



添利工業國際(集團)有限公司\*

**Termbray Industries International (Holdings) Limited**

*(Incorporated in Bermuda with limited liability)*

Stock Code : 00093



# 2022 ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

\* For Identification purpose only



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## ABOUT THIS REPORT

We are an investment holding company and the group's principal businesses are property development, investment, and money lending business of providing mortgage and personal loan financing services. Termbray Industries International (Holdings) Limited (hereafter the "**Company**" or "**Termbray**") with its subsidiaries as listed in Scope of Report (collectively the "**Group**" or "**we**" or "**us**") is pleased to publish the 2022 environmental, social, and governance ("**ESG**") report (the "**Report**"), summarizing our policies, approaches and performance of ESG-related topics and issues.

### Scope of Report

This ESG Report covers the ESG management approaches, environmental, and social performance of the Group during the period from 1 January 2022 to 31 December 2022 (the "**Reporting Period**" or "**2022**"). The scope of our core operations is the same as the annual report of the Group, including the business of property management and leasing of properties in Hong Kong and the Mainland China, sales of properties in the Mainland China, and money lending services of providing mortgage and personal loan financing to customers in Hong Kong.

### Reporting Standard

The Report has been prepared in accordance with the ESG Reporting Guide under Appendix 27 of the Rules Governing the Listing of Securities ("**ESG Reporting Guide**") on The Stock Exchange of Hong Kong Limited ("**HKEx**"). The Report has been reviewed and approved by the board of directors (the "**Board**") of the Company.



## Reporting Principles

During the preparation process, the Group adheres to the fundamental reporting principles, namely materiality, quantitative, balance and consistency, as outlined in the HKEx ESG Reporting Guide.

Reporting Principles	Descriptions
Materiality	We performed a materiality assessment to determine the material ESG issues and focus of this Report. The materiality matrix and details of stakeholder engagement are illustrated in the later section of this Report.
Quantitative	All disclosed information, environmental, and social key performance indicators (“ <b>KPIs</b> ”) were organized and calculated according to HKEx ESG Reporting Guide and standardized methodologies. The assumption and calculation principles are illustrated in the relevant sections.
Balance	The Board has acknowledged its responsibility to oversee the Company’s sustainable development and review the truthfulness, accuracy, and completeness of this Report. This Report has been prepared carefully with reference to the ESG Reporting Guide with a fair view.
Consistency	Unless otherwise specified, this Report has been prepared in the same way in terms of the methodologies, standards, and reporting scope when compared to those in the previous years. We adopted consistent environmental and social data management approaches to allow a fair comparison of our performance over time.

## Contact & Feedback

The Group values your feedback and opinion on the Report. Please feel free to contact us with the following contact information:

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# ESG MANAGEMENT APPROACH

## ESG MANAGEMENT APPROACH

### ESG Governance Structure

Termbray believes that effective environmental protection and social policies can effectively improve community well-being and achieve our vision of building a brighter future. The Group continues to practice sustainable development and integrate ESG values into our business. We take care of every detail and developed a comprehensive strategic approach that reflects our long-term value creation depends on the sustainable development of our business and the community in which we operate.

The Company has made a sustainability commitment to demonstrate its dedication to integrating environmental sustainability principles into its operations. According to our ESG policy, the Company's management strategy for community, business, and environmental issues is in line with our ESG commitments and is guiding the Group along its sustainable pathway.

### Group ESG Policy

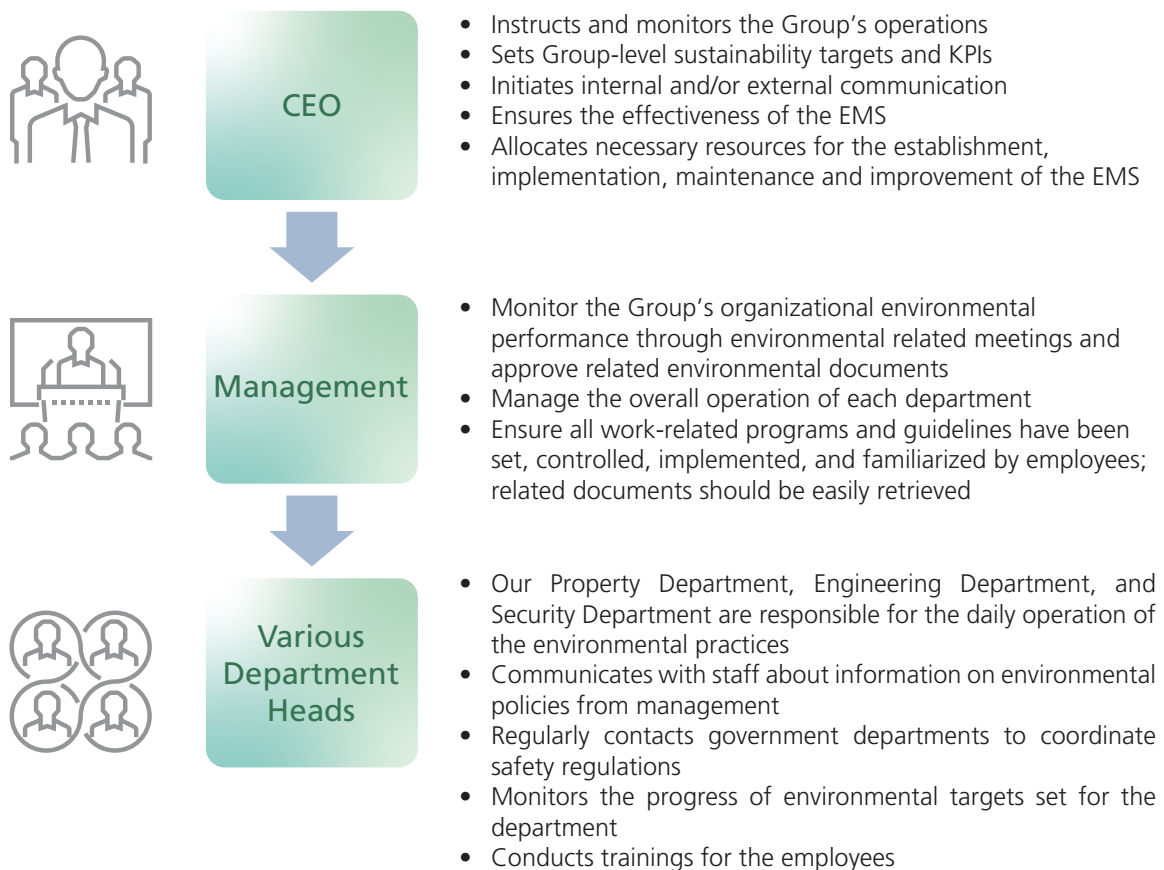
- To better protect the environment and improve conditions in the community, the Group will comply with all sustainability-related laws, policies, and regulations
- To consume resources responsibly, e.g. water and electricity, to minimize their wastage while avoiding greenhouse gas ("**GHG**") emissions, which reduces and prevents the risk of environmental pollution
- To extend our sustainability values to the supply chain and promote the use of environmentally-friendly products while maintaining the quality of products delivered
- To develop a healthy, safe, supportive, and equal working environment
- To develop a workplace that upholds the highest business integrity without any corruptive, bribery, or fraud cases
- To communicate with staff about the Group's environmental targets and KPIs to increase their environmental awareness
- To enhance the living standards of the community in which we operate and build a collaborative relationship with our stakeholders

The Board is in charge of overseeing the ESG management system, and the ESG Working Group, which is made up of executives and members from several departments, provides support.



