

Whistleblowing.

At Together, we are committed to creating an open and supportive culture and environment where everyone feels able to speak up if we see or experience something that doesn't seem right. Our Whistleblowing Policy provides a framework to ensure that the Group applies the standards and industry practices within relevant employment law and regulation, ultimately supports us to do the right thing.

Although this list is not exhaustive, examples of situations in which it might be appropriate for an individual to report a suspected wrongdoing include:

- Financial irregularities or a breach of financial regulations
- A breach, or potential breach, of health and safety legislation
- Harassment of a colleague, customer or other individual
- Damage to the environment
- Anti-competitive practices
- The committing of a criminal offence
- An act of bribery

Deliberate concealment of any of the above.

Our Vision and Beliefs.

The Group's Vision is to be the most valued lending company in the UK, which drives the principles for building both the products and the operational processes that support them.

Our beliefs form the foundation of the Group policy design criteria. This criteria has informed the risk policies with a line of sight from the defined risk and its ownership, the risk appetite, where it arises, and the manner of its control.

Accountability.

Our Whistleblowing Policy, along with all our other Policies and Standards, apply to all colleagues including temporary colleagues, contractors, suppliers and third parties that carry out activities on behalf of the Group and its subsidiaries.

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Our Group Non-Executive Director, who acts as our Whistleblowing Champion, sponsors adherence to the Whistleblowing Policy at Board level. However, our Chief People Officer is responsible for developing the Whistleblowing Policy and securing the review and approval of the policy from the appropriate stakeholder, overseeing the Group's compliance with the Whistleblowing Policy, reporting on compliance and providing assurance on the implementation of key controls.

The Chief People Officer, together with our People Team and Compliance department maintains the Whistleblowing Policy, other supporting conduct policies and procedures and provides appropriate guidance materials to support effective policy implementation.

The Group executes its system of internal controls and risk management activities through the three lines model, at both a Group and divisional level.

Purpose.

Whistleblowing is viewed by Group as a positive act that can make a valuable contribution to the efficiency and long-term success of the business. It is one of many ways our colleagues can raise concerns and is done in a safe, secure and guided way. It is important that we maintain standards that ensure confidentiality, anonymity and absolutely without fear of reprisal.

Our Whistleblowing Policy is intended to provide a framework to ensure that all colleagues and third parties can raise concerns confidentially and in confidence, without fear of personal repercussions, and provide assurance that concerns raised will be investigated fully, governed appropriately and drive appropriate actions. Whistleblowers will be protected from retaliation.

Suspected concerns should be raised through the Group's dedicated email address - **whistleblowing@togethermoney.com**.

Underpinning the policy is a range of controls which includes (but is not limited to) training and guidance for all colleagues, signposting to external whistleblowing routes, reporting and oversight/assurance.

The policy is also subject to at least an annual review in order to ensure it remains accurate a fit for purpose.