological changes.

As part of our materiality analysis, we have qualitatively assessed climate-related developments—es-

pecially regulatory requirements and energy/CO₂ price developments—using descriptive scenario analysis (see ESRS 1 > Double Materiality). We do not currently conduct a formal, model-based climate scenario analysis with quantitative temperature pathways. This is mainly because our business model is largely digital, does not include energy-intensive production, and key processes can be operated independently of location.

Based on our double materiality analysis, we consider climate-related risks—especially transition risks arising from regulatory requirements, energy and CO₂ price trends, and market demands—to be financially material. We classify physical climate risks as secondary due to our digital, location-independent business model. A reliable quantitative assessment of the financial effects of these transition risks is not possible at the time of reporting

without unreasonable effort; currently, these factors mainly affect our cost base indirectly via energy, IT, and regulatory costs. The expected financial effects are addressed in ESRS E1-11.

We factor these risks into our strategy and risk management and continually update our assessments, including potential quantification.

E1-3

Resilience of Strategy and Business Model to Climate Risks

Unzer has assessed the resilience of its strategy and business model to climate-related risks on a qualitative basis. Based on this analysis, we currently see no climate-related risks that could fundamentally jeopardise the viability of our business model in the short, medium, or long term.

Our high level of digitalisation and the ability to perform the vast majority of our services independently of location increase operational resilience to physical climate risks such as extreme weather events or local infrastructure disruptions. Core business processes are organised on a cloud basis and are not tied to any specific site. Since 2023, we have reduced office space by

around 20% and made it more flexible, which permanently reduces energy and heating consumption and allows for quick adjustments to changing requirements regarding use or location. This also reduces dependence on individual buildings and local energy supplies.

Transition risks resulting from regulatory changes or heightened market demands are addressed early through the gradual development of a structured environmental management system.

Key uncertainties in the assessment include the future design of energy and climate pricing regulations and technological developments in ener-

gy supply and IT infrastructure. We monitor these factors continuously and take them into account as we further develop our measures.

If necessary, we can reduce or repurpose office space, transition our fleet more quickly to low-emission vehicles, tighten procurement and travel policies, and make targeted investments in energy-efficient IT and building technology. This flexibility allows us to respond to changing regulatory, economic, or climate conditions while continuing to reduce emissions and energy consumption.

E1-4

Policies on Climate Protection and Climate Adaptation

Unzer has several binding group-wide policies related to sustainability (travel expense, company car, and mobile working policies). There is currently no overarching formal environmental management system (such as EMAS or ISO 14001); however, we are advancing the development of a structured basis.

Formal certification is not planned at present, in order to focus resources on measures with direct impact. Our primary focus is the rapid development of the necessary processes and structures to create a foundation for long-term effective and verifiable environmental policy.

We regularly measure and analyse our CO₂ footprint using the software of a certified provider and implement targeted actions to improve our energy balance. Actions include purchasing renewable energy, promoting electric vehicles, and reducing business travel.

Our key ESG and sustainability requirements are anchored in the travel expense policy, the company car policy, and the mobile working policy. These policies apply group-wide to all locations and organisational units and are available to all employees on the intranet and documented in the ESG section. Contact persons and additional resources for more specific queries are also available there.

Sustainability Criteria in the Travel Expense Policy

Unzer's travel expense policy actively supports sustainable mobility. It obliges employees to consider the environmental impact as well as cost-effectiveness when choosing a mode of transport for business travel.

More environmentally friendly travel options—such as trains or car sharing—must be prioritised wherever economically viable. Deutsche Bahn is designated as the preferred means of transport for official travel. Travel by private car should only be undertaken if particularly justified and consistent with economic principles. Where possible, company car pooling is recommended to reduce emissions via joint transport.

Domestic flights within Germany are generally prohibited. Exceptions are permitted only in justified individual cases. In this way, we systematically reduce CO₂-intensive travel.

Sustainability Criteria in the Procurement Policy

Our procurement policy currently does not contain formal sustainability criteria, nor is such inclusion planned at this time. Where appropriate and practicable, environmental and service life considerations are already factored into particular procurement decisions—for example, in the refurbishment and extended use of IT and POS hardware.

Sustainability Criteria in the Company Car Policy

As part of our fleet management, we are increasingly focusing on e-mobility. At the end of the 2025 reporting year, 48% of our company fleet consisted of electric and hybrid vehicles. Scope 1 emissions from the fleet and heating fell by only 2.32% compared to 2024. At the same time, further electrification of the fleet remains a key lever, as the existing leasing structure influences the timing of the transition to lower-emission vehicles. To further increase this proportion, we have amended our company car policy: staff entitled to a company car should, as a rule, be provided with an electric vehicle. Hybrid or petrol vehicles are only permitted if there is no suitable charging infrastructure at their place of residence or work. This regulation is a mandatory part of our environmental strategy and supports the systematic reduction of traffic-related emissions.

Sustainability Criteria in the Mobile Working Policy

Our mobile working policy creates the structural basis for flexible and location-independent working models. The option for up to 60% remote work reduces commuting and associated energy consumption at office locations. This flexibility also increases operational adaptability in the event of climate-related or infrastructural disruptions and supports work-life balance.

Governance and Further Development of the Policies

Responsibility for implementing and developing these policies lies with the cross-functional sustainability team in coordination with management. Compliance is regularly monitored and the policies are adjusted as necessary to reflect new regulatory requirements, technological developments, and internal climate targets.

E1-5 Measures and Resources Deployed in Relation to Climate Strategies

Unzer's environmental objectives focus on measures to reduce greenhouse gas emissions in its own operations. We regularly review and adjust our measures to achieve our climate targets and to effectively cut emissions.

We consolidate our measures along central levers, which include:

- renewable energy and energy efficiency
- space and heat optimisation
- sustainable mobility
- digitalisation and resource conservation
- lower-emission IT and cloud infrastructure
- extending product life cycles within the value chain.

Renewable Energy and Energy Efficiency

At all our locations, we exclusively use green electricity. Our current electricity mix is based 100% on renewable energies for all electricity contracts we manage ourselves.

We cannot yet fully influence the general power supply provided by landlords, nor the origin of electricity used for charging hybrid and electric vehicles. From 2026, we intend to work specifically with landlords, service providers, and partners to improve transparency regarding energy supply and—wherever possible—to support lower-emission solutions.

We further optimise our electricity consumption by deploying energy-efficient IT infrastructures, for example, through centralised server solutions and shared, resource-efficient multifunction printers. During refurbishment projects, we are gradually switching lighting to energy-efficient LED technology.

This enables us to maintain our climate-neutral ratio for market-based Scope 2 emissions from self-procured electricity, while simultaneously reducing our absolute electricity consumption.

Space and Heat Optimisation

Adapting office space to actual needs is a key lever for CO₂ reduction at Unser. Since 2023, we have continuously adjusted our office spaces according to lower occupancy and, over recent years, have reduced them by more than 20% compared to 2022. Further adjustments are being reviewed and implemented wherever feasible. We manage workspace utilisation with a space and desk booking tool.

In 2025, district heating accounted for 638.7 tonnes of CO₂e—representing a reduction of about 2% compared to the previous year (650.2 tonnes CO₂e). This reflects initial positive effects from more efficient use of our office space. Further reductions in heat and space-related emis-

sions remain an integral part of our target path to minimise location-based Scope 2 emissions by the end of 2027.

Sustainable Mobility (Fleet, Business Travel, Commuting)

Business travel and commuting are further key levers. Since the pandemic, all employees have been provided with mobile IT, enabling primarily flexible working.

For 2025, updated activity data for commuting was not available, so the value determined for 2024 has been maintained at 891.41 tonnes CO₂e. This value was originally estimated using a voluntary staff survey, with results extrapolated to the total workforce. The greatest share of these emissions comes from the use of private cars.

For 2026, we plan to refine the database for commuting emissions and to gather up-to-date ac-

tivity data. Changes to the in-office attendance policy could impact emissions; the specific effect will be assessed once the updated data is available. The existing reduction target for employee mobility remains unchanged and will be reviewed based on new findings.

To reduce these emissions, we promote sustainable alternatives:

- We offer bicycle leasing for employees.
- We subsidise the Deutschlandticket (national rail card).
- We are gradually electrifying our fleet.
- We prioritise central office locations with optimal public transport connections when relocating offices.

The number of subsidised public transport tickets increased from 124 in 2024 to 295 in 2025, representing a rise of around 138%. Bicycle leasing also developed positively: the number of contracts increased from 9 in 2024 to 18 in 2025—doubling within a year.

We achieved a significant reduction in business travel emissions in 2025; emissions from business trips fell from 1,291.21 tonnes CO₂e in 2024 to 791.34 tonnes CO₂e in 2025—a decrease of 38.72%. This progress was supported particularly by increased use of train travel, Deutsche Bahn business accounts (with a share of green electricity), and a revised travel policy. A lower overall volume of business travel also contributed positively.

Digitalisation and Resource Conservation

For many years we have relied on digital processes. Contracts, internal approvals, and personnel processes are carried out primarily electronically, using digital signature solutions and electronic archives.

Electronic travel expense accounting, digital invoicing, and digital personnel files have all significantly reduced our paper consumption. Where paper is still required, we use almost exclusively

certified recycled paper. In 2025, we switched postal communications to digital solutions to further reduce material input and transport.

Since 2025, we have also been working with a certified service provider to dispose of decommissioned hardware in line with information security and data protection management standards. The provider refurbishes suitable devices and returns them to economic circulation. This extends the service life of our IT hardware, reduces electronic waste, and conserves valuable resources such as rare earths.

Lower-Emission IT and Cloud Infrastructure

We mainly use external cloud infrastructure for servers and services. The resulting emissions are recorded as Scope 3 emissions from purchased IT services and are calculated using a model-based approach.

Within our own offices, we operate only small

server rooms with low power consumption. Our efforts therefore focus on selecting energy-efficient, external data centre services. Savings in emissions reported by the cloud provider are not counted by us as our own reductions, but are only included in the emissions factors used.

Extending Product Lifecycles (Refurbishment of POS Devices)

In the areas of POS and Unified Commerce, we rely on reuse and professional refurbishment of card terminals. Our trained staff refurbish devices in cooperation with manufacturers and return them to service.

Refurbished devices are particularly used for rental and short-term models—avoiding new production, reducing transport in the supply chain, and cutting emissions in the upstream value chain. At the same time, we potentially reduce “locked-in” emissions from hardware.

Resources Deployed and Management

The measures are financed through operating budgets and targeted investments in IT infrastructure, building upgrades, and our vehicle fleet. Financial and human resources are prioritised annually as part of our budget and investment planning processes.

We regularly monitor the impact of our measures on emissions and energy consumption and adjust our activities as needed to ensure that our climate targets are met.

E1-6

Climate-Related Targets

Unzer pursues the overarching goal of significantly reducing greenhouse gas emissions in Scope 1 as well as selected Scope 2 categories by the end of 2027. The resulting measurable and time-bound targets and their associated indicators are set out below. Any potential offsetting of remaining emissions will be considered separately from these reduction targets.

In 2026, we redefined our environmental objectives and, where possible, provide comparative figures from the previous year. CO₂ accounting has been in place since 2024.

By the end of 2027, we aim to reduce our emissions further. We are focusing on direct emissions, maintaining 100% renewable elec-

tricity supply for self-managed locations, and addressing key emission sources across our value chain—especially business travel, employee mobility, and waste generation.