The Group has set up an efficient Environmental Management System (“**EMS**”) and outlined its ESG management structure in the Environmental Management Handbook to manage environmental challenges and guarantee our operations comply with relevant environmental laws and policies. Our Chief Executive Officer (“**CEO**”) leads our EMS with the assistance of several departments to ensure its successful execution and compliance with corporate strategy, the operating environment, and regulatory requirements.

The key responsibilities of the respective personnel are as follows:



## ESG Risks Management

The Group is aware that the ESG risks might have a significant impact on our business operations. With a set of risk management policies, controls, and measures in place that are integrated with our current risk management framework, a risk management system has been put into place. For instance, the Environmental Risk Management and Structure Policy has been put into place to address the staff, their responsibilities, and risk management techniques. The ESG Working Group regularly monitors and reviews key risk management processes, such as the management’s understanding of the Group’s objectives, the identification and evaluation of risks, the analysis of those risks’ impacts and likelihood, and the development and monitoring of risk controls and measures.

We have appointed a consultant to perform an ESG risk assessment during the Reporting Period, and the risks that were found have been added to our framework for risk management. To minimize the effects of the risks, mitigation measures have been considered and put into practice. The following list includes a few of the methods taken to mitigate the effects of the identified ESG risks.

Risk Identified	Potential Impacts
Climate Related Risks (Physical)	<p>Climate change is a dynamic issue and recent severe weather events evidenced significant damages across the globe. Operational facilities and supply chain may suffer from damage due to extreme weather events and shift in climate pattern.</p> <p>Climate Change Policy and related measures have been established to regularly assess the flooding situation and the efficacy of preventative measures, formulate strategies in accordance with international norms, and take the impact of climate change into consideration when making decisions. Please see the section under “ESG Management Approach” for further information.</p>
IT Security & Access Risk	<p>Data security is a critical issue in the modern digital world with the increasing reliance on technology, home network, and Virtual Private Network under COVID-19. The consequence of inadequate protection can be financial losses, reputational damage, and even legal liabilities to the business.</p> <p>Employees are required to abide by the Personal and Business Data Policy of the Group, which forbids them from disclosing any private information about the Group, including that of its clients and business partners. Please see the section under “Privacy Protection” for further information.</p>



## STAKEHOLDER ENGAGEMENT

Continuous communication and interaction with stakeholders that have a substantial influence on our Company or are affected by our operations are necessary for the successful execution of our ESG strategy. We communicate with them frequently to learn about their priorities, expectations, and views on ESG concerns. A stakeholder engagement is conducted yearly to update the materiality matrix to understand issues that are significant to them, and make sure the priority aligns with the strategies and policies of our ESG management. With the updated materiality matrix, the Group may strengthen its management policies and practices for ESG management, identify a more suitable manner to solve the ESG challenges and make ongoing improvements on its ESG performance by gathering stakeholders' perspectives and understanding their concerns.

As demonstrated in the table below, we routinely communicate with these stakeholders through the channels shown below:

Stakeholder Groups	Communication Channels
Investors and shareholders	<ul style="list-style-type: none"> <li>• Company website</li> <li>• Company's publications</li> <li>• Hotline and email</li> <li>• Annual general meeting</li> <li>• Annual and interim reports</li> </ul>
Customers	<ul style="list-style-type: none"> <li>• Company website</li> <li>• Customer direct communication</li> <li>• Customer feedback and complaints</li> <li>• Customer satisfaction surveys</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Training</li> <li>• Orientation</li> <li>• Email</li> <li>• Regular meetings</li> </ul>
Suppliers and business partners	<ul style="list-style-type: none"> <li>• Selection assessment</li> <li>• Procurement process</li> <li>• Performance assessment</li> <li>• Regular communication with business partners (e.g. email, meetings, on-site visit etc.)</li> </ul>
Community and the public	<ul style="list-style-type: none"> <li>• Company website</li> <li>• Company's publications</li> <li>• Community activities</li> </ul>

## MATERIALITY ASSESSMENT

Materiality assessment serves as a tool to listen to our stakeholders and identify material topics that matter the most to our people and the Group and address them with our ESG management strategies. Materiality is defined as any factor that has a present or future influence on our capacity to fulfill our ESG promise. The Group has commissioned an independent consultant to conduct an online questionnaire to gather opinions from various stakeholder groups. The questionnaire was distributed to both our internal and external stakeholders (such as staff members, clients, and board members), who then rated the 27 ESG concerns according to their importance and relevance to the functioning of the business and to the stakeholders themselves, respectively.

Topics in environment, employment, operation, and community were identified for the material assessment after analyzing our business nature and performing desktop research. The significance of the topics for the Group and its stakeholders is assessed to help the Group understand the gap between its development direction and the stakeholders' expectations. We divided those ESG topics into three categories – High, Medium, and Low – in order to improve strategic planning and resource allocation. Moving forward, the Group will continually acknowledge the updated expectation of our stakeholders and is dedicated to enhancing its ESG performance, governance, and policies.



### Identification

To create and categorize a list of potential ESG topics and identify key stakeholder groups

