

## **Everyday Loans**

### **Statement on the Modern Slavery Act 2015**

#### **ELG Policy Statement**

We are committed to working to ensure that there is no modern slavery or human trafficking in our supply chain or in any area of our business. As a business, we are committed to tackling modern slavery and human trafficking and are taking all necessary steps to ensure that we not only meet our obligations under the Act but also our own high standards of corporate ethics and business practice.

#### **Our structure and Supply Chains**

Everyday Loans offers unsecured branch-based lending through a network of 41 branches across the UK and a guarantor loans product through the trading style TrustTwo. Everyday Loans has its head office in Bourne End, Buckinghamshire. Everyday Loans employs over 300 people and operates exclusively in the United Kingdom.

As Everyday Loans provides financial services to UK residents only, our supply chains are straightforward. In particular, all of our suppliers are UK-based organisations. Our supply chain includes but is not limited to:-

- Domestic services (i.e.) cleaning
- Hospitality and catering
- Recruitment
- IT and software development
- Financial and legal services
- Marketing and advertising
- Transportation
- Utilities
- Property

Having conducted an initial assessment of Everyday Loans' business and supply chain, we consider there to be a minimal risk of modern slavery or human trafficking. Particular care has been taken to ensure that arrangements for services provided offshore include our obligations under the Act to be met.

#### **ELG Policies and Procedures**

We have a number of policies in place that contribute to ensuring modern slavery does not occur in our business or supply chains. The policies on anti-slavery and human trafficking reflect both our commitment to acting ethically and with integrity in all our business relationships and to fulfil our obligations under the Act. These include:

- **Anti-Money Laundering:** This policy applies to all employees of Everyday Loans and sets out rules to prevent commission of financial crime and the movement of money, which has derived from criminal activity.
- **Whistleblowing:** Contains details of the Whistleblowing line, which ensures that anyone who has concerns of compliance with policies, staff/manager behaviour or any kind of concern with respect to the firm has a means of raising this confidentially.

- Anti-Bribery and Corruption: Sets out rules with regard to Bribery and Corruption and applies to all staff within the organisation.

### **Training**

We want to help our people to understand more about this growing issue and how they can report any suspicions they have, whether at work or personally. Training will be provided to staff to raise awareness of the issues surrounding modern slavery and trafficking as well as to highlight risks they can potentially pose to our business.

We aim to highlight the [Modernslavery.co.uk](http://Modernslavery.co.uk) website to all our employees and further develop resources that raise awareness of modern slavery and human trafficking.

### **Looking forward: Key performance indicators (KPIs)**

Going forward, we will use a series of KPIs to help ensure that modern slavery and human trafficking is not taking place in any part of our business or in our supply chain. These include the following:

- Develop an employee training module outlining what modern slavery is, how to identify it and what individuals should do if they suspect there are cases of slavery occurring.
- All staff will be required to complete the Group's approved anti-slavery and human trafficking training;
- Record all whistleblowing reports made by staff and the resulting actions.

This statement is made pