



Sustainability at Unzer

unzer

Purpose of this document

At Unzer, we believe in the importance of environmental, social, and governance (ESG) principles in our business operations. We are committed to making a positive impact on society and the planet, while also ensuring strong governance and transparency. This is why we have integrated the ESG principles into Unzer's company strategy. This document outlines our goals and the measures we will take to achieve them.

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Committing to the ESG principles in all that we do

As we introduce the Unzer Sustainability Strategy, we are mindful of our role in the broader community. At Unzer, our commitment to environmental, social, and governance (ESG) principles is not merely a corporate statement – it's a reflection of our core values and an intrinsic part of how we do business. We recognize that integrating these principles into our daily operations is key to our long-term success.

We do this not only for financial reasons, but because it is our responsibility to preserve and protect the world we all share. Never has this been more important given the challenges we face right now. ESG does not just mean doing business sustainably; it also means acting responsibly and ethically. In my opinion, this applies to all companies, regardless of industry.

At Unzer, we are committed to minimizing our environmental impact, promoting a safe, diverse, and inclusive workplace, and continuously improving our compliance and governance systems. Our vision is clear: to be a frontrunner in sustainable business practices within the payment industry.

We invite you to join us on this journey to making a positive and lasting impact on society and the environment that surrounds us.

Let's create a better future together – for generations to come!

Dr. Max Steiger
Chief Compliance and Governance Officer



1.0 The cornerstones of our ESG strategy

As members of the global community, we feel obligated to contribute to a more sustainable and equitable world. This is why we at Unzer are committed to reducing our environmental impact, promoting a safe, diverse, and inclusive workplace, and strengthening our compliance and governance to conduct our business responsibly.

As a payment and commerce solutions provider, our company recognizes the importance of incorporating environmental, social, and governance principles into our operations. While our products and services may not have the same direct environmental impact as a manufacturer or retailer, we have conducted a materiality assessment to identify areas where our operations have the most significant impact. Based on this assessment, we have set several goals for each workstream.



Our vision

We strive to be a leader in sustainable business practices, in the payment industry, creating a better future for all stakeholders through environmental responsibility, diversity, inclusion, and ethical conduct.



Our mission

We conduct our business in a way that is consistent with protecting the environment, promoting diversity, inclusion, and equality, and upholding the highest standards of compliance, business ethics, and integrity.

Environment:

Reduce carbon footprint

We track and report on our company-wide carbon emissions, set targets for reduction, and monitor progress toward meeting those targets. Whenever possible, we also reduce the carbon emissions along our entire supply chain. By taking these proactive steps, we are reducing our environmental impact across all our operations, including manufacturing, transportation, and energy use. We are committed to investing in renewable energy sources, improving energy efficiency, and adopting sustainable transportation practices to achieve our emissions reduction targets. Regular reporting and analysis of our carbon emissions data is crucial to ensure that we are making meaningful progress towards our sustainability goals.

Social:

Increase diversity and well-being of the team

We recognize the importance of increasing diversity and inclusion to create an equitable and welcoming workplace. We also believe that it is essential for all employees to feel safe, have a positive work environment, and be motivated. To support this goal, we track and report on employee satisfaction metrics, including engagement, retention, and absenteeism, and set targets for improvement. We know that employees who feel valued and supported are more likely to be productive and committed to their work. That's why we invest in programmes and initiatives that promote both physical and mental well-being among employees, including health programs, flexible work arrangements, and opportunities for professional and personal development. By fostering a diverse and inclusive workplace that supports employee satisfaction and well-being, we can attract and retain top talent, ultimately creating a strong and successful company culture.

Governance:

Uphold the highest standards of business integrity

We are committed to promoting ethical business practices and we track any violations or incidents. By doing so, we can take corrective action to ensure that our business practices are consistently aligned with our ethical values. We believe it is our responsibility to conduct business transparently and ethically. We work diligently to build trust and maintain strong relationships with our stakeholders, including employees, customers, and partners. We believe that promoting ethical business practices is not only the right thing to do, but it is also suitable for our business, as it helps to build a strong reputation and increase trust among our stakeholders.

2.0 Unzer's journey toward a sustainable and equitable future

Unzer's path to a more sustainable and equitable future is well underway, with key milestones already achieved.

Our commitment to environmental stewardship is clear: all our office buildings are powered exclusively by renewable electricity. This eco-conscious mindset also shapes our travel policies – we prioritise rail travel over domestic flights wherever feasible, significantly reducing our carbon footprint. These choices reflect our broader environmental ethos and our ambition to contribute to a greener future.

Our procurement practices are equally aligned with our sustainability goals. We actively promote the purchase of sustainable products across all levels of the company. This is complemented by our fleet management policy, which encourages the use of electric vehicles – another step toward reducing emissions and supporting a cleaner environment.

On the social front, Unzer fosters a culture of inclusivity, respect, and equal opportunity. Every employee – regardless of background or identity – is guaranteed a safe and supportive work environment. Our values, leadership principles, and Code of Conduct are designed to cultivate a speak-up culture, where open feedback and active participation are part of our DNA. We are proud of our diverse workforce, representing 55 nationalities, and we stand united against discrimination. With ambitious targets set for 2027, we are working toward balanced gender representation across our organisation.