### Engagement

To invite internal and external stakeholders to complete an online survey

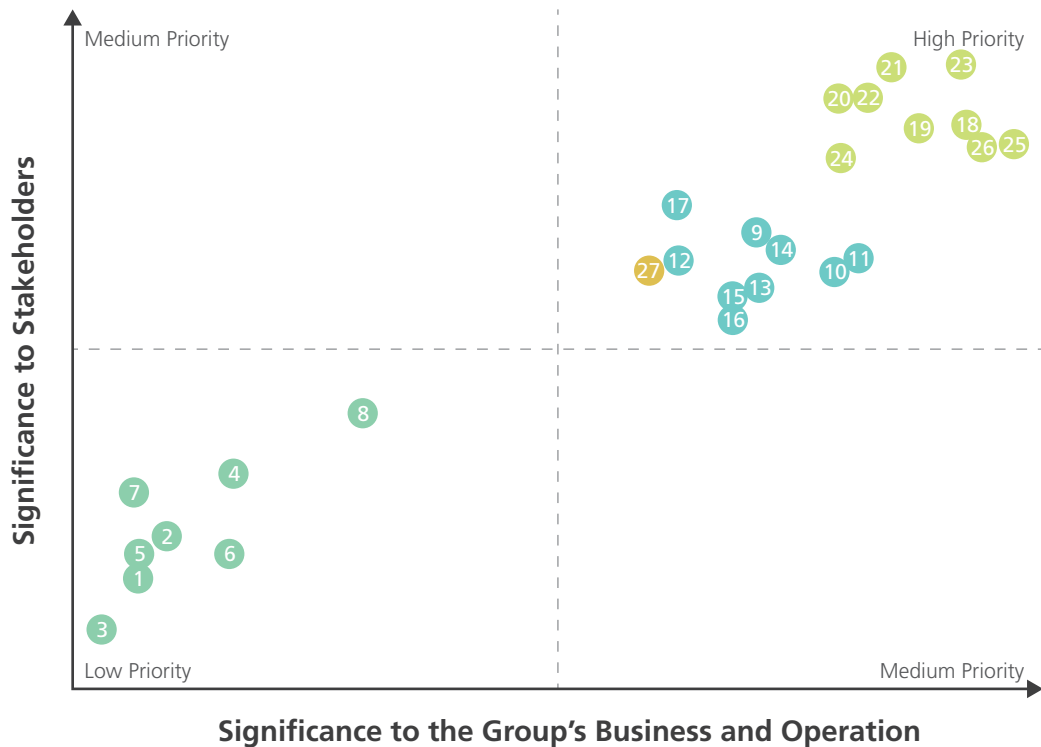
### Analysis and Evaluation

To evaluate and prioritize the most material ESG topics

### Review

The results are reviewed by the Company to determine the priority of the ESG topics for ESG report disclosure and future improvement

The materiality matrix below shows the priorities of ESG issues based on how important each of them is as determined by the stakeholders. The topics that fell in the upper right corner of the matrix were identified as the ones with the greatest impact on the business operations of the Group and those our stakeholders found to be the most significant.



Environment		Social	
		Employment	Operation
1. Air emission	9. Labor rights	18. Customer satisfaction	
2. Greenhouse gas emission	10. Labor-management relations	19. Product and service quality and complaints handling	
3. Climate change	11. Employee retention	20. Customer health and safety	
4. Energy efficiency	12. Diversity and equal opportunity	21. Marketing and product and service labelling compliance	
5. Water and effluents	13. Non-discrimination	22. Intellectual property	
6. Use of materials	14. Occupational health and safety	23. Customer privacy and data protection	
7. Waste management	15. Employee training	24. Responsible supply chain management	
8. Environmental compliance	16. Employee development	25. Business ethics	
	17. Prevention of child labor and forced labor	26. Socio-economic compliance	
		<b>Community</b>	
		27. Community investment	

According to the results of the materiality matrix, the Group will focus on the operation aspects. Looking forward, the Group will continue to review and develop corresponding ESG policies and targets, as well as optimize the ESG reporting disclosure in order to pursue continuous improvement in our ESG performance in the future.

Key Concerns from Stakeholders	Our Responses	Section
Customer privacy and data protection	Staffs are subject to the Personal and Business Data Policy of the Group, which prohibits them from exposing any private information about the Group, including that of its clients and business partners.	Privacy Protection
Marketing and product and service labeling compliance	Providing the best quality services and products is essential to improving the Group's reputation and financial success. The Group is committed to providing the best products and services in order to guarantee total client satisfaction.	Services and Product Excellence
Customer satisfaction	We value the feedback and opinions of our clients and are willing to hear their suggestions and criticisms through various platforms. Our Customer Compliance Policy ensures that every complaint is handled and followed up on by the relevant department. The instances will be entered into a database and the received replies will be examined and compiled for further action.	Services and Product Excellence
Ethical business	The Group is devoted to promoting an ethical work environment and adhering to anti-money laundering laws. It has implemented an Employee Handbook and Code of Conduct ("Code") to ensure every staff is aware of professional ethics and upholds the Company's reputation. The Anti-bribery, Extortion, Fraud, and Money Laundering Policy is one of its rigorous policies. The management group and every employee are also forbidden from physically disposing of any money obtained through illicit activity. Every new employee is expected to complete anti-bribery training.	Ethical business
Socio-economic compliance	We comply with all legislation commitments that are pertinent to our business. The Group was not aware of any non-compliance with applicable laws and regulations in 2022.	All Relevant Sections



## CARE FOR OUR EMPLOYEES

Termbay puts health, safety, and well-being of our employees first at all times and strives to invest and spend resources to enhance their physical, mental, financial wellness, and career development. The Group is committed to maintaining high employment standards and providing an innovative and diverse atmosphere in the workplace to improve our service quality and drive growth in our business. We also pay an effort on eliminating the risks to health and safety and improving the quality of the working environment by implementing standards and policies.

As of the end of Reporting Period, the total number of employees was 51. The figures of the employment as at the end of the Reporting Period are shown below:

		2022	2021
<b>Total Number of Employees<sup>1</sup></b>		51	49
<b>By gender</b>	Male	49.02%	61.22%
	Female	50.98%	38.78%
<b>By age group</b>	Below 30	9.80%	10.21%
	30 to 50	58.83%	59.18%
	Over 50	31.37%	30.61%
<b>By geographical region</b>	Hong Kong	58.82%	53.06%
	Mainland China	41.18%	46.94%
<b>By employment type</b>	Senior Management	7.84%	6.12%
	Middle Management	15.69%	18.37%
	General Staff	76.47%	75.51%

## Talent Attraction and Retention

A critical component of the development and success of the Group is its workforce. By providing a motivating environment that links rewards and performance, we have made an effort to foster the mutual growth of the employees and the Group. Employees are expected to meet the Company's standards and abide by different rules and regulations. To encourage and reward the effort of employees on business conduct and work performance, attractive and motivating remuneration packages are provided based on criteria including performance, experience, and qualification. The Board periodically reviews the Group's policies on remuneration, compensation and dismissal, recruitment, and working instruction.

<sup>1</sup> The number excludes Directors.

Employees are also entitled to extra paid vacations to address a variety of requirements, such as sick leave, marital leave, maternity leave, compassionate leave, and jury service/witness leaves apart from the statutory holidays and annual leaves.

As of the end of the Reporting Period, the employee turnover rate was 50.98%. The detailed breakdown is presented in the table below:

Employee Turnover Rate <sup>2</sup>		2022	2021
<b>Total</b>		50.98%	34.69%
<b>By gender</b>	Male	56.00%	30.00%
	Female	46.15%	47.37%
<b>By geographical region</b>	Hong Kong	70.00%	42.31%
	Mainland China	23.81%	26.09%
<b>By age group</b>	Below 30	80.00%	60.00%
	30 to 50	60.00%	41.38%
	Over 50	25.00%	13.33%

## Healthy and Safe Workplace

Safeguarding the health and safety of employees is a primary objective of our employee management. We seek continuous improvement in our Environmental, Health and Safety Management System and provide a safe, comfortable, and healthy environment for employees to adhere to our mission of "Safety First, Prevention and Precaution First".

The Group's Health and Safety Policy has been put into effect to define the framework for managing health and safety risks, identifying and mitigating those risks, and ensuring that we fulfill our promise as outlined in the pertinent policy. The relevant department will periodically evaluate and approve the policy.

In order to uphold our standards and legal requirements while also maintaining and monitoring the level of workplace occupational health and safety, we have adopted a set of safety rules. The Safety Management Department has closely overseen and supervised how manufacturing equipment is handled, as well as how fundamental infrastructural facilities is used, for occupational safety. The department also conducts occupational risk assessments and provides the staff with the proper personal protective equipment to prevent and eliminate exposure to all kinds of workplace casualties. Occupational health and safety target indicators are

<sup>2</sup> The turnover rate of each category was calculated by dividing the number of employees who left the Company during the Reporting Period by the number of employees as at 31 December 2022 and 31 December 2021.

established and communicated regularly to ensure awareness. All firefighting equipment in the workplace has been kept in good working order and is always accessible for use in order to ensure fire safety. All personnel have received regular training on how to stay safe from fires in the workplace. Regular safety checks are carried out to ensure the proper implementation of the policies above.

For record-keeping purposes, in the case of any fatal work-related accidents, the incident’s specifics and the health status of the related people are recorded in the work-related incident report. Employees with injuries are entitled to paid sick leave and a sickness allowance.



**Fire Safety Inspection**

During the Reporting Period, the Group was not aware of any material breach of relevant laws and regulations in Hong Kong pertaining to the provision of a safe working environment and protection of employees from occupational hazards, such as Occupational Safety and Health Ordinance (Cap. 509) and Employees’ Compensation Ordinance (Cap. 282).

	2022	2021	2020
Number of work-related incident	0	1	0
Number of lost day due to work-related injuries	0	46	0
Number of work-related fatalities	0	0	0

### Equal Employment and Promotion

Our employees are our greatest asset and we value each employee’s own viewpoint and background. We are dedicated to making sure that each stage of our employment procedure is equal, fair, diverse, and open. Employment choices are decided purely on the basis of elements, such as the abilities, accomplishments, qualifications, and experience of the applicant, without taking into account any other qualities as specified by the applicable laws and regulations.

We will not accept any instances of unfavorable treatment, discrimination, or harassment on the basis of age, color, race, ethnicity, nationality, disability, gender, marital status, religious beliefs, or sexual orientation.

We are committed to establishing a work environment that values fairness and collaborative development. A regular performance evaluation system is in place to make sure that our staff members are aware of their duties and assist them with setting long-term career objectives. Workers who complete accredited training, exhibit exceptional job performance and demonstrate contribution to the Group are recognized with promotions, training, and incentives.

During the Reporting Period, the Group was not aware of any material breaches of relevant laws and regulations in the Mainland China and Hong Kong, including among others The Labor Law of the People's Republic of China and the Law on the Employment Ordinance (Cap. 57) of Hong Kong, that have a significant impact on the Group relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunities, diversity, anti-discrimination, and other benefits and welfare.

## Child and Forced Labor

We are committed to protecting the labor rights of our staff and job applicants, and child labor and forced labor of any kind are absolutely forbidden. The prevention of child and forced labor policies have been implemented, which clear recruitment guideline has been set up, monitored, and reviewed by Human Resources Department to ensure the employment procedure is in compliance with the policies. Every job applicant must submit to an identity and background check to verify that they are of legal working age. Whenever child labor or forced labor is discovered, the appointed staff are required to take prompt action for rectification. This may include setting up any required medical checks, sending the employees home, and providing support for their education until they are old enough to work. The Group's anti-child labor and forced labor rules apply to our suppliers as well.

During the Reporting Period, the Group was not aware of any material non-compliance with laws and regulations in the Mainland China and Hong Kong, including among others The Labor Law of the People's Republic of China, Law on the Protection of Minors of the Mainland China, Provisions on the Prohibition of Using Child Labor and the Employment Ordinance (Cap. 57) of Hong Kong, relating to child and forced labor.



## Development and Training

To maintain professionalism and competitiveness of the Group and its workers, it is critical that we have the access to the most recent expertise, professional skills, and market trends. We consistently invest resources in setting up the proper staff training in order to raise the general standard of the workforce and boost the enterprise's competitiveness. We have established Training and Management Policy to specify the creation, personnel, management, execution, and monitoring of the employee training programs, which are executed and overseen by our Human Resource Department.

To make a custom training plan that is acceptable and suitable, we will evaluate the training needs based on the Company development and discussion with workers. The annual departmental training plan must be developed by each department. All new hires are required to attend a mandatory program designed to improve their awareness of health and safety issues as well as the Group's current policies, anti-corruption measures, and safety procedures, introduction training. The personnel with various responsibilities, such as the Board members, management staff, junior workers, and others, are also provided with professional development opportunities and on-the-job training. During the Reporting Period, we have offered 125 hours of training to the employees.

2022		Percentage of employees trained <sup>3</sup>	Average Training Hours (Hours)
<b>Training</b>		49.02%	2.45
<b>By gender</b>	Male	24.00%	1.20
	Female	73.08%	3.65
<b>By employment category</b>	Senior Management	50.00%	2.50
	Management/Supervisor	87.50%	4.38
	General Staff	41.03%	2.05

<sup>3</sup> Percentage of employees who received training is calculated by dividing the number of trained employees of each category by total employees of that category.

## Relationship with Employees

One of the key strategies for increasing employee motivation is to establish and keep open lines of communication between the management and the workforce. The yearly assessment is carried out on a regular basis as a platform to assess their performance and provide their reaction to the Group regarding the requirements and concerns. We presented the Employee Recognition and Appreciation Award to honour and recognise our outstanding workers. To enhance mental health and foster team spirit, we also organized a range of social activities for our staff.



## SERVICE AND PRODUCT RESPONSIBILITY

The Group is unwavering in its belief that customer satisfaction is fundamental to our Company and a key difference that enables us to prosper. To ensure that the quality of our service meets the requirements and expectations of our clients, we continuously establish long-term, sustainable, and beneficial partnerships with our business partners and other stakeholders. Qualifications of material suppliers are assessed, accepted, and continually reviewed in order to find the best suppliers who can improve the quality of our products and services while minimizing the Group's environmental effect.

### Supply Chain Management

A trustworthy and efficient supply chain management is crucial to the Group's ability to operate efficiently and provide our clients with high-quality services and goods. We have approved the Supply Chain Management Policy, which describes the Group's standards and processes for evaluating and managing suppliers.

We are dedicated to keeping close connections with qualified suppliers in order to develop long-term relationships with them, in order to guarantee that the selection of suppliers is handled in a fair, ethical, and unbiased manner. All of our vendors, contractors, and suppliers are obligated to abide by all applicable laws and regulations. Together with the quality and longevity of the goods or services, we also take into account the suppliers' business ethics.

During the Reporting Period, we collaborated with 56 suppliers, of which 49 came from Hong Kong and 7 came from Mainland China.

### Green Procurement

We minimize the impact of our supply chain and advance the idea of a low-carbon, environmentally friendly corporate operation by sourcing greener items. Throughout the purchasing process, we take not only price and quality, but also ESG factors into account. Adhering to the Group's Environmental Policy, we approve the green procurement principle with the intention of promoting sustainable procurement through the choice of eco-friendly goods. It lays up the rules for how to choose products, services, and raw resources that have a less negative impact on the environment. Services, for example, may include the purchase of office supplies, garbage removal and cleaning services, air conditioning system management services, and pesticide services.

We encourage our subcontractors to buy greener material as much as they can in an active attempt to enforce environmental policies above industry standards. The following guidelines are stipulated in the Policy to give preference to suppliers that show more regard to sustainability in their operations:

### The Group's Principle of Green Procurement

Taking environmental protection, resource and energy reduction, and material life cycle into account during the process of building design

Prioritizing the following production elements with recognized certifications to reduce resource consumption and promote sustainable growth:

- Eco-friendly materials
- Clean production technique
- High energy efficiency product
- Pollutant-eliminating product

Incorporating the processes of recycling, disassembly, replacement, and disposal into material use and product design

Avoiding the use of disposable items

Giving preference to suppliers who uphold ethical business practices and sustainable development

Complying with all laws and regulations during the procurement process and enforcing the same standards with suppliers

## Services and Product Excellence

The key to enhancing the Group's reputation and commercial success is by offering services and goods of the highest caliber. To ensure that customers are completely satisfied, the Group is devoted to providing high-quality goods and services. During the Reporting Period, we were not aware of any material breach of relevant laws and regulations relating to health and product safety. No product sold or shipped by us was subject to recalls for safety and health reasons in 2022.



We cherish the feedback and opinions of our clients, and we are willing to hear their suggestions and criticisms regarding the quality and performance of our goods and services. We are always picking up new information and bettering our grasp of client requirements and expectations. Customers and the Group are able to communicate with one another through platforms including the website, hotline, and surveys. Our Customer Compliance Policy includes a section on the processing of complaints. It guarantees that every complaint has been handled and followed up on by the relevant department through the proper route. The instances will be entered into a database for reference in order to prevent the recurrence of the same problems. The received replies will be examined and compiled for further actions. During the Reporting Period, no product and service-related complaint was received.

## Privacy Protection

We attach great importance to the personal data of our customers, suppliers, contractors, and companies and ensure that privacy is protected. In accordance with the necessary laws, such as the Hong Kong Personal Data (Privacy) Ordinance, a Personal and Business Data Policy has been prepared that specifies our data protection approach. We make sure that all data are securely saved and cannot be accessed by outside parties without the client's permission.

## Advertising Ethics and Use of Product Label

Our marketing and advertising publication's guiding principle is to provide factual information about the products we advertise. Misleading documents and related services must not be used so that consumers may receive accurate product information. For the consumer to get accurate product information, fake documents and similar services are forbidden. Also, the Product Labelling Procedure has been put in place to demonstrate good faith and safeguard consumers' rights to know about the genuine features of the items. The improper use of the items can be prevented by adhering to the procedures.

## ETHICAL BUSINESS

Business integrity is a basic value of our business and we are devoted to conducting our business operations in line with high ethical standards. In order to ensure that employees are conscious of professional ethics and maintain the reputation of the Company, the Group has implemented an Employee Handbook and an Employee Code and Policies, which comply with the relevant laws and regulations and applies to all employee, the directors, and its subsidiaries. It sets out the norms for the daily behavior of our employees and our operation principles underpinning our management approaches to various topics, including business ethics, conflicts of interest, bribery, and procurement. In 2022, there were no reported cases regarding breaches of the Code.

### Anti-corruption and Anti-money Laundering

The Group is committed to fostering an ethical corporate culture and abiding by anti-money laundering regulations. A set of strict policies including the Anti-bribery, Extortion, Fraud, and Money Laundering Policy to make sure that our management and workers keep the highest ethical standards during all business-related actions. Employees of our Company are not permitted to provide any kind of payment to authorities, provide or take any benefit for the aim of influencing business operations, or grant or accept loans from any entities or individuals with whom we do business. This policy applies to our customers as well as to our suppliers, service providers, and contractors.

Moreover, we also call for the management team and all staff to be prohibited from physically disposing of money made via illegal activities. The proper guidelines have been established, covering appropriate controls such as record keeping, employee training, and ongoing client observation. Whenever employees notice any shady transactions, they are supposed to report them to management through our whistle-blowing channels. The guidelines are periodically reviewed to ensure that our anti-corruption procedures are in compliance with the most recent laws and regulations.

By recognizing the patterns of wrong behavior, educational needs, and supervision efficacy for a strong preventative strategy, we proactively find any prospective corruption situations to avoid improper conduction. Moreover, we provide anti-bribery training as a required component of the induction training to all new hires to make sure they completely understand and agree to be bound by the Code and Policy.

## Whistle-blowing Channels

For the purpose of implementing the whistle-blowing channels and looking into the reported incidents, an internal Whistle-blowing Management Team has been established. The team will recognize problematic behaviors and provide suggestions to the Group to correct them. Employees are encouraged to report any suspicious incidents internally to the internal Whistle-blowing Management Team. If further investigation is thought to be required after the review process, a responsible department will be assigned and the findings will be shared at an internal meeting with a set timetable. The Internal Whistle-blowing Policy outlines the unacceptable behaviors and our channels in explicit detail. If any such incidents are discovered, the employees may be subject to legal repercussions. In the Reporting Period, there were no reported cases regarding corrupt issues brought against the Group or employees.

## Intellectual Property Rights Protection

The Group strives to express our respect for innovation and preserve intellectual property rights including trademarks, patents, copyright, designs, plant varieties, and the layout design of integrated circuits. By reserving intellectual property, we acknowledge the hard work and innovation of our workers. The Code, which mandates that our workers abide by legal obligations on the collection, holding, processing, and use of intellectual property, serves as an illustration of the pertinent guideline. During the Reporting Period, the Group was not aware of any non-compliance with applicable laws and regulations relating to intellectual property regarding our products and services.

## COMMUNITY PARTICIPATION

To contribute and bring positive impact to the communities where we are based, we keep looking for chances to benefit our society.

We contribute to the community to show our deep care and awareness of the society. Physical health, mental health, and the need of labor are the focused topics of the Group.

## ENVIRONMENTAL MANAGEMENT

A key element of the Group's strategy for achieving continuous improvement is the formulation and management of sustainability targets. Our management and staff are responsible for the effects the Group's activities may have on the environment as part of our internal policy. The management of the Group conducts an annual review at the beginning of each year to ensure the effective operation of the environmental system and assess the sustainability performance in the prior year. During the evaluation, subsidiaries may be given new goals based on how they performed. Each subsidiary's accountable staff will monitor these goals. We also extend our environmental and social ideals to customers and the supply chain in order to promote the idea of product responsibility and quality.

To achieve our sustainability goals, a variety of environmental policies governing the operation of the Group, its suppliers, and contractors have been established. A group-level environmental policy is set out to guarantee the EMS is properly implemented, to reduce the use of energy and natural resources of the Group, and to minimize the Group's effects on the environment in which it works. The Group guarantees that it adheres to the following guiding principles as long as it abides by this policy:

- To comply with relevant environmental laws, policies, and other requirements;
- To prioritize the use of clean energy, minimize water and electricity consumption while avoiding pollution;
- To process wastewater and municipal solid waste discharged during business operations according to government regulations; and
- To communicate environmental goals, KPIs, and performance with employees to raise their environmental awareness.



Our Targets:



**Air and GHG Emissions**

Reducing 15% of absolute GHG emissions by 2025 and 20% by 2030 (With the baseline in 2021)

Achieving carbon neutrality in 2050

**Use of Resources**

Reducing 20% of its energy consumption by 2025 and 30% by 2030 (with the baseline in 2021)

Reducing 10% of its water consumption by 2025 and 15% by 2030



## Air and GHG Emissions

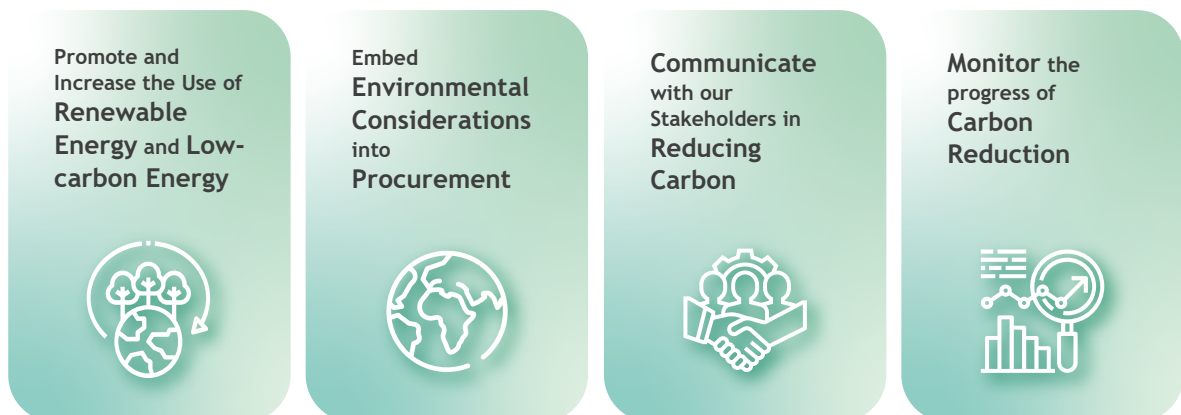
The GHG and Air Emission Policy, which establishes rules that meet governmental regulatory requirements, including Measures of Guangdong Province on Prevention and Control of Air Pollution, has been designed to monitor and control the Group's air and GHG emissions. The Construction Site Emission Management Policy is a component of the Policy, which gives our contractors explicit instructions on how to manage their air emissions at the sites and directs them in carrying out their environmental protection obligations.

We are committed to:

- Complying with relevant laws and regulations in their operating environment and obtaining related emission licenses;
- Monitoring data on air pollutant emissions to assess and disclose our carbon footprint;
- Employing suitable emission reduction equipment during the construction process, for example installing suspended particle removers;
- Substituting regular diesel with ultra-low sulfur diesel for all diesel-powered machinery and facilities;
- Repairing machines and facilities regularly to ensure that the Group's emission levels are within established limits;
- Increasing the usage of renewable and low-carbon energy where applicable; and
- Engaging with our staff and suppliers to encourage them to cut back on carbon emissions from their daily operations.

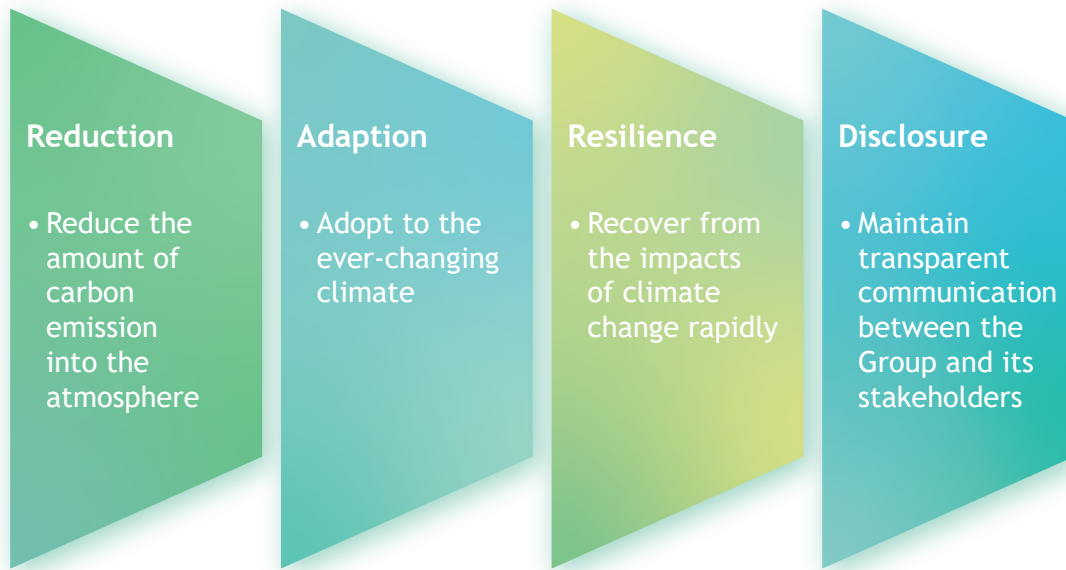
To achieve our short-term and long-term GHG emission targets, the Group has also set guidelines and targets for managing business operations that are the main contributors to the Group's emissions. We encourage the use of environmentally-friendly vehicles over diesel vehicles, as well as the use of environmentally-friendly fuels (e.g. bio-diesel instead of regular diesel) under feasible circumstances.

We establish our strategic direction to reduce our GHG emissions.



## Climate Change

The Group is determined to increase climate resilience. Therefore, Climate Change Policy and related measures have been established to demonstrate accountability in managing climate risk, consider the impact of climate change when making decisions, and formulate strategies in line with global practices. The Group seeks to combat climate change in four categories:



We have studied and evaluated the possible physical and transitional risks associated with climate change in order to better understand the issues we may encounter and how they may affect our operations.

Climate Risk	Impact
Physical risk	<p>The Group is anticipated to experience damages from climate change and extreme climate events.</p> <p>For instance, coastal locations may experience floods more frequently, which might result in increased costs for maintaining physical assets and resuming industrial operation.</p>
Transitional risk	<p>Operational costs may rise as a result of a stricter global regulatory environment. More pressure may also be placed to meet the rising expectations of your business partners about climate change.</p>

## Climate Management

The Group is dedicated to combating climate change by making a commitment and putting in place appropriate best practices that our ability to recover from the effects of climate change on our Company's operations. To minimize any potential effects and take advantage of any possibilities, we have implemented the necessary systems and processes. To offer direction and control the possible harm that severe weather events like storms, typhoons, and floods may bring to Ever Success Plaza, our residential property in Zhongshan, the Company has developed a flood and typhoon emergency plan. We also provide training materials to improve our staff's understanding of climate change and disaster readiness.

We continue to monitor, analyze, and respond to developments brought on by climate change in different sectors including market, technical, legal, and policy. In order to mitigate the risks associated with the climate transition, we ensure that the Group has access to relevant data and resources and improve the Group's understanding of industry best practices. We conduct routine assessments to determine the effects of climate change on its business operations and to evaluate the success of its policies for climate adaptation and mitigation.

## Wastewater Discharge

Wastewater Discharge Control Policy and accompanying procedures have been developed to prevent contamination of surrounding water sources. To ensure the quality of effluent discharged meets the prescribed standards, the Group aims to efficiently monitor and manage its wastewater discharge in accordance with recognized regulations, such as the Discharge Limits of Water Pollutants of Guangdong Province. We track the wastewater discharge to enhance our efficacy in wastewater management and systematically control the wastewater generated by our Group operations. In addition to concentrating on our own wastewater generation, we also make resources available to assist our staff, residents, renters, contractors, and service providers to abide by the Group's wastewater discharge control standards, which are as follows:

### Construction Sites

- Installation of sewage treatment facilities to avoid sewage discharge directly into the public sewage system
- Regular inspection of the wastewater discharges
- Preventative measures to avoid contamination of wastewater  
e.g. proper storage of chemicals

### Office or Other Properties

- Conduct inspection and repair the drainage system if a flaw is discovered
- Prevent drainage system obstruction
- Control water consumption

## Hazardous and Non-hazardous Waste

To prevent pollution and facilitate sustainable development of the society, economy, and environment, the Group needs to ensure that all hazardous and non-hazardous waste are properly and safely managed throughout the production, treatment, storage, and logistic preparation process while holding all related personnel responsible for the management of waste.

While the Group creates waste such as ink cartridges, it produces minimal hazardous waste from its real estate investing and money lending operations. Further attention is paid to hazardous waste that are listed in the Directory of National Hazardous Waste or those that have been deemed dangerous in accordance with other national regulations. Our contractors and service providers must abide by our Hazardous Waste Management Policy while handling hazardous material. All hazardous waste should be confined in leak-proof containers and sent to qualified hazardous/chemical waste collectors for further treatment.

Non-hazardous waste are further classified into recyclable and non-recyclable waste for further processing. Non-recyclable waste are those with values that cannot be further exploited because of hygienic concerns or the difficulty of recycling, whereas recyclable waste are those having further exploitable resources. We have the Non-hazardous Waste Management Policy in place to serve as guidance for all staff (workers, contractors, and service providers) in managing these waste.

- The construction of waste treatment facilities should be strictly followed;
- Non-hazardous waste should be actively collected and sorted;
- Food waste should be minimized and hazardous waste should not be mixed with domestic waste;
- Excessive packaging should be limited and the recycling of wastewater and packaging material is encouraged;
- Recycling bins marked with the specific type of waste it collects should be placed in appropriate locations, e.g. paper recycling boxes should be placed next to printers to increase the recycling rate and avoid secondary pollution of recycled items; and
- Related records of the waste are properly managed and stored to review the management of the waste generation.



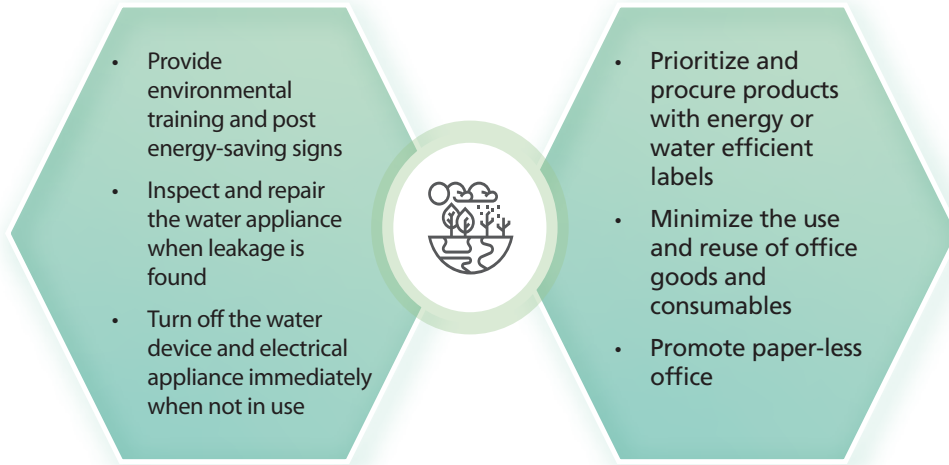


## Use of Resources

Energy, electricity, and water are the major resources that the Group consumes. To further reduce the impacts on the environment from its business activities, the Group aims to save energy, minimize carbon footprint, and achieve sustainable development through executing the Policy on Efficient Use of Resources. Management of the Company reviews the Group's energy-saving performance annually to set new energy-saving and consumption reduction goals based on the performance of each subsidiary and assign people in charge of each subsidiary to follow up to manage the performance.

In the Reporting Period, we have established our targets to reduce the consumption of resources through electricity and water conservation. The goals and KPIs are communicated; moreover, our employees are provided with environmental training to increase their environmental awareness. We believe that by joining hands together with our employees, we can promote resource conservation and protect our environment.

As our major business activities are in office areas, we promote the concept of "Green Office" and have established the Green Office Policy which outlines the initiatives with specified guidelines on managing the electricity, postal, and office equipment. The following are some of our initiatives:



Regular inspections of the working spaces' resource and energy usage will be conducted by our Property Department. When practices that violate the energy-saving principles are discovered for the first time, the written reminder will be sent to the department's accountable staff members.

## Biodiversity

We established the Biodiversity Policy to assess and manage the effects that the Group's economic operations have on the biodiversity and environment. Due to our business nature, we do not have a significant direct impact on the biodiversity issue. Biodiversity is taken into account in our business throughout the design, construction, development, and renovation of buildings. We are dedicated to preserving the natural capital of the area where we operate. Potential risks and negative effects on biodiversity and ecosystems are evaluated to embed our approach to biodiversity and ensure that none of our commercial operations will have a negative influence on species that are threatened or protected both locally and globally. Also, we avoided to utilize construction methods that harm the environment. To integrate our approach to biodiversity and guarantee that none of our commercial operations will have an adverse impact on species that are endangered or protected both globally and locally, potential risks and detrimental effects on biodiversity and ecosystems are assessed. The use of environmentally damaging construction techniques is also avoided.

## Our Environmental Performance<sup>4</sup>

	Unit	2022	2021
<b>Energy consumption</b>			
Total energy consumption	MWh	340.63	363.00
Total energy intensity	MWh/million HKD sales	2.09	3.32
Direct energy consumption			
– Diesel	MWh	1.81	1.80
Indirect energy consumption			
– Purchased electricity <sup>5</sup>	MWh	338.82	361.20
<b>GHG emissions</b>			
Scope 1 <sup>6</sup>	tonnes of carbon dioxide equivalent (“tCO <sub>2</sub> e”)	0.47	0.47
Scope 2 <sup>7</sup>	tCO <sub>2</sub> e	211.82	285.76
Scope 3 <sup>8</sup>	tCO <sub>2</sub> e	0.017	0.001
Total GHG emission	tCO <sub>2</sub> e	212.31	286.23
Intensity	MWh/million HKD sales	1.30	2.62
<b>Freshwater<sup>9</sup></b>	m <sup>3</sup>	602.00	565.23 <sup>10</sup>
Intensity	m <sup>3</sup> /million HKD sales	3.70	5.16
<b>Waste<sup>11</sup></b>			
Non-hazardous waste	tonnes	3.50	0.27
Total waste intensity	tonne/million HKD sales	0.02	0.00
<b>Paper consumption<sup>12</sup></b>			
Office paper	tonnes	0.12	0.73
Intensity	tonne/million HKD sales	0.001	0.007

<sup>4</sup> The data of Termbray (Fujian) Land Development Company Limited are excluded as the employees were work from home in 2022 and 2021. The Group did not contribute any air emission in 2022 and 2021.