To achieve this, we are gradually electrifying our vehicle fleet, making more efficient use of office space, promoting sustainable mobility through bicycle leasing and public transport subsidies and introducing a group-wide waste separation system. Employees are also engaged through annual commuter surveys and feedback on travel policy. Our reduction targets are set as gross targets.

Achievement is measured using clear performance indicators such as CO₂ reduction rates, energy consumption, share of renewable ener-

gy, or waste recycling rates. Progress is documented, communicated internally, and incorporated into our sustainability reporting. Measures and metrics are continuously developed to meet regulatory requirements, technological advances, and stakeholder expectations.

Environmental objectives are set in close consultation between management, the sustainability team, and certified external advisers. For progress monitoring, we prepare a group-wide greenhouse gas inventory annually, which is regularly discussed with management and specialist departments. Insights into the effectiveness of particular measures or employee acceptance are used to optimise existing programmes and to develop new initiatives.

Target 1:
Significantly reduce direct emissions from our own operations

We will reduce our Scope 1 emissions from the vehicle fleet and purchased heat by 20% compared with the 2024 base year and increase the proportion of hybrid and electric cars to 60% by the end of 2027.

Indicator	2024	2025	Change
Scope 1 emissions in t CO ₂ e	370.98	362.36	-2.32 %
Proportion of hybrid and electric vehicles in the fleet, in %	45	48	+3.0 percentage points

In reducing Scope 1 emissions, we made initial, though still moderate, progress in 2025. One key reason is that some measures only take effect after a delay. These include, in particular, the planned reduction of office space and the adjustment of the company car fleet. The fact that the proportion of hybrid and electric vehicles increased only slightly in 2025 is due to contract terms: existing leasing contracts for combustion-engine vehicles are still running, while new hybrid and electric vehicles are only being introduced gradually.

An updated company car policy will provide additional support for this change and is expected to contribute visibly to reducing the proportion of combustion-engine vehicles from 2027 at the latest. The target of reducing Scope 1 emissions by 20% by the end of 2027 compared with the 2024 base year therefore remains ambitious, but we remain committed to it. The key lever continues to be the consistent reduction of combustion-engine vehicles in the company car fleet, as these are currently the main emissions driver within Scope 1.

Target 2:
Maintain and expand a fully renewable electricity supply

We will maintain the share of renewable energy in all self-managed electricity contracts at 100% and aim to reduce location-based Scope 2 emissions by 10% by the end of 2027 compared with 2024. At the same time, we are working with landlords and service providers to further reduce the CO₂ intensity of district heating and building energy.

Indicator	2024	2025	Change
Location-based Scope 2 emissions in t CO ₂ e	717.90	720.09	+0.3 %
Share of green electricity in self-managed electricity contracts, in %	100	100	±0 percentage points

Location-based Scope 2 emissions remained almost unchanged in 2025 compared with 2024. Our goal is to continue procuring only green electricity and, at the same time, to work with the owners of our office buildings to encourage an increasing share of building-related energy supply from renewable sources. This will enable us to reduce further emissions by the end of 2027 and beyond.

Target 3:
Reduce emissions from business travel

Originally, we aimed to reduce emissions from business travel by 20% by the end of 2027 compared with the 2024 base year. We were already able to significantly exceed this target in 2025 and are therefore adjusting the target to a 30% reduction compared with 2024 by the end of 2027. The conservative adjustment of the target to a 30% reduction compared with 2024 is based on the assumption that business travel may increase slightly again in 2026 and 2027.

Indicator	2024	2025	Change
Emissions from business travel in t CO ₂ e, Scope 3 Cat. 6	1,291.21	791.34	-38.72 %

The significant reduction in emissions from business travel was achieved mainly through a higher proportion of rail travel. This development was supported by the switch to BahnBusiness accounts and the associated share of green electricity. In addition, the business travel policy renewed in 2024 helped to avoid business trips with a high emissions share. Another influencing factor was the overall lower level of business travel in 2025 compared with 2024.

Target 4:
Reduce emissions from employee mobility

We will reduce emissions from our employees' commuting behaviour by 15% by the end of 2027 compared with the 2024 base year.

Indicator	2024	2025	Change
Emissions from employee mobility in t CO ₂ e, Scope 3 Cat. 7	891.41	891.41	±0 %
Number of subsidised job tickets	124	295	+138 %
Number of bicycle leasing contracts used	9	18	+100 %

A change in commuting-related emissions could not be quantified for 2025 due to the lack of updated activity data. Nevertheless, we continued to support the use of climate-friendly mobility options: the number of subsidised job tickets and bicycle leasing contracts used increased. These measures contribute to achieving our reduction target, but do not yet allow a reliable statement to be made for 2025 about the actual development of emissions from commuting.

The target of reducing emissions from employee mobility by 15% by the end of 2027 remains unchanged. However, we reserve the right to adjust the target on the basis of updated data collection in 2026.

Target 5:
Reduce waste volumes and increase the separation rate

We are making two adjustments to this target. Because we were able to reduce emissions from waste in 2025 much more significantly than expected, we are tightening the emissions target: We will reduce emissions from operational waste to 40% of the 2024 baseline by the end of 2027 and establish a robust data basis for the waste separation rate at all locations by the end of 2026. On this basis, we aim to achieve a documented separation rate of at least 80% by the end of 2027. In 2024, we had targeted a waste separation rate of at least 95% at all locations.

Indicator	2024	2025	Change
Emissions from waste in t CO ₂ e, Scope 3 Cat. 5	94.86	44.81	-52.76 %
Waste separation rate in %	n/a	n/a	

In 2025, we more than halved emissions from operational waste compared with 2024. To further strengthen this positive development, we are analysing possible one-off effects and reviewing additional measures for further reduction by the end of 2027. As part of the environmental management system, we are also building a more complete data basis for waste separation rates at all locations. To this end, we are involving local providers and landlords in order to develop consistent parameters for measuring and comparing separation rates. In addition, all locations have now introduced a standardised waste separation system. By further raising employee awareness, we can further increase the waste separation rate by the end of 2027.

Target 6:
Reduce GHG intensity in relation to revenue

We will decouple our greenhouse gas emissions from business growth and reduce GHG intensity, defined as total emissions per euro of net revenue, by 30% by the end of 2027 compared with 2024.

Indicator	2024	2025	Change
Total GHG emissions in t CO ₂ e	5,130.42	4,773.26	-6.96 %
Net revenue in EUR million	220.49	225.06	+2.1 %
GHG intensity in kg CO ₂ e / EUR revenue	0.0233	0.0212	-9 %

Overall, the development of GHG intensity is moving in the right direction: emissions are decreasing in relation to revenue. In Scope 1 and Scope 2, it is already clear which levers can be particularly effective in achieving further reductions. These include, in particular, further development of the company car fleet, the share of renewable energy, and collaboration with landlords to improve building-related energy supply. In Scope 3, we are also heavily dependent on the activities of external partners and service providers. At the same time, the increasing use of AI applications within the company may have an additional impact on the emissions generated in future. Here too, we will continuously review market developments and available solutions with a view to environmentally friendly options.



Overall Assessment of Progress

Taken as a whole, developments in 2025 show clear progress on our path towards reducing greenhouse gas emissions. Particularly positive advances were made in business travel emissions and operational waste. Important groundwork has also been laid in Scopes 1 and 2, whose impact will become increasingly apparent in the coming years. Further action is particularly needed regarding employee mobility, as commuting emissions have not yet been reduced compared with 2024. Progress is measured annually using an unchanged methodology in accordance with the GHG Protocol and is reported against the 2024 baseline.

E1-7

Energy Consumption
and Energy Mix

The following table breaks down our energy consumption as well as the shares of fossil, nuclear, and renewable sources in total energy consumption.

Energy source	Consumption in MWh 2025	Consumption in MWh 2024
Coal & coal products	0	0
Crude oil & oil products	0	0
Natural gas	21.78	5.85
Other fossil sources	0	0
Purchased/received energy from fossil sources	5,266.00	6,022.82
Total fossil energy	5,287.78	6,028.67
Share of fossil sources in total consumption (%)	74%	82%
Nuclear	648.03	706.43
Share of nuclear power in total consumption (%)	9%	10%
Renewable fuels (biomass, etc.)	0	0
Purchased/received renewable energy	1,234.77	618.41
Self-generated renewable energy	0	0
Total renewable energy	1,234.77	618.41
Share of renewable sources in total consumption (%)	17%	8%
Total energy consumption	7,170.57	7,353.51

At all locations, for electricity we purchase directly, we source only green electricity (100% renewable, covering all self-managed contracts). The total energy consumption shown in the table also includes purchased district heating and landlord-supplied energy shares, where we do not currently control the energy mix contractually; these are the source of the reported fossil and nuclear shares. The proportion of renewable energy in our total energy consumption rose from 8.4% the previous year to 17.2%.

We cannot currently influence the general power supply from landlords or the origin of

the electricity used to charge hybrid and electric vehicles.

Energy consumption is shown as final energy use in megawatt hours (MWh). Self-generated and purchased energy are not double-counted. Fuels not used for energy purposes are not included.

We also optimise our electricity consumption through energy-efficient IT infrastructures, such as central server solutions and resource-conserving multifunction printers used across teams. When possible, we use energy-efficient LED lighting.

E1-8

Gross GHG Emissions (Scope 1, 2, 3)

We prepare our greenhouse gas inventory (GHG inventory) with the objective of identifying the company's largest sources of emissions, both internally and throughout the upstream and downstream value chain. This forms the basis for our decarbonisation strategy, where we set specific targets, measures, and accountabilities for reducing greenhouse gas emissions. In subsequent years, the inventory will also be used to check target achievement, record progress made, and identify further opportunities for CO₂ reduction.

Notes on Calculation

Our accounting approach follows the principles of the GHG Protocol: relevance, completeness, transparency, consistency, and accuracy. Methodology and system boundaries are kept consistent across reporting years to ensure comparability of results; any material changes would be explained and disclosed.

To prepare the GHG inventory, we define clear system boundaries, covering both organisational and operational boundaries. Organisationally, we refer to the commercial consolidation scope of Unzer; the operational boundaries relate to the emission sources considered within this organisational unit. Following the GHG Protocol, we distinguish between three scopes:

- Scope 1: All direct GHG emissions that we

directly control. For Unzer, these mainly arise from fuel consumption by company cars and natural gas used for heating.

- Scope 2: Indirect emissions from purchased energy (electricity and district heating), produced by external energy providers.
- Scope 3: All other indirect emissions not directly controlled by Unzer, including those from purchased goods and services, business travel, energy and fuel value chains, and transport and disposal.

Emissions are calculated based on financial and activity data from our 2025 financial year, primarily taken from our accounting and ERP systems and supplemented with internal records where necessary. To convert consumption data to CO₂ equivalents, we use our accounting partner's emissions factor database in combination with the scientifically

validated Ecoinvent database. The global warming potentials (GWPs) used are based on a 100-year time horizon and the values of the IPCC (2013 and 2021). The emissions factor database has been scientifically reviewed by the Institute for Industrial Ecology at Pforzheim University.

The greenhouse gas emissions reported represent gross emissions. Carbon sequestration, CO₂ credits, or other compensation mechanisms are not applied in 2025.

Our reporting measure is CO₂ equivalent (CO₂e), which means we account not only for CO₂ itself, but also for other greenhouse gases regulated under the Kyoto Protocol according to their global warming potential – including methane (CH₄), nitrous oxide (N₂O), sulphur hexafluoride (SF₆), and hydrofluorocarbons (HFCs and HCFCs).

