

Group Sustainability Policy

MFCB is committed to meeting the UN Sustainable Development Goals (SDGs). We believe in creating long-term sustainable value for our business, stakeholders and the environment. We reject any act and proposal that hinders or goes against the UN SDGs and have formed a three-pronged strategy to promote sustainability across the Group.

i. Business

We believe in adhering to good and ethical business practices and giving our shareholders stable, profitable and sustainable long-term growth by (but not limited to):

- a. Complying with all local laws and regulations in all the jurisdictions we operate in.
- b. Consistently looking for new ways to develop, innovate and improve our services and product offerings across all divisions.
- c. Responsibly managing our finances to ensure we can provide steady long-term financial progress.
- d. Providing accurate and relevant information in a timely manner to all stakeholders, including complying with accepted accounting standards in our financial reports.

ii. Social

We aim to be a responsible, respectful and reliable employer that is fair and non-discriminatory for the creation of a better society. We have policies in place to facilitate this such as (but not limited to):

- a. Prioritizing the welfare and occupational health and safety of all our stakeholders by providing them with the necessary resources, training and a safe working environment.
- b. Creating equal and non-biased hiring, training and advancement opportunities for all employees regardless of their sociocultural backgrounds, gender, physical attributes etc.
- c. Providing all employees with equal salary and benefits according to market rate and in accordance with local labour laws.

iii. Environment

We believe that is our collective responsibility to protect the environment for the sake of the future generations to come. Therefore, we actively seek to reduce and minimize our impact on the environment by (but not limited to):

- a. Finding ways to reduce, reuse and recycle the resources we use, including energy, water and waste, where possible. This includes finding ways to use our resources more efficiently and minimising our operational impact on the Earth's resources.
- b. Promoting renewable energy and more efficient sources of energy.
- c. Reducing our greenhouse gas emissions, where possible, and mitigating our climate change impact.
- d. Responsibly disposing of our waste and wastewater in a safe and efficient manner and minimising all forms of pollution.
- e. Conserving the biodiversity in the areas we operate in.



We expect all of our stakeholders to respect and support our group sustainability policy. We strive to do periodic reviews of our business activities to ensure that we are on the right track towards achieving the UN SDGs and that we provide long-term value for our stakeholders while protecting the environment. We will always look for ways to improve and enhance our sustainability practices.