<sup>5</sup> The data of X8 Finance Limited and Zero Finance Hong Kong Limited covered from 24/12/2021 to 22/12/2022 in 2022 and 24/12/2020 to 23/12/2021 in 2021 due to the fixed billing cycle. The data of Zero Credit Limited covered from 26/10/2022 to 22/12/2022 in 2022 due to the fixed billing cycle.

<sup>6</sup> Scope 1 represents direct GHG emissions generated from the use of LPG by emergency generator in Mainland China.

<sup>7</sup> Scope 2 represents indirect GHG emissions generated from the use of purchased electricity for offices in Hong Kong and Mainland China.

<sup>8</sup> Scope 3 represents other indirect GHG emissions generated from the paper waste disposed at landfills.

<sup>9</sup> The data of X8 Finance Limited in Hong Kong are not available because the data have been included into the rental fee which cannot be extracted.

<sup>10</sup> The data of Zhongshan Ever Success Properties Limited covered from 09/01/2021 to 08/01/2022 due to the fixed billing cycle.

<sup>11</sup> There is no hazardous waste being generated in 2022 and 2021.

<sup>12</sup> The figure of office paper consumption includes the Company’s office in Hong Kong and Mainland China.

## HKEx ESG REPORTING GUIDE INDEX

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
<b>Aspect A: Environment</b>		
A1 Emissions	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.</p> <p>Note:</p> <p>Air emissions include NO<sub>x</sub>, SO<sub>x</sub>, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.</p>	<p>Environmental Management –</p> <p>Emissions</p> <p>Climate Change</p> <p>Wastewater Discharge</p> <p>Hazardous and Non-hazardous Waste</p> <p>Use of Resources</p> <p>Biodiversity</p>
KPI A1.1	The types of emissions and respective emissions data.	<p>Environmental Management –</p> <p>Emissions</p> <p>Environmental Key Performance Indicators</p>
KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	<p>Environmental Management –</p> <p>Emissions</p> <p>Environmental Key Performance Indicators</p>
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	<p>Environmental Management –</p> <p>Hazardous and Non-hazardous Waste</p> <p>Environmental Key Performance Indicators</p>
KPI A1.4	Total non-hazardous waste produced (in tonnes) and where appropriate, intensity (e.g. per unit of production volume, per facility).	<p>Environmental Management –</p> <p>Hazardous and Non-hazardous Waste</p> <p>Environmental Key Performance Indicators</p>

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
KPI A1.5	Description of measures to mitigate emissions and results achieved.	Environmental Management – Emissions Climate Change Wastewater Discharge Hazardous and Non-hazardous Waste Use of Resources Biodiversity
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Environmental Management – Hazardous and Non-hazardous Waste Environmental Key Performance Indicators
A2 Use of Resources	Policies on efficient use of resources including energy, water and other raw materials.  Note:  Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	Environmental Management – Emissions Use of Resources
KPI A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental Management – Emissions Environmental Key Performance Indicators
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Management – Environmental Key Performance Indicators
KPI A2.3	Description of energy use efficiency initiatives and results achieved.	Environmental Management – Emissions Environmental Key Performance Indicators
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Environmental Management – Wastewater Discharge Environmental Key Performance Indicators



HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
KPI A2.5	Total packaging material used for finished products (in tonnes), and, if applicable, with reference to per unit produced.	Environmental Management – Use of Resources Environmental Key Performance Indicators
A3 The Environment and Natural Resources	Policies on minimising the issuer’s significant impact on the environment and natural resources.	Environmental Management – Climate Change Biodiversity
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Environmental Management – Climate Change Biodiversity
A4 Climate Change	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Environmental Management – Climate Change Biodiversity
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Environmental Management – Climate Change Biodiversity
<b>Aspect B: Social</b>		
B1 Employment	Information on: <ul style="list-style-type: none"> <li>(a) the policies; and</li> <li>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.</li> </ul>	Care for Our Employees – Talent Attraction and Retention, Equal Employment and Promotion, Child and Forced Labor
KPI B1.1	Total workforce by gender, employment type, age group and geographical region.	Care for Our Employees
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Care for Our Employees – Talent Attraction and Retention

HKEx ESG Reporting Guide General Disclosures & KPIs	Explanation/Reference Section	
B2 Health and Safety	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.</p>	Care for Our Employees – Healthy and Safe Workplace
KPI B2.1	Number and rate of work-related fatalities.	Care for Our Employees – Healthy and Safe Workplace
KPI B2.2	Lost days due to work injury.	Care for Our Employees – Healthy and Safe Workplace
KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Care for Our Employees – Healthy and Safe Workplace
B3 Development and Training	<p>Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.</p> <p>Note: Training refers to vocational training. It may include internal and external courses paid by the employer.</p>	Care for Our Employees – Development and Training
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Care for Our Employees – Development and Training
KPI B3.2	The average training hours completed per employee by gender and employee category.	Care for Our Employees – Development and Training
B4 Labor Standards	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child or forced labor.</p>	Care for Our Employees – Child and Forced Labor

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
KPI B4.1	Description of measures to review employment practices to avoid child and forced labor.	Care for Our Employees – Child and Forced Labor
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Care for Our Employees – Child and Forced Labor
B5 Supply Chain Management	Policies on managing environmental and social risks of the supply chain.	Service and Product Responsibility – Supply Chain Management
KPI B5.1	Number of suppliers by geographical region.	Service and Product Responsibility – Supply Chain Management
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Service and Product Responsibility – Supply Chain Management
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Service and Product Responsibility – Supply Chain Management
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Service and Product Responsibility – Supply Chain Management
B6 Product Responsibility	Information on: <ul style="list-style-type: none"> <li>(a) the policies; and</li> <li>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.</li> </ul>	Service and Product Responsibility – Services and Product Excellence Advertising Ethics and Use of Product Label
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Service and Product Responsibility – Services and Product Excellence
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Service and Product Responsibility – Services and Product Excellence

HKEx ESG Reporting Guide General Disclosures & KPIs		Explanation/Reference Section
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Service and Product Responsibility – Services and Product Excellence
KPI B6.4	Description of quality assurance process and recall procedures.	Service and Product Responsibility – Services and Product Excellence
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Service and Product Responsibility – Privacy Protection
B7 Anti-corruption	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Ethical Business – Anti-corruption and Anti-money Laundering
KPI B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases.	Ethical Business – Anti-corruption and Anti-money Laundering
KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Ethical Business – Anti-corruption and Anti-money Laundering
KPI B7.3	Description of anti-corruption training provided to directors and staff.	Ethical Business – Anti-corruption and Anti-money Laundering
B8 Community Investment	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Community Participation
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	Community Participation
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Community Participation