Operational Boundaries and Covered Emissions Sources (Scopes 1–3)

The table shows our operational boundaries and the emissions sources included for Scopes 1 to 3. Items marked with an * have been reviewed but are not reported. This is either because no reportable emissions exist, or the emissions involved are either immaterial or, for reasons of proportionality, will only be included in subsequent years. For items marked with **, emissions calculation is limited to key products in the procurement and production process. Non-relevant scopes are not further elaborated upon.



Scope 1 – Direct emissions		
Scope	Item	Consideration
1.1	Direct emissions from stationary combustion processes	included
1.2	Direct emissions from mobile combustion processes	included
1.3	Direct emissions from fugitive gases	considered*
1.4	Direct emissions from processes	considered*

Scope 2 – Indirect emissions from energy consumption		
Scope	Item	Consideration
2.1	Indirect emissions from purchased electricity	included
2.2	Indirect emissions from district heating/cooling	included
2.3	Indirect emissions from purchased steam	considered*

Scope 3 – Other indirect emissions		
Scope	Item	Consideration
3.1	Purchased goods and services	included**
3.2	Capital goods	included**
3.3	Fuel- and energy-related emissions	included
3.4	Upstream transport and distribution	included
3.5	Waste generated in operations	included
3.6	Business travel	included
3.7	Employee commuting	included
3.8	Upstream leased assets	not relevant
3.9	Downstream transport and distribution	considered*
3.10	Processing of sold intermediate products	not relevant
3.11	Use of sold products	not relevant
3.12	End-of-life treatment of sold products	not relevant
3.13	Downstream leased assets	not relevant
3.14	Franchises	not relevant
3.15	Investments	not relevant

* Considered, but not reported (insignificant or to be added in following years)

** Emissions calculation is limited to the main products of the procurement/production process

Greenhouse Gas Emissions at Unzer

In the 2025 financial year, we generated total emissions of 4,773.3 tonnes of CO₂. Compared with the previous year (5,130.4 t), this represents a reduction of around 7%. These are distributed as follows:

Scope 1: Direct emissions amounted to 362.4 t CO₂, representing 7.59% of the total. These emissions arise mainly from fuel consumption by company vehicles (diesel and petrol) and from local natural gas consumption for heating.

Scope 2: Indirect emissions from purchased energy totalled 720.1 t CO₂ and constituted 15.09% of total emissions. These derive from electricity and district heating and are calculated on a location basis. Although we purchase green electricity for all directly procured contracts, we are not currently using guarantees of origin (GoOs) in reporting; therefore, a robust market-based Scope 2 calculation is not yet possible. The largest share of location-based emissions comes from district heating (13.38% of total emissions).

Scope 3: Other indirect emissions account for 3,690.8 t CO₂ or 77.32% of the total. Our inventory here chiefly includes the following emission sources:

1. Emissions from purchased goods and services, such as payment terminals and server operations (due to limited data, energy use by external server services is modelled using the electricity emissions factor of the site and company-specific IT loads),
2. Emissions from the procurement/production of capital goods (e.g. IT hardware and equipment),
3. Upstream fuel- and energy-related emissions,
4. Upstream logistics, such as the transport of purchased goods and postal services,
5. Emissions from waste disposal,
6. Emissions from business travel,
7. Emissions from employee commuting.

These Scope 3 categories have been identified as material and are reported, as together they represent the main part of our indirect emissions and are important for managing reduction efforts. For the reporting year, we have collected and disclosed GHG emissions at the consolidated group level. There is currently no separate reporting for individual subsidiaries.

GHG Emissions (in tonnes of CO₂ equivalent)

Category	Total Group (consolidated)
Scope 1 (direct)	362.36
... of which from regulated emission schemes (%)	0.07%
Scope 2 (indirect, energy consumption)	720.09
... of which location-based	720.09
... of which market-based	not determined
Scope 3 (indirect, value chain)	3,690.81
... of which purchased goods and services	1,536.91
... of which capital goods	135.50
... of which fuel- and energy-related	290.10
... of which upstream transport and distribution	0.75
... of which waste generated in operations	44.81
... of which business travel	791.34
... of which employee commuting	891.41
Total GHG emissions	4,773.26
... based on Scope 2 (location-based)	720.09
... based on Scope 2 (market-based)	not determined

GHG Intensity (Emissions Relative to Net Revenue)

The GHG intensity indicator is calculated as the quotient of total greenhouse gas emissions (in kg CO₂e) and revenue for the reporting period. Revenue figures are taken from the audited annual accounts, where detailed explanations on boundaries and assessment methods can be found.

GHG intensity has fallen by around 9% compared to the previous year (from 0.0233 to 0.0212 kg CO₂e/€), while net revenue has increased.

Year	Total GHG emissions (kg CO ₂ e)	Net revenue (€)	GHG intensity (kg CO ₂ e/€)
2025	4,773,256.64	225,059,541	0.0212
2024	5,130,419.74	220,487,472	0.0233

E1-9 Greenhouse Gas Removals and CO₂ Credits

In the reporting year, Unzer did not finance or initiate any projects to reduce or permanently store greenhouse gases. Nor did we acquire or retire any CO₂ credits, or make any public climate neutrality statements making use of such credits.

Should we employ compensation measures in the future, we intend to do so solely for remaining, unavoidable emissions—and only once we have exhausted measures to cut our own emissions.

E1-10 Internal CO₂ Pricing

Unzer does not currently have an internal CO₂ pricing system and does not plan to introduce one as a steering mechanism for investment decisions.

E1-11

Expected Financial Impacts of Climate-Related Risks and Opportunities

Unzer has not identified any short-, medium- or long-term physical climate risks with material financial impact. This assessment is based on a systematic risk analysis of all locations and key business processes across short-, medium- and long-term time horizons, with our digital, location-independent business model and the absence of emissions-intensive facilities being decisive factors.

Within the double materiality analysis, climate-related transition risks—notably those arising from

regulatory developments, increased sustainability requirements, and changes in energy and CO₂ prices—have been classified as financially material. At present, these risks predominantly impact our cost base indirectly via energy, IT, and regulatory costs. At the time of reporting, it is not possible to provide a robust quantitative assessment of the expected financial effects, as these costs cannot be clearly attributed to specific climate-related factors and remain part of ongoing business activities.

We see opportunities especially in further digitalisation and process optimisation. In the long term, this may lead to reduced energy and resource use.

Should financial effects become reliably quantifiable in the future, we will report them transparently in future sustainability reports.

ESRS S1 Own Workforce

Unzer's success depends largely on our employees. For this reason, we place great value on a safe, respectful, and inclusive working environment and continuously invest in the well-being, development, and qualifications of our workforce. In this section, we set out how we systematically consider social aspects and which measures, objectives, and key performance indicators we pursue in relation to our employees.



S1-1

Policies Regarding Own Workforce

We are convinced that lasting business success is only possible if human rights are respected, recognised, and protected. Our actions are based on the applicable legal and regulatory requirements in the countries in which we operate

Moreover, we are guided by internationally recognised frameworks, in particular the United Nations Guiding Principles on Business and Human Rights, the labour and social standards of the International Labour Organization (ILO core conventions), as well as other initiatives such as the UN Global Compact, the Diversity Charter, and the Principles for Responsible Banking.

Internal Framework and Scope

Our internal policies are based on these legal and international frameworks and give them concrete form for our organisation. They apply to all employees in all regions in which we operate.

Non-employed workers are also subject to the respective legal and regulatory requirements, but not to the internal company policies that are explicitly tailored to our employees.

Compliance with the relevant requirements is ensured through our established compliance structures, our Code of Conduct, and our internal control and reporting procedures.

Issues such as child labour, forced or compulsory labour, and human trafficking are explicit-

ly prohibited by law in Germany and in all other countries in which we operate. Against this background, there are no company-specific policies relating to these topics.

A Workplace Free from Harassment and Bullying

We believe an open and inclusive working environment helps us improve and grow. We therefore strive for a working culture in which diversity and equality are lived. We ensure all employees have equal opportunities. Discrimination has no place with us.

Our goal is to create an environment in which everyone feels respected and valued. Only under these conditions can employees perform their tasks to the best of their abilities. The principles of the General Act on Equal Treat-

ment are therefore binding for all employees. We welcome cultural diversity and tolerate no form of (sexual) harassment, discrimination, or bullying. Nor do we disadvantage anyone on the grounds of ethnic origin, gender, religion or belief, disability, age, or sexual identity. We have made these commitments in our Code of Conduct.

Should employees ever witness inappropriate behaviour or themselves experience discrimination, harassment, or bullying, they have access to our People & Culture department, internal trusted persons, or anonymous whistleblowing channels. All complaints are taken seriously and treated confidentially.

Equal Opportunities and Equal Treatment

We are an employer that promotes equal opportunity, which means we are committed to providing everyone with equal opportunities in all areas of employment, without discrimination based on age, colour, disability, origin, ethnicity/nationality, religion, gender, medical history, sexual orientation, or similar characteristics. Further details are provided in our Equality Policy.

To raise awareness among our managers of possible unconscious bias and stereotypes, we offer internal training (Unconscious Bias Training). These biases are automatic, often unconscious assumptions or judgements about people based on factors such as gender, skin colour, age, ethnicity, sexual orientation, disability, or other characteristics. Such attitudes are shaped by personal experience, societal influences, and cultural norms and may unconsciously affect our behaviour, choices, and interactions.

We ensure equal opportunities and equal treatment for all candidates already in the recruitment process. All recruitment procedures must always comply with our Code of Conduct. Unser encourages internal promotion and supports employees to apply for and pursue internal development opportunities.

Learning and Feedback Culture

At Unser, we place high value on personal development. Therefore, we have established a comprehensive feedback process, which we document in writing. Each employee annually agrees personal and business-related objectives with their line manager. Half-year meetings provide an opportunity to track progress and make any necessary adjustments to ensure continual improvement. The year-end discussion concludes the cycle, where future goals are set. This structured approach fosters a culture of continuous development.

In 2025, we introduced 180-degree or 360-degree feedback for all employees to make feedback even more effective and impactful. Further details can be found in ESRS S1 > S1-12.

Additionally, every employee has access to an annual training budget of €1,000. This budget can be used for learning formats such as job-related training, coaching, educational events, or seminars.

Health and Safety at Work

Unser is committed to a healthy, safe, and stable working environment. To support employees and managers, we have introduced an Employee Assistance Programme. This provides professional support for work-related, family, health, or personal concerns. Advice can be accessed at any time, and is anonymous, confidential, and free of charge.

As a further pillar to support mental health, Unser has established a trusted persons programme. Trusted persons are trained colleagues who are committed to strict confidentiality—including and especially with respect to all companies of the Unser Group. As they work at the company themselves, they are familiar with internal processes and can therefore support employees from an internal perspective.

Unser also regularly offers training sessions on health and safety at work. Topics include identifying potential hazards in the workplace, the correct use of equipment and materials, workplace ergonomics, accident prevention, fire safety, and evacuation measures. For employees in Germany and Luxembourg, participation in these annual training sessions is mandatory. Workplace accidents must be reported to HR. Further details are provided in our Health and Safety at Work Policy.

Respectful and Flexible Working

At Unzer, we promote a working environment defined by mutual trust, openness, and respect. We treat all employees with dignity and appreciation—regardless of ethnicity, gender, religion, sexual orientation, or other personal characteristics. Discrimination, harassment or any form of physical, sexual, psychological, or verbal threat has no place with us.