In terms of governance, Unzer has set a high bar for compliance and ethical business conduct. Over the past few years, we have invested more than €20 million in compliance processes and digital tools.

These efforts reflect our unwavering commitment to integrity and transparency – but we are not stopping there. We will continue to strengthen our governance to set new benchmarks for our industry.



2.1 What we've achieved so far

In 2024, we published our first sustainability brochure and, for the first time, set specific ESG goals. We've made strong progress across all pillars. Here are a few examples of what we've implemented over the past twelve months:

- Increased our car fleet to 45% electric or hybrid vehicles.
- Introduced an inclusive language guide.
- Introduced mobility benefits to promote usage of public transport.
- Introduced a mental health support platform that supports Unzer employees and managers with confidential 1:1 sessions, self-guided tools, and expert-led workshops to promote mental health, resilience, and inclusive leadership.
- Implemented waste recycling in all locations where feasible.
- Started to change the electricity supply at the Unzer locations to a supply from renewable energies.
- Rolled out a 360° feedback process that takes place at least once a year.
- Made learning a mandatory part of the performance review cycle, with clear, role-specific learning objectives.
- Raised our employee survey scores in the areas of mental wellbeing, organisational support, and physical and social wellbeing to industry benchmark levels.



2.2 Where we're still learning

While we've made great strides, we also recognise that some goals take longer to achieve than originally anticipated. This is especially true for three of our key targets:

- Reduction of CO2 emissions in the field of employee mobility by 35%.
- Achieving gender parity and fostering a diverse and inclusive workforce at all levels by 2027.
- Obtaining ISO certifications on group level for our compliance and information security management systems.

Regarding employee CO2 emissions, we increased the required number of office days. Since commuting to the office is the largest contributor to our CO2 emissions in this area, we had to adjust our emissions reduction goal accordingly.

On gender parity, our gender ratio remained stable in 2024, and we recognize that progress has been slower than expected. While we believe that diverse teams perform better, we have also reflected on the goal itself. We concluded that the term "gender parity" can be less inclusive and is sometimes pursued through quotas or measures that do not address the underlying causes of inequality. For this reason, we have decided to shift our tactical goals to focus on "Human Sustainability." This approach emphasizes equitable opportunities and well-being for all individuals, regardless of gender or any other characteristic. We believe the concept of human sustainability is more holistic, as it aims to create an environment where everyone can thrive, develop their potential, and contribute fully.

Work on obtaining the ISO certifications is ongoing; however, we have had to adjust our ambitious timeline. We are now aiming to achieve certification by 2026 (instead of 2025).





“ We firmly believe that companies play a key role in meeting the challenges of our time. With our planned initiatives and goals, we want to show that profitability and sustainability can go hand in hand. We invite other companies to join us on this journey. Only through environmental responsibility, diversity, inclusion and ethical behaviour can we together create a better future for everyone.

Robert Bueninck, Chief Executive Officer

3.0 Unzer's ESG goals until end of 2027 and exemplary measures

1

Environment

By the end of 2027, we want to make significant progress on our way to carbon neutrality by reducing and balancing our scope 1 carbon emissions.

2

Social

By the end of 2027, we aim to further strengthen our safe, healthy, and rewarding workplace – ensuring that high performance, well-being, and opportunity are sustainable and accessible for all.

3

Governance

By end of 2027, we want to further expand our governance framework by achieving international certifications for compliance and information security, and by embedding inclusive, participatory and representative decision-making at all levels.

3.1 Our environmental goals

By the end of 2027, we want to make significant progress on our way to carbon neutrality by reducing and balancing our scope 1 carbon emissions.

The goals below are based on analysis of Unzer carbon emission data collected for 2022 and 2023, which was elaborated in cooperation with our certified partner Global Climate.



Tactical Goal 1: Reduction of CO2 electricity emissions in scope 1 by 80%.

Actions:

- Implement an environmental management system and policy aligned with ISO 14001.
- Transition to renewable energy providers in all Unzer locations.
- Improve energy efficiency by assessing the opportunities with the building owners in regard to lightning, heating, ventilation and air-condition. Modernise energy infrastructure using smart technologies (e.g. presence detectors, intelligent thermostats) and negotiate upgrades for locations not yet modernised with the building owner.
- Adapt office spaces to reflect current occupancy and remote work models (up to 60% remote).
- Raise employees' awareness of energy-saving behaviours.
- Implement a monitoring system to track energy-related emissions and share progress internally.



Tactical Goal 2: Reduction of CO2 emissions in the field of business travel by 20%.

Actions:

- Monitor emissions reductions resulting from the travel policy and update it as needed.
- Promote carpooling and trip consolidation to reduce travel frequency.
- Raise awareness of environmentally friendly travel options.
- Track and communicate progress through a dedicated monitoring system.



Tactical Goal 3: Reduction of CO2 emissions in the field of employee mobility by 15% despite more commuting to the offices.