We expect all employees to comply with internationally recognised standards regarding working conditions, health, and safety. Discriminatory or harassing behaviour towards individuals or groups is not tolerated. Violations of these principles are subject to disciplinary action appropriate to the seriousness of the misconduct.

At the same time, we offer our employees a range of benefits, including mobility benefits, a company pension scheme, and flexible working hours.

Through the Unzer Mobile Working Policy, the Unzer Group aims to enable hybrid working and allow employees to spend up to 60% of their monthly working hours at home or elsewhere (mobile office). This is complemented by the EU FlexWork Policy, which allows up to 15 days per calendar year to be worked in other European countries.

Open Dialogue on an Equal Footing

To us, being a responsible employer means engaging with all employees constructively. We offer a range of channels and formats for this purpose. All policies and supplementary information are provided to employees on the intranet in both German and English. Monthly newsletters, a group-wide messenger service (Microsoft Teams), podcasts, and monthly virtual all-hands meetings also ensure that employees are informed of important changes.



Additional Policies

Other policies cover business travel, company cars, and absence due to holidays or illness. There are also numerous works agreements at the Frankfurt and Luxembourg sites.

S1-2

Engagement of Own Workforce and Workers' Representatives, Existing Channels for Reporting Concerns and Remedial Measures

We systematically involve our employees in decisions and processes in order to identify and adequately manage significant impacts on our workforce at an early stage. Through structured dialogue formats, transparent feedback, and reliable complaint and reporting channels, we ensure that our workforce's perspectives are considered and translated into concrete actions.

Engagement of the Workforce and Social Dialogue

We respect the right of our employees to decide freely who will represent them with regard to the company. At our Frankfurt a. M. and Munsbach (Luxembourg) sites, workers' representative bodies are in place, which meet regularly and as needed with management and HR.

Beyond this, we offer all employees—regardless of role, location or seniority—various opportunities for active participation and feedback. The main tool is a semi-annual anonymous employee survey, through which we systematically capture how employees perceive their working environment and identify any negative impacts at an early stage. The survey covers topics such as satisfaction,

diversity and inclusion, health and well-being, workload, opportunities for development, management behaviour, and reward.

In addition to the employee survey, there are other dialogue and feedback formats, including an annual dialogue session with management (the “CXO Roadshow”), a company-wide suggestion system, and open office hours with management and HR.

Consideration of Particularly Vulnerable Groups

We ensure to include the perspectives of particularly vulnerable or potentially marginalised groups within the workforce. The employee survey contains specific questions on diversity and inclusion and is analysed accordingly. All of the above participation formats are open

to all employees. The openness of the formats and the anonymity of the surveys ensure that sensitive issues can also be safely addressed.

Exit Interviews

Employees who leave the company voluntarily have the opportunity to explain their reasons for leaving in a confidential interview. These discussions provide valuable insights into structural issues and are used to inform remedial actions. The main reasons for leaving and potential countermeasures are regularly discussed with management.

At the time of reporting, a questionnaire had already been developed to make the collection of exit reasons more systematic. Extending it to cover dismissed employees is under discussion but has not yet been implemented.

Complaint and Reporting Systems

Unzer is committed to high standards of integrity and compliance. Employees and external stakeholders can report any misconduct or compliance concerns at any time. An anonymous and confidential reporting channel is available, allowing reports to be made online or by telephone in both German and English. In addition, there is a separate reporting channel for suspected cases relating to financial crime.

Furthermore, employees may contact their line manager, the People & Culture team, the Com-

pliance team, or—at the Frankfurt and Munsbach locations—the employee representatives at any time.

All reporting channels are accessible via the intranet and the Code of Conduct. The anonymity of these systems and the variety of ways to make contact ensure that even sensitive matters can be submitted without barriers.

Assessment of the Effectiveness of Involvement

We use the results of employee surveys, dialogue

formats, and other feedback to derive concrete actions and to evaluate their effectiveness. The results are analysed by management, the People & Culture team, and the leadership team. For transparency, selected actions and their progress are regularly presented in company-wide formats such as all-hands meetings.

S1-3

Measures and Resources Relating to Own Workforce

In recent years, the Unzer Group has established its name as a provider of payment and software solutions for the retail sector. Although the payments industry is undergoing change, Unzer sees itself as well positioned due to its broad product portfolio and clear strategy.

In light of demographic changes and the shortage of skilled personnel, it is particularly important for us to attract, retain, and promote the best talent. This is why Unzer invests in numerous initiatives relating to work-life balance, training and development, transformation of corporate culture, and the promotion of diversity and equality of opportunity. We regard all these measures as suitable for giving us a positive differentiator over competitors.

Measures for a Smooth Recruitment and Onboarding Process

A smooth recruitment and onboarding process lays the foundation for good collaboration, en-

ures job satisfaction, and reduces staff turnover. For this reason, we place great emphasis on quickly and successfully integrating new employees.

Even during the recruitment process, we prioritise swift and transparent procedures. Our Talent Acquisition team provides managers with a practical toolbox to ensure that interviews and selection processes are structured and professional. An important element is the regular training of our hiring managers. Several times each year, we offer training sessions that focus specifically on potential unconscious bias and raise awareness for fair, impartial decision-making.

We also deliberately ensure balanced gender representation and promote diversity and equal opportunities from the outset. This creates the basis for an inclusive and fair working environment—right from the initial contact.

Our goal is to standardise, structure, and contin-

uously improve the onboarding process for new employees across the organisation. All new colleagues undergo compulsory training and induction courses, providing them with a well-founded introduction to their roles and to the company. In addition, a clearly defined onboarding process ensures that new employees have all necessary information and equipment from the very beginning. Moreover, individual induction plans are created by the respective managers. Programmes such as our buddy programme further support social and technical integration.

During the probationary period, managers hold several structured meetings with new employees. These not only provide constructive feedback, but also help support employees in taking on their new responsibilities and ensure that their individual well-being is monitored.

Our intranet acts as a central knowledge base, providing information about corporate strategy

and objectives, values and leadership principles, and our feedback and communication channels. All policies and templates are available here to all employees at any time.

Measures for Good Employee Relations

Even after onboarding, Unzer pays attention to a culture of appreciation and a good working environment. To this end, each employee has a designated contact from the People Experience team. This person supports employees with all employment-related questions and concerns throughout their tenure at Unzer and also assists during offboarding if an employee leaves.

Through a variety of targeted initiatives, Unzer supports health, work-life balance, ongoing training and development, as well as diversity and cross-team collaboration. Through these initiatives, Unzer creates an attractive and inspiring working environment that not only caters to the individual needs of employees but also strength-

ens the company culture and collective success. The most important measures in these areas are outlined below.

Health Promotion Measures

Unzer offers numerous initiatives and services to promote the well-being and health of employees, including:

- Occupational health services (consultation, check-ups, vaccinations, etc.); paid leave for preventive check-ups
- Independent psychological and social counselling service for employees from an external provider
- Compliance with statutory and collectively agreed occupational health and safety regulations (monitored, among others, by the occupational health service and safety officers through regular site inspections, risk assessments (including psychosocial risk)), and company standards for health-conscious interactions at all sites
- Training of employees as trusted persons to support colleagues through conversations in times of stress

- Ergonomically equipped workplaces, fruit, and healthy snacks at work

Health and well-being at the workplace is a central topic in our regular employee surveys. Further details can be found in section S1-13.

Measures to Promote Work-Life Balance

Unzer considers itself a family-friendly company and places great importance on supporting work-life balance. These measures include:

- Flexible working time arrangements, part-time work, and trust-based working hours, allowing employees to manage their hours flexibly, balancing operational needs and individual family requirements with their manager's agreement
- Mobile working: In accordance with our mobile working agreement, up to 60% of working hours can be spent working remotely. All employees are provided with portable devices for this purpose. Exceptions apply for certain positions or depending on country-specific requirements
- Part-time options even for management positions

- As provided for in law, we enable all employees to take unpaid leave to care for close relatives
- The independent psychological and social counselling service, available for employees facing difficult personal circumstances, can also be used for matters relating to work-life balance

Training and Development Measures

Unzer invests in its employees' further training and also trains its own apprentices. Every employee has at least one feedback discussion per year to assess their performance and professional development. These firmly established dialogue formats also serve to discuss further training needs, developmental opportunities, and to plan concrete training actions. The feedback meetings are documented in writing.

Together with the specialist departments, the People & Culture team analyses employees' qualification needs in light of changing requirements, such as changes in the product and service offering, regulatory requirements, or shifts in the

market. This results in specific training objectives for individual employees, teams, or the entire Unzer Group, which are then addressed through internal and external training.

Further offerings include:

- Unzer Academy: All internal training materials are made available here for all employees (see below)
- Unzer's Leadership Development Programme: We educate prospective managers and experienced leaders in two different programmes (see below)
- Personal training budget: Every employee is provided with a training budget of €1,000, which they can use, together with their manager, to develop their professional and personal skills
- Internal applications: All vacancies are posted internally and internal job transitions are actively encouraged

In 2025, our expenditure on training and development amounted to €340,988—a clear sign of our ongoing commitment to the professional and personal advancement of our employees.

It is not possible to state the precise average number of seminar days per employee, as our offering is intentionally wide and flexible. In addition to compulsory training (participation in which is documented), all employees have access to numerous voluntary training and development opportunities. Further information can be found in section S1-12.

Leadership Development Initiatives

We recognise that good leadership is essential for our employees to feel comfortable and to thrive. For this reason, we have adopted clear leadership principles and invest in the ongoing training and development of all our managers.

Unzer offers two leadership development programmes. The first programme is aimed at emerging leaders who have just taken on, or will soon take on, responsibility for their own team. It lasts four to five months and consists of four modules. In addition, there is a second programme for more experienced leaders, which is designed for vice presidents and directors and lasts approximately one year.

Unzer Academy

The Unzer Academy serves as a knowledge base for the entire company. All internal training and recordings of important all-hands meetings are available there. Since 2025, we have been making our existing content available in both German and English, with the support of artificial intelligence, to better serve our international workforce.

This ensures that knowledge is passed on within the company and accessible to everyone, regardless of location or role. We hope that, in this way, we will deepen our collective understanding of our products, services, and the industry as a whole. Together, we aim to create a culture of continuous learning and growth from which both our teams and our customers will benefit.

The Academy currently contains (as at December 2025) over 350 training contents and recordings.

Measures to Promote Interdisciplinary and Cross-Team Collaboration

Unzer has brought together several companies under one roof in recent years. This complex structure also brings challenges for company culture and collaboration across different teams, sites, and national borders.

For this reason, Unzer invests in numerous initiatives, regularly bringing teams or project groups together in person. In 2025, for example, we ran our first tech hackathon, with 16 teams across four sites working on new ideas over two days. There are plans to expand this to a company-wide hackathon in 2026.

We place high value on an inspiring environment that encourages agile, cross-team working. Our offices are equipped with creative and meeting spaces as well as communal areas to foster communication. Wherever possible, we ensure that all employees work on the same floor to facilitate networking and interdisciplinary exchange.

Measures to Promote Diversity

We are convinced that our employees' commitment to equal treatment, and a clear commitment to diversity, are key to promoting diversity. All Unzer employees are required to treat one another with respect and fairness, and no one must be discriminated against on the grounds of origin, colour, gender, nationality, age, creed, disability, marital status, sexual orientation, or any other personal characteristic. Discrimination of any kind is not tolerated at Unzer. This is set out in Unzer's Code of Conduct.

At Unzer, people of all age groups from 67 different nationalities already work together. The focus of our diversity efforts is on promoting gender equality.

Unzer has a clear goal of achieving gender equality and strengthening a diverse, inclusive workforce at all levels of the organisation. To this end, the People & Culture team works specifically with specialist headhunters for management positions and particularly qualified women are given special consideration in succession plan-

ning. The specific targets are explained in section ESR S1 > S1-4.

Monitoring and Evaluation of the Effectiveness of Measures

Unzer adopts a systematic approach to assessing the effectiveness of its measures for its own workforce. Both qualitative and quantitative indicators are used. Important metrics include, for example, the results of the semi-annual anonymous employee survey, the attrition rate, average length of employment, number of sick days per employee, as well as the promotion and internal transfer rates. Participation in training courses and use of the psychological counselling service are also evaluated. This data is regularly analysed by the People & Culture team and discussed with management and line managers to derive measures and assess effectiveness.

Process for Determining Necessary Actions

To identify and evaluate actual or potential negative impacts on the workforce, Unzer uses a multi-step process. This includes regular anonymous

employee surveys with open comment fields, voluntary exit interviews to record reasons for leaving, an established whistleblowing system for confidential reports, as well as direct dialogue via the CXO Roadshow and open office hours. In addition, absences and psychological stress are analysed as part of occupational health management. The resulting insights feed into action planning and enable early responses to challenges.

Key risks relating to our workforce mainly concern the shortage of skilled staff, psychological stress, and potential loss of trust due to insufficient communication. Unzer mitigates these risks through targeted personnel and development programmes, flexible working models, comprehensive healthcare offerings, and transparent and participative communications. The effectiveness of these measures is regularly verified using employee surveys, feedback channels, and relevant KPIs such as attrition and sick days.

Ensuring that Company Practices Do Not Have Negative Impacts

Unzer ensures that internal practices do not have negative impacts on the workforce or contribute to them. The Code of Conduct requires all employees to behave ethically and treat others with respect. Data protection policies and regular training guarantee the responsible handling of personal data. The People & Culture team is involved in strategic decisions, especially in the introduction of new tools or procedures. Where there is a conflict between economic pressures and social concerns, employee-oriented solutions are always sought as part of our duty of care. In addition, budgets are set aside for training, healthcare, and external advice.

Progress, challenges, and implementation of measures are regularly reported to management and communicated transparently in company-wide formats such as all-hands meetings.

S1-4

Targets in Relation to Own Workforce

Unzer aims to promote fair development opportunities, a diverse leadership culture, and a healthy, performance-oriented working environment. By the end of 2027, we will further strengthen our workplace and ensure that performance, wellbeing, and development opportunities are accessible to all. We are focusing on diversity and equal opportunities, health, and learning and development.

We support our objectives with specific measures. These include structured career paths, targeted training opportunities, health programmes, and inclusive approaches to recruitment and leadership. At the same time, we

promote an open feedback culture and actively involve our employees in the further development of our measures.

The objectives are defined and developed further in close consultation between the Management Board, the Advisory Board, and the People & Culture function. Employee feedback is systematically incorporated, including through semi-annual employee surveys, open feedback formats, and structured exit interviews.

An internal monitoring system regularly evaluates indicators such as the proportion of wom-

en in leadership positions, sickness absence rates, participation in training measures, and satisfaction scores. The results are discussed with specialist departments and employee representative bodies. Where necessary, we adjust measures and target pathways without losing the comparability of indicators over time.

We communicate progress and results transparently, including in all-hands meetings and via internal information platforms. The continuous involvement of employees ensures that the objectives are practical, effective, and broadly supported, while strengthening trust in corporate management.

Target 1:
Increasing the Proportion of Female Employees and Female Managers

We will increase the proportion of female employees from 41% (base year 2024) to 48% by the end of 2027. In addition, we will increase the proportion of women in leadership positions from 27% in 2024 to 37% by the end of 2027.

Indicator	2024	2025	Change
Proportion of female employees, in %	41.7	41.4	-0.3 percentage points
Proportion of women in leadership positions, in %	26.7	27.7	+1.0 percentage points

In 2025, the proportion of female employees declined slightly, while the proportion of women in leadership positions increased by 1.0 percentage point compared with the 2024 base year. Both target values are therefore not yet on the intended trajectory. To achieve them by the end of 2027, we are further developing our recruitment, development and succession processes, and strengthening transparent career paths and diversity measures.

Target 2:
Low and stable sickness absence rate

We will keep our sickness rate below the rate for the “Data Processing and Information Services” sector reported in the DAK Health Report in each reporting year through 2027.

Indicator	2024	2025	Change
Sickness absence rate, in %	2.7	3.1	+0.4 percentage points
Industry benchmark sickness absence rate in %	3.5	3.4	-0.1 percentage points
Difference to industry benchmark in percentage points	-0.8	-0.3	

The sickness rate was 3.1% in the reporting year, 0.4 percentage points above the previous year. We met our target of remaining below the industry benchmark. For comparison, we use the sickness absence rate for the “Data Processing and Information Services” sector, which the DAK Health Report reports at 3.4% for 2025: the lowest rate of any sector in Germany. We deliberately use this benchmark because it reflects our employee structure and represents the most demanding available comparison. As no methodologically comparable sector rates are available for Austria and Denmark, we compare our Group-wide rate with the German benchmark, as 75.2% of our employees work in Germany. We remain below the benchmark; however, the gap narrowed from 0.8 to 0.3 percentage points compared with the previous year.

We continue to invest in mental health support, health checks and training for managers. We are continuously developing these measures further and are also strengthening a health-promoting work organisation.

Target 3:
Establish a culture of lifelong learning

By the end of 2027, we will ensure that more than 50% of our employees use their individual training budget each year.

Indicator	2024	2025	Change
Proportion of employees with access to the learning management system and structured learning opportunities, in %	n/a	n/a	In implemen- tation
Proportion of employees who used their individual training budget, in %	13.8	29.8	+16.0 percentage points

The introduction of a learning management system significantly increased both participation in and the scope of training. To reach all employees by the end of 2027, individual learning budgets and development plans will be expanded further.



Overall assessment of progress

In the reporting year, the picture is mixed: we made progress primarily in learning participation, while the proportions of female employees and women in leadership positions remained almost unchanged compared with 2024, and the health target was met, although the gap to the benchmark narrowed. Further action is still needed both on gender diversity and on comprehensive access to training.

S1-5

Characteristics of the Company's Workforce

As of 31 December 2025, Unser employed a total of 819 people (headcount) or 763.90 full-time equivalents (FTE). The evaluation included all employees, including apprentices, working students, marginal part-time employees, and interns. Data collection was via the HR information system Personio. Gender data—including the “diverse” category—is maintained by employees themselves through a self-service process. As of the reporting date, there were no entries in the “diverse” category.

The attrition rate is calculated using the Schlüter formula, only considering permanent employees. Departures due to death, retirement, or expiring contracts are excluded from the calculation to ensure a realistic and comparable key figure. This methodology ensures that the indicator allows reliable conclusions to be drawn about employee retention and the company's attractiveness as an employer.

In 2025, the staff turnover rate was 15.93%.

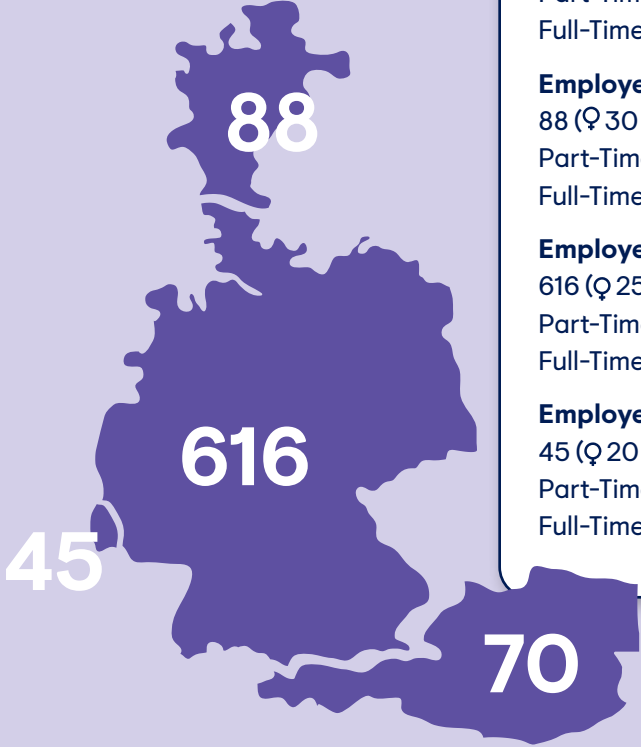
Total number of Employees: 819



339 480
Female Male

Permanent Employees
Part-Time: 107 (Q 38 / ♂ 69)
Full-Time: 675 (Q 281 / ♂ 394)

Temporary and Short-term Employees
Part-Time: 5 (Q - / ♂ 5)
Full-Time: 32 (Q 20 / ♂ 12)



Employees Austria:
Total: 70 (Q 30 / ♂ 40)
Part-Time: 12 (Q 7 / ♂ 5)
Full-Time: 58 (Q 23 / ♂ 35)

Employees Denmark:
88 (Q 30 / ♂ 58)
Part-Time: 10 (Q 2 / ♂ 8)
Full-Time: 78 (Q 28 / ♂ 50)

Employees Germany:
616 (Q 259 / ♂ 357)
Part-Time: 84 (Q 27 / ♂ 57)
Full-Time: 532 (Q 232 / ♂ 300)

Employees Luxembourg:
45 (Q 20 / ♂ 25)
Part-Time: 6 (Q 2 / ♂ 4)
Full-Time: 39 (Q 18 / ♂ 21)

S1-6 Characteristics of Non-Employed Staff within Own Workforce

As at the balance sheet date (31 December 2025), Unzer employed 325 external staff. This includes, in particular, freelancers, consultants, and other self-employed individuals who work for the company on a project or temporary basis.

In line with regulatory requirements, and to distinguish clearly from dependent employment relationships, no additional personal or employment-related data is collected on external staff. Only information necessary for administrative and security purposes is recorded:

- Name
- Associated department
- Company entity
- Status (active/inactive)

Data is only collected for the purpose of access and authorisation management, to enable external staff to receive the system access they require for their work. No further data storage or analysis takes place.

Unzer ensures, through clear contractual regulations as well as defined onboarding and offboarding processes, that external staff are transparently integrated and that system access is always controlled and traceable.

S1-7 Collective Bargaining Coverage and Social Dialogue

Unzer does not have any collective bargaining agreements.

We have employee representative bodies at our Frankfurt and Munsbach (Luxembourg) locations. The proportion of employees covered by employee representation is 21%. The Works Council in Frankfurt, elected by employees in accordance with the German Works Constitution Act, consists of 0 released and 7 non-released members. In addition, a further 4 individuals are included as alternates so that

the committee can meet in full.

The staff delegation in Munsbach, Luxembourg, elected by employees under the Luxembourg Labour Code, consists of 0 released and 3 non-released members.

In addition, Unzer offers all its employees various opportunities to actively participate in company processes and express their opinions. Further details on social dialogue can be found in sections S1-2 and S1-3.

Indicator	Value (2025)	% (2025)
Proportion of employees under collective agreement	0	0 %
Proportion of employees with employee representation	172	21 %
Total	172	100 %

S1-8
Diversity Indicators

During the reporting year, Unzer showed a balanced age structure as well as varied gender distribution within the workforce. The proportion of female employees was 41.39%, and that of male employees 58.61%. At management level (from director level upwards, which is two levels below the management board), 27.7% of positions were held by women and 72.3% by men in 2025. This distribution has changed little compared to the previous year.

The age distribution of employees is as follows: around 19.78% are under 30 years old, about 66.42% are aged between 30–50, and approximately 13.8% of staff are over 50. The largest age group is those aged 31 to 40.

It is our aim to actively promote diversity in management and throughout the company. These data form a basis for future initiatives to strengthen diversity and equal opportunities at all levels.

Gender distribution
at Unzer



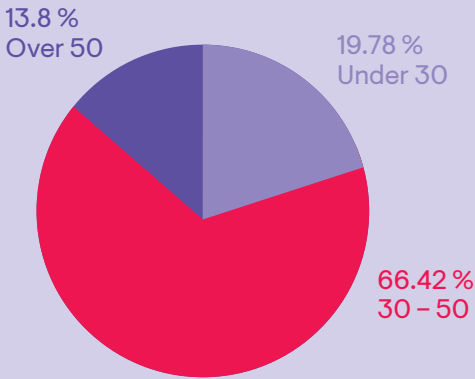
41.39 % 58.61 %
female male

Leadership positions
at Unzer



27 % 73 %
female male

Age distribution



S1-9 Appropriate Remuneration

Unzer ensures that all employees are paid at least the applicable statutory minimum wage in the countries in which we are active. This also applies to interns and working students. 100% of our workforce receives at least the relevant statutory minimum wage. As a rule, our salary levels are above statutory minimum requirements.

We ensure that our remuneration is in line with both statutory minimum standards and market rates for each country and role. For this, we use external salary benchmarks, which are regularly compared against our internal compensation structures.

In 2025, we introduced uniform career paths for employees across the company. The career path for managers will be completed by the end of 2026 and will form the basis for transparent salary bands and improved comparability of roles and remuneration.

We are also preparing for the implementation of the European Pay Transparency Directive and are further developing our job evaluation and remuneration structures accordingly.

S1-10 Social Security

Unzer employs people in Germany, Austria, Luxembourg, and Denmark. 100% of employees have access to the respective national social security systems.

These cover, in particular, benefits relating to health care, income protection in case of illness, unemployment, workplace accidents and incapacity for work, parental leave, and pensions. Coverage is provided through the statutory social security systems of each country. There are no differences between groups of employees or between countries.

S1-11

People with Disabilities

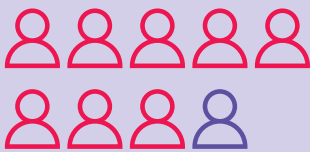
In the 2025 reporting year, the proportion of employees with a recognised disability was 1.23%. It should be noted that, due to applicable anti-discrimination laws in Denmark, no personal information concerning disability status may be collected there. This site accounts for around 10.74% of the total workforce. The above figures therefore refer to the remaining 89.26% of employees in Germany, Austria, and Luxembourg, for whom such data may be lawfully collected and processed.

The gender breakdown is as follows:

- Female: 8 employees (1.09%)
- Male: 1 employee (0.14%)

These data were collected via the group-wide HR system, either through voluntary self-disclosure by employees or on the basis of information received by the company as part of statutory reporting obligations or legal employment procedures.

Gender distribution among
Employees with disabilities



89 % 11 %
female male

Employees with disabilities:
Total: 9
Male: 1
Female: 8

Percentage of total workforce:
Total: 1.23 %
Male: 0.14 %
Female: 1.09 %

S1-12

Training and Development Indicators

Unzer attaches great importance to the continuous professional development and training of its employees. All employees have access to performance reviews as well as training and development opportunities. In the reporting year, 90% of employees had received a written performance review by mid-year; by year-end, this figure was 92%. In 2024, the figure was still 70%. The information relates to all employees of the company.

The aim of these performance and development discussions is to support personal development transparently and promote it in a targeted manner. Performance reviews take place at least once a year.

To strengthen objectivity and fairness in the review process, all managers have received

360-degree feedback since 2025. This 360-degree feedback includes input from colleagues (peers), employees in their own team, their own manager, and a self-assessment. Employees without management responsibility receive 180-degree feedback.

In addition to these feedback and development discussions, we offer a wide range of training opportunities. Indicators on the average number of training hours per employee are not currently available in full. Existing systems fully record mandatory training, while voluntary training and ad hoc training are not currently recorded systematically. Full recording is planned for the future.

The aim of these training measures is to ensure employees' long-term employability and further

their professional development. Every employee also has access to a training budget of €1,000 annually, which may be flexibly used for individual qualifications in agreement with their manager.

The mandatory annual training courses include:

- Anti-money laundering: Introductory course for new hires and an annual refresher for all
- Fraud prevention: Training on preventing internal and external fraud
- Sanctions and embargoes: Training on current legal regulations
- Health and safety at work: Annual mandatory training for safe and healthy working practices
- IT security and data protection: Regular training in line with group guidelines

Additionally, our HR team organises further courses, for example, special training to prepare for mid-year reviews—for all employees and, in separate sessions, for managers (e.g., to introduce new feedback methods). Numerous informational materials, videos and step-by-step guides are provided through the internal “Unzer Academy” learning platform.

For managers, there are targeted development programmes, workshops, and coaching options, including up to eight coaching sessions per year. Overall, Unzer offers its employees an extensive and flexible array of training options—supporting both individual advancement and the sustainable strengthening of the company as a whole.

Indicator	Value 2025
Proportion of employees with performance appraisal (year-end)	92 %
Proportion of employees with performance appraisal (mid-year)	90 %

Indicator	Value 2025
Proportion of employees with access to training	100 %
Proportion of employees with access to a personal training budget	100 %
Proportion of employees who have used their personal training budget	29.8 %

” Diversity does not happen by itself. It must be lived anew every day—in decisions, interactions, and leadership. At Unzer, we foster a working environment in which everyone feels respected and heard, and where performance and responsibility go hand in hand as a matter of course.”

Stefanie Hohenstatt, Vice President People and Culture

S1-13

Health and Safety Indicators

Unzer cares deeply about the health of its employees. We take a holistic view, considering factors such as working climate, working hours, training opportunities, mutual appreciation, open culture regarding mistakes, and social offerings.

We have a unified occupational health and safety management system across all our locations. This includes trained first aiders, fire safety and evacuation assistants, and safety officers. In Germany, we meet the statutory requirements for occupational safety specialists and occupational health care in cooperation with two service providers who support our internal safety management. Including our companies in Denmark, Austria, and Luxembourg, we offer annual occupational health provision—covering preventive check-ups

(such as eye tests), flu vaccinations, as well as regular consultation and current information on health and safety at work.

We comply fully with all statutory occupational health and safety requirements. Our workplaces meet the requirements of the Employee Protection Act (ASchG) regarding ergonomics, lighting, and ventilation. As the majority of our employees work mainly at desks, we place particular emphasis on health-promoting working conditions. By the end of 2025, seven out of eight sites had height-adjustable desks to support ergonomic working.

Hamburg is currently the exception: due to a lease running until 2026, no retrofitting is being undertaken there. Once the lease ends, employ-

ees will move to a modern office meeting current ergonomic standards. At the Frankfurt site, refurbishment is planned for 2027; by then, all desks will be height adjustable (as of December 2025, the proportion was about 20%).

Once a year, we train our employees on health and safety in the workplace. Topics include screen work, fire behaviour, emergency exits and evacuation routes, and preventive exercise at work. For our employees in Germany and Luxembourg, participation in these annual training sessions is obligatory.

In addition to physical health, we also value the psychological well-being of our employees. For this reason, we have introduced an Employee

Assistance Programme, which provides professional and individual advice on all aspects of professional and personal life. Employees can make appointments quickly and confidentially. Together, we develop effective solutions to promote individual performance and health.

As another pillar supporting mental health, we have established a trusted persons programme. Our trusted persons are trained colleagues who are committed to strict confidentiality—even, and especially, vis-à-vis all Unzer Group companies. As they themselves work in the company, they are familiar with internal processes and can support our staff from an internal perspective.

Absence Times

Absence times are part of our strategic HR indicators and are regularly evaluated and reported to management. Absence times are defined as “the sum of days lost due to illness and those lost as a result of accidents or injuries.”

We record all cases of sickness absence and, when disclosing this information, strictly comply with data protection standards. Over the last two years, we have observed an increase in absence times. In the 2025 financial year, the absence rate was 3.1%, compared to 2.7% in the 2024 financial year.

During the reporting period, there were three reportable accidents in Germany, two in Austria, and one in Luxembourg. There were no reportable

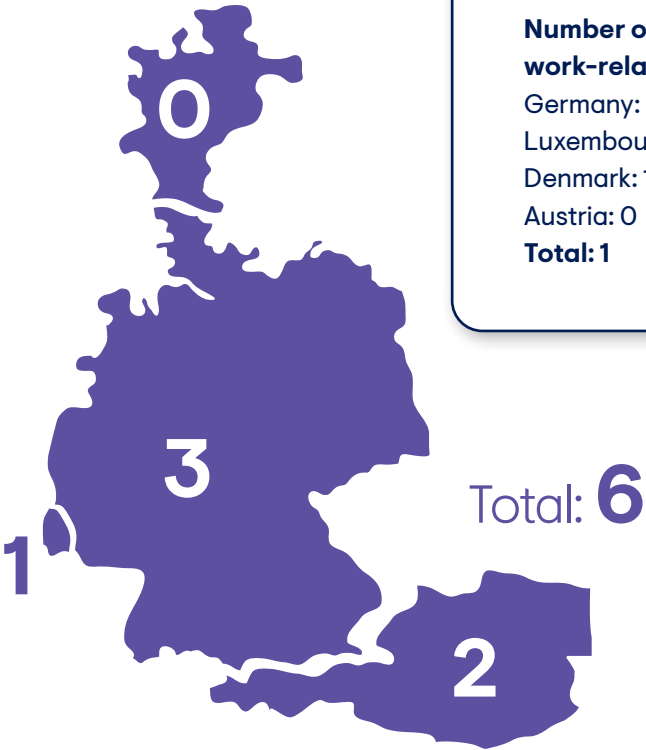
occupational accidents in Denmark. Across the entire reporting year, there were no fatalities resulting from workplace accidents or work-related illnesses.

In Germany, employees are not required to disclose medical diagnoses to their employer, including in the case of work-related illnesses; any such disclosure is entirely voluntary. Out of respect for our employees’ privacy and in accordance with legal requirements, we do not record this information separately. In Denmark, there was one work-related illness reported in the reporting year.

The overview on the right-hand side summarises the indicators.

Reportable accidents at work and work-related illnesses

Number of reportable accidents at work involving salaried employees:



Number of reportable work-related illnesses:

Germany: Not available
Luxembourg: 0
Denmark: 1
Austria: 0
Total: 1

S1-14

Indicators of Work-Life Balance

We aim to create working conditions that serve the interests of our employees and our company. Flexibility is an important factor. We trust our employees and have established rules for flexible working hours and mobile working, especially to promote work-life balance.

All employees are entitled to family-related leave, for example to care for children or dependents. This coverage is 100% in all countries.

Our Mobile Working Policy allows employees to work up to 60% of their monthly hours remotely. Depending on role, duty, or location, restrictions may apply. Core working hours are from 9 a.m. to 3 p.m.; beyond this, individual arrangements may be made.

The specific regulations regarding family-related leave are in accordance with the relevant national legal provisions in the countries where Unzer operates (Germany, Austria, Luxembourg, and Denmark).

S1-15

Remuneration Indicators (Pay Gaps and Total Remuneration)

Fair and transparent remuneration structures are an important element of equal opportunity for us. This is why, since 2025, we have introduced company-wide uniform career paths for employees without management responsibilities. The career path for managers will be completed by the end of 2026. These paths provide transparency about development opportunities and form the basis for the introduction of clearly defined salary bands.

Against this background, we are not providing detailed information for the 2025 reporting year on the gender pay gap or the ratio between the highest-paid individual and the median employee. Currently, such a figure would

be based on aggregated averages of all male and female employees' incomes—regardless of function, position, or hours. Structural differences such as the distribution of genders between hierarchy levels, functions, and employment types are not yet adequately considered. This could create distortions, and a direct comparison of equivalent positions would not be ensured.

For future reporting years, we plan to disclose remuneration parameters in more detail, including pay gaps and total remuneration. Our aim is to create transparency and further develop fair and understandable remuneration structures in the long term.

S1-16

Incidents of Discrimination and Other Human Rights Issues

In the 2025 reporting year, one incident of discrimination was reported and promptly addressed via the existing internal reporting channels (e.g. whistleblowing system, HR complaints). There were no other work-related incidents or complaints in connection with discrimination or other human rights topics. Accordingly, we identified no serious negative impacts.

Diversity & Inclusion

In 2025, Unzer signed the German, Danish, and Austrian Diversity Charters and the Women in Finance Charter in Luxembourg. In doing so, the company has made a clear commitment to gender diversity, equal opportunity, and a discrimination-free workplace across all relevant markets.

In addition to these voluntary commitments, Unzer

launched two programmes for the promotion and visibility of diversity within the workforce as part of German Diversity Day. The Kudo Cards initiative enabled employees to express personal appreciation to colleagues and highlight individual strengths.

Furthermore, the “I Am Remarkable” programme was introduced, supporting employees in recognising and celebrating their own achievements. The workshops were run by two certified internal staff and repeated in 2025 due to high demand.

Career Development

The results of the 2025 employee survey highlighted that internal career pathways had not yet been sufficiently transparent. To address this need, Unzer initiated a dedicated project to im-

prove career transparency.

In close collaboration with employees, the company developed a career level framework that clearly defines role-neutral expectations for each career stage. This was then implemented company-wide. This involved the standardisation of job descriptions, harmonisation of job titles, and the allocation of all relevant positions to a unified level structure.

The project was implemented in 2025 for the majority of positions without management responsibility and completed in Q1 2026. An extension of the framework to management roles is planned. The structure created now forms the basis for more transparent and comprehensible career paths within Unzer.

Information on Corporate Governance

Trust is a central foundation of Unzer's business and a key factor in our success. Responsible corporate governance and compliance with applicable laws, regulations, and internal guidelines in all markets are therefore of central importance.

This section describes Unzer's policies, measures, objectives, and key performance indicators in the area of corporate governance. It explains how we ensure integrity, compliance, and a values-based corporate culture, and how we manage risks, including those related to cooperation with suppliers and business partners, the prevention of corruption, and how we approach political influence and payment practices.



G1-1

Policies for Responsible Corporate Governance

Code of Conduct

Our Code of Conduct outlines Unzer's fundamental values and derives principles that guide all of our business processes. It is the basis for morally, ethically, and legally sound conduct in all activities and decisions at Unzer.

It applies to management, all leaders and staff, as well as anyone working for the Unzer Group, regardless of position, function, or employ-

ment level. It is supplemented by binding principles, guidelines, and procedures published on the Unzer intranet.

The Code of Conduct is available in both German and English. As part of our onboarding process, every employee receives the Code so that we all commit to the same principles and values.

Our Values and Corporate Culture

At Unzer, our actions are guided by our values. They help us to make choices, shape our culture, and bring the company closer together. We are all, therefore, committed to the following values:

- 1 We put our customers first.
- 2 We act with integrity.
- 3 We always deliver results.
- 4 We work together as a team.
- 5 We strive for the highest quality and always try to improve.
- 6 We take responsibility for everything we do.

In addition to our values, we have agreed on six leadership principles, which guide us every day—whether when sharing ideas or deciding on the best solution for a problem. We consider these principles when appointing new leaders and expect all managers to observe them in their daily work with their teams.

Our values



Merchants first

We think of our merchants first. We keep our promises and work hard to earn and maintain their trust. We solve merchants' problems and put their interests first. We anticipate future market needs and actively shape the future of payments by listening to our merchants and their customers.



Act with integrity

We stand by our word. We do what we say and say what we do. We speak up when something is wrong. We comply with all applicable laws and regulations and adhere to the highest professional standards.



Results matter

We focus on delivering on our promises with high quality and on time. We never put off until tomorrow what we can do today, because results are important to us. We set priorities and invest in the initiatives we believe will make the most positive difference.



Together rather than alone

We act as one organisation and are aware that our work has an impact on others – even if they are not part of our team. We support each other and treat each other with respect and as equals. We put the interests of the company first and are committed to the big picture.



Raising the bar

We strive for the highest standards and continuously raise the bar to deliver high-quality products, services and processes. We are constantly learning and see mistakes as opportunities. We start each day with the determination to do more and be better – for our retailers, our partners and the world in general.



Taking responsibility

We are accountable for our words, actions and results. We are approachable and honour our commitments. We never sacrifice our values and long-term principles for short-term success. We communicate transparently, honestly and early on.

Leadership principles



Leading by example

Managers are empathetic and inspire their team by setting an example through their actions. They work hard to earn and maintain the trust of their employees, and they stand by their word. They are modest and self-critical and do not blame others for their own mistakes. A manager is part of the team.



Be a guide, not a rulebook

Managers encourage and challenge their employees to develop and grow in their roles. They are mentors and coaches, and ask themselves how they can better guide and support their team. With every hire and promotion, managers raise the bar, recognise exceptional talent and willingly promote it within the company. Envy is foreign to them.



Weave a tapestry of diversity, bound together by respect

Managers make equality the maxim of their actions. They value different cultures, ways of thinking and ways of life. They ensure that employees feel safe and openly express their ideas, opinions and concerns. Managers ensure that all voices are heard and respected – regardless of hierarchy, origin or identity.



Listen consciously, communicate purposefully

Leaders know how to listen and when to remain silent. They communicate across team boundaries and ensure that everyone has the same level of information and is working towards the same goals. They know how to inspire and motivate. Leaders address issues openly and directly, without beating around the bush, but always respectfully.



Play chess, not poker

Leaders don't just think about the immediate task at hand. They always consider the bigger picture and future developments, and are aware of the long-term implications of their actions. When they make decisions, they keep the company's vision, goals and customers in mind.



Roll up your sleeves

Leaders are pragmatic, committed to their team and actively involved in its work. They use their own skills and expertise to support their team in achieving clear and defined goals. When necessary, they intervene to help solve or escalate problems.

Compliance, Risk Assessment, and Organisation

In line with our Code of Conduct, we act with integrity and ensure we comply with all applicable laws and regulations in every country where we operate. We are aware of the relevant laws in every business situation, including competition and environmental regulations.

We commit to the highest possible standards of openness, integrity, and responsibility, and avoid any misconduct which might have negative consequences for the Unzer Group, its affiliates, employees, or stakeholders.

Governance Department and Risk Committee

The Compliance department of our group is led by our Chief Compliance and Governance Officer, Dr. Max Steiger, and comprised of him and nine staff members (as of 31 December 2025).

Unzer Group has also established a Risk Committee, which meets at least quarterly and reports

regularly to the Advisory Board. The committee aims to ensure sound management and governance across the group, achieved via clear and systematic decision-making processes that define responsibilities, avoid conflicts of interest, and guarantee sufficient transparency.

The committee monitors, among other things, the risk and compliance management of the group, including risk assessment, management, and strategy, risk culture, risk appetite, and the internal control system. It also oversees adherence to anti-money laundering and compliance policies, as well as the effectiveness of whistleblowing procedures and the group's Code of Conduct.

Most Exposed Functions and Roles

All Unzer Group employees receive regular training to raise awareness of signs of corruption, bribery, or other unethical business conduct. As a regulated payment institution, Unzer places particular emphasis on a high standard of integrity and compliance, ensuring that related risks are properly considered within our compliance and

risk management processes. In this context, Unzer proceeds on the principle that all employees should develop a uniform understanding of integrity and be trained accordingly.

Whistleblower Protection and Anonymous Reporting

Unzer places great importance on protecting whistleblowers and has established comprehensive measures for this purpose. The aim is to create a secure and trustworthy environment for reporting compliance concerns and other violations or suspicions.

All new hires are provided with information on the whistleblowing process when joining the company. In addition, all employees are informed once a year by email about existing reporting channels and whistleblower protection.

Several reporting mechanisms are available, including a 24/7 online tool, a telephone reporting channel, and the option to report in person or by email to the Group Compliance department. Con-

fidentiality is maintained within the limits of the law.

Whistleblowers must not suffer any detriment in connection with their professional activities or other repressive measures as a result of having made a report. Breaches of this principle may result in employment or, where applicable, criminal consequences. At the same time, whistleblowers are required not to make deliberately or grossly negligent false reports.

The whistleblowing function lies within the Group Compliance department, which acts independently of other business units and is represented by the Chief Compliance and Governance Officer. Incoming reports are reviewed promptly, objectively, and without any potential conflict of interest.

Access to reports is restricted to expressly authorised persons. Where necessary, relevant information is passed to the appropriate authorities. Whistleblowers are informed of outcomes unless doing so would prejudice the rights of third parties or ongoing investigations.

Data Protection and Information Security

Information security is of the utmost priority for our company and our international payments platform. It forms the foundation for the trust of our customers, employees, regulators, and society. The loss of confidential information can result in substantial financial damage as well as intangible consequences, such as harm to reputation. For this reason, we deploy targeted measures to protect the confidentiality of sensitive information.

Data that is considered particularly sensitive, such as transaction-related or personal information, is protected against unauthorised access and manipulation. We also examine the partners with whom we share information—this applies to both internal and external parties, as well as to any applications and IT systems that process critical data.

Unzer respects and protects the privacy of its employees, customers, business partners, and all other parties with whom Unzer enters into a relationship. Personal data is always processed lawfully, with a defined purpose, and transparently.

Policies to Prevent and Detect Corruption and Bribery

Unzer tolerates no form of bribery or corruption—under any circumstances, at any time. This applies to all business transactions in every country where Unzer operates. As a company, Unzer is committed to fair competition and rejects any form of activity or agreement that could damage or restrict competition.

To prevent corruption and bribery, Unzer has established central principles, guidelines, and mechanisms that are binding for all staff. These are designed to prevent corrupt behaviour, minimise potential risks at an early stage, and ensure compliant conduct.

Relevant policies require actual or potential conflicts of interest—whether conscious or unconscious—that could endanger the company's integrity to be avoided. Employees are expected to identify such situations early and refrain from engaging in them.

Unzer employees are especially prohibited from offering or granting advantages, remuneration, or other benefits to public officials, staff of supervisory or tax authorities, or auditors. Hospitality may be offered only if it is clearly work-related and consistent with accepted standards of local business culture.

Additionally, our related parties policy governs transactions between the Unzer Group and related individuals or entities. The aim is to avoid conflicts of interest and ensure compliance with all applicable statutory and regulatory requirements. The policy includes the identification and review of involved parties and requirements for disclosure of such transactions. Failure to comply may result in financial, operational, reputational, legal, or regulatory risks for Unzer and its stakeholders.