Actions:

- Transition the company car fleet from 45% to 90% electric or hybrid vehicles.
- Promote sustainable commuting options and raise awareness among employees.
- Monitor and report emissions reductions related to employee mobility.
- Introduce a dedicated environmental policy.



Tactical Goal 4: Increase the waste separation rate to 95%.

Actions:

- Negotiate waste recycling measures to be taken by the facility management in the office locations.
- Find a partner company, following the same environmental principles, with which we could support certified offsetting projects and other environmentally friendly initiatives.
- Build strong awareness program for our employees, including workshops, trainings, events.

3.2 Our societal goals

By the end of 2027, we aim to further strengthen our safe, healthy, and rewarding workplace – ensuring that high performance, well-being, and opportunity are sustainable and accessible for all.



Tactical Goal 1:

Expand pathways to leadership for all, aiming to increase the percentage of female senior executives from 24% to 35%

Actions:

- Introduce career paths for all roles and functions.
- Implement an equality and diversity policy across all Unzer entities.
- Sponsor one community event per year.
- Revise the talent acquisition process to embed inclusive hiring practices.
- Create attractive benefits (e.g. childcare grants, revised parental leave procedures, and pension plans).
- Encourage senior executives to actively mentor and sponsor junior female talent.
- Integrate gender diversity considerations into succession planning to ensure a strong pipeline of qualified female candidates for senior leadership roles.
- Roll out an organisation-wide upskilling programme on diversity and inclusion, including unconscious bias nudges.



Tactical Goal 2:

Monitor and keep sick leave rate on a constant low level of less than 3%.

Actions:

- Mental Health Resources: Provide resources such as articles, videos, and webinars that educate employees about mental health, stress reduction, and building resilience.
- Clear Role Expectations: Clearly define roles and responsibilities in our job descriptions to minimize confusion and stress related to uncertainty about job tasks.
- Organize team-building events, social gatherings, and activities that foster a sense of community and belonging.

- Offer regular health screenings and assessments to help employees monitor their health and address potential issues.
- Encourage Middle Management Support: Train middle managers to actively support and promote health and well-being efforts within their teams and act as a role model.



Tactical Goal 3:

Establish a culture of lifelong learning and ensuring that 100% of employees have access to continuous development opportunities tailored to their roles and growth aspirations.

Actions:

- Implement detailed career paths across Unzer to support structured growth and development.
- Establish regular training and development programmes – including workshops, language classes, and seminars – to foster continuous learning and skill-building.
- Embed continuous learning into Unzer's annual company goals to reinforce its strategic importance.
- Develop personalised learning paths tailored to individual roles, career aspirations, and skill levels.
- Implement a learning management system (LMS) to organise, deliver, and track all learning activities.
- Define key performance indicators (KPIs) to measure the impact of learning initiatives on employee performance and business outcomes.
- Celebrate learning achievements by showcasing success stories and their contribution to individual and organisational growth.
- Support professional development through individual training budgets for external learning opportunities such as conferences and seminars.

3.3 Our governance goals

By the end of 2027, we want to further expand our governance framework by achieving international certifications for compliance and information security, and by embedding inclusive, participatory and representative decision-making at all levels.



Actions:

- Raise awareness for Compliance topics.
- Receive the international ISO 27001 certification for an effective information security management system on group level.
- Receive the international ISO 37301 certification for an effective compliance management system on group level.
- Monitor employee training completion rates (goal: constant >95% total employee completion rate in all Compliance, GDPR and Cyber Security trainings).



” We feel it is our obligation to promote ethical and sustainable business practices. This is not only about our responsibility towards customers, employees and owners, but especially with regard to global challenges. Our ESG strategy embodies our ambition to run our business in line with environmental responsibility, diversity and ethical guidelines.

Max Steiger, Chief Compliance and Governance Officer

4.0 Measuring our progress

In our concerted effort to track and enhance our ESG performance, we have established explicit goals and key performance indicators (KPIs) across each of the environmental, social, and governance dimensions. These are grounded in extensive materiality assessments, enriched by insights from internal and customer satisfaction surveys. Our objectives are clear, quantifiable, and in harmony with our overarching company strategy – a synergy that has received the endorsement of the advisory board. We maintain a vigilant watch on our progress, systematically reporting our findings to both the board and our wider stakeholder community. Recognizing the importance of internal engagement, we've also launched dedicated communication channels on our internal platform, ensuring that our employees are continually informed about our ESG journey and progress.

5.0 What's next?

We firmly believe that companies play a key role in counteracting the challenges of our time. In practice, a strategy built around trust and ethical standards, like the one at Unzer, moves beyond rhetoric by setting clear expectations for business conduct. Our commitment to upholding laws and regulations in every tier of our supply chain is acknowledged in our Code of Conduct. This Code of Conduct serves as a blueprint for all employees, as well as partners, aligning them with Unzer's values regarding human rights, business ethics, and environmental stewardship.



Unzer Group GmbH
Schöneberger Straße 21a
10963 Berlin

www.unzer.com

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