Unzer's anti-bribery and anti-corruption policy, as well as the relevant provisions in our Code of Conduct, are aligned with internationally recognised standards in corruption prevention, including the United Nations Convention against Corruption.

G1-2

Measures for Responsible Corporate Governance

Supplier and Partner Relationships

At Unzer, we value trust and ethical standards in all of our business relationships. We therefore expect our suppliers, merchants, partners, and their subsidiaries and subcontractors to comply with all applicable laws and regulations.

For this purpose, we have adopted an external Code of Conduct, published on our website. This sets out our expectations for suppliers in respect of human rights, business ethics, and the environment. The principles are not ex-

haustive, but form the foundation of our cooperation. We expect our partners to uphold the highest standards of integrity, transparency, and compliance. We also require all partners to treat relevant laws and regulations for good corporate governance and business ethics as minimum standards. We do not tolerate any form of bribery or corruption, or any cooperation with groups involved in money laundering or the financing of terrorism.

A breach of our Code of Conduct is considered a serious contractual violation. We re-

serve the right to terminate cooperation and cancel the contract. We believe this is essential for maintaining transparency and integrity in our supply chain.

Procurement and Audit Processes

Our procurement is regulated by a purchasing policy, ensuring that all new suppliers and partners are checked before being engaged. The current process particularly reviews information security, data protection, compliance, and outsourcing management. ESG-related



What we expect from our partners and suppliers

- 1 Respect for human rights
- 2 A non-discriminatory working environment
- 3 Ethical standards in the supply chain
- 4 Minimisation of the ecological footprint
- 5 Compliance with the code of conduct as the basis for good cooperation

criteria are not yet systematically part of supplier selection or assessment.

Comprehensive and Mandatory Training

We offer comprehensive training programmes that must be completed annually by all employees—including management and executives. The aim of these trainings is to prevent misconduct and raise awareness of compliance. Content includes anti-money laundering and counter-terrorist financing, financial crime, sanctions and embargoes, information security, data protection, and occupational health and safety. The trainings are designed to ensure compliance with national and European regulations.

Training is organised through an automated system. All employees receive an email invi-

tation and have four weeks to complete the training. New staff are required to complete the trainings within three months of joining. Automatic reminders and escalation mechanisms ensure deadlines are met. Non-attendance or late completion leads to disciplinary action, including formal warnings. Training content is updated annually and reviewed by the Money Laundering Officer, the Chief Information Security Officer, and the Data Protection Officer. This structured training system ensures that we are continuously updated on regulatory developments and best practices in corruption prevention and actively contribute to fulfilling legal and internal policy requirements. Employees with legitimate absences, such as due to illness or parental leave, are exempt.

G1-3

Targets for Responsible Corporate Governance

To ensure the highest standards of integrity, compliance, and lawful corporate governance, Unzer has established measurable, time-bound objectives. These are derived from our Code of Conduct, compliance policies, and described governance measures, and will henceforth be monitored annually using standardised indicators.

Setting and further developing these objectives is carried out in close cooperation between the management and the relevant control and risk functions. Results from internal risk assessments, compliance reviews, audit findings, and reports from the whistleblowing system are all taken into account.

The achievement of targets is monitored annually using standardised, quantitative indi-

cators and is compared with results from the previous year. Measures and target paths are adjusted as necessary—always while maintaining comparability over time.

This approach means that our governance targets are effectively managed, tracked transparently, and continuously adapted to new regulatory and business requirements. In the 2025 reporting year, Unzer further refined the definition and measurement of its sustainability objectives and introduced a unified, group-wide monitoring system. For several indicators, consistent and comparable data are available for the first time. In these cases, 2025 serves as the baseline year for future progress measurement; direct year-on-year comparison is not yet possible.

Target 1:
Certified management systems for compliance and information security

Unzer is pursuing formal external certification of its governance and control systems for compliance and information security. By the end of 2026, we aim to obtain ISO 27001 and ISO 37301 certifications for Unzer. From 2027 onwards, the target is to have no material deviations (“non-conformities”) in the annual surveillance audits.

Indicator	2024	2025	Change
Certification status	Not certified	Not certified	Pre-audit completed
Number of critical audit findings	0 (pre-audit)	0 (pre-audit)	Pre-audit completed

In 2025, an external pre-audit was carried out and all material identified gaps were addressed. In December 2025, the Stage I audit for ISO certification began. Formal certification for Unzer was achieved after completion of the Stage II audit in April 2026.

Target 2:
High effectiveness of mandatory compliance training

All Unzer employees should receive regular, documented training on compliance, data protection, information security and financial crime topics. The target is a completion rate of at least 95% for all five compliance training courses for employees of the Unzer Group by the end of 2027.

Indicator	2024	2025	Change
Training completion rate for employees of the Unzer Group, in %	Not collected	89	n/a.

In the first quarter of 2026, a new training management system was introduced, which is intended to further increase training completion rates through a higher level of automation and monitoring.

Target 3:
Acknowledgement of the Code of Conduct by new employees

Integrity and compliance requirements should be a binding component of all new employment relationships. By the end of 2027, 100% of all new employment contracts recorded in the HR management system should include acknowledgement of the Code of Conduct.

Indicator	2024	2025	Change
New contracts with Code clause	Not collected	n/a	Implementation project started

In 2025, a project was launched to implement the corresponding requirements in contracts and in the HR management system. Full implementation and subsequent tracking are planned for 2026.

Target 4:
Timely handling of whistleblowing reports

Reports of potential misconduct should be reviewed quickly and independently. The aim is for 100% of reports received through the group-wide reporting process to undergo an initial assessment and be entered into the handling process within seven calendar days.

Indicator	2024	2025	Change
Timely initial assessment ≤ 7 days, in %	Not collected	100	n/a

The speed of handling complies with internal and statutory requirements.



Overall assessment of progress

In the reporting year, we already achieved one governance target with the timely management of whistleblowing reports (100%); we received ISO certification in April 2026. Further action is still needed regarding the completion rate for mandatory compliance training (89%) and the binding acknowledgement of the Code of Conduct in new contracts; the corresponding measures and target years have been defined. Progress will be tracked annually on the basis of unchanged indicators and compared with the respective prior-year figure.

G1-4 Corruption and Bribery Indicators

No confirmed cases of corruption or bribery were identified at Unzer in the reporting year. Accordingly, there were no convictions, sanctions, or fines.

G1-5

Indicators on Political Influence, Including Lobbying Activities

Unzer does not directly participate in lobbying activities and makes neither financial nor in-kind contributions to political causes. Nor has any member of Unzer's management served in a comparable role within public administration in the preceding two years.

Indirectly, however, we are involved through membership in industry associations, such as the Federal Association of Payment and E-Money Institutions (BVZI). In this context, our Chief Compliance and Governance Officer has been a member of the BVZI executive committee since March 2024 and served as treasurer during the reporting year. As a board

member, he is involved in overseeing the relevant activities at association level.

In addition, we support organisations and initiatives through social contributions, voluntary work, sponsorship, and memberships. Our internal guidelines for marketing activities for the Unzer brand and associated product brands stipulate, among other points:

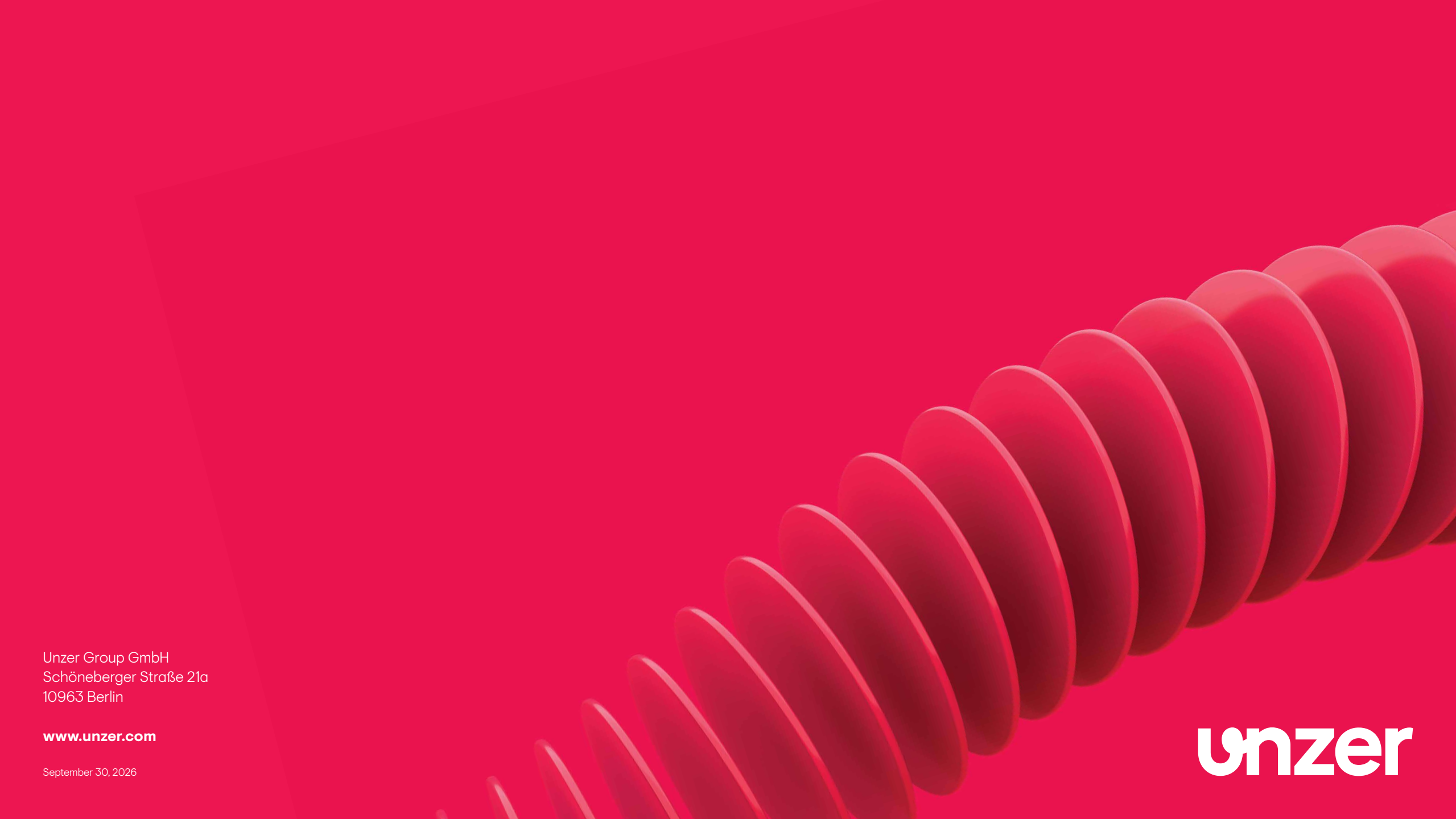
- All contributions and sponsorships must be transparent, with clear, justifiable, and documented purposes
- Contributions to politically or religiously motivated organisations are excluded

G1-6

Payment Practice Indicators

Unzer has standardised payment terms and does not display any structural late payments to suppliers or small and medium-sized enterprises. Based on the materiality assessment, payment practices have been classified as not material.

Unzer does not identify any significant negative impacts, risks, or opportunities in this context; accordingly, no further disclosure requirements apply.



Unzer Group GmbH
Schöneberger Straße 21a
10963 Berlin

www.unzer.com

September 30, 2026

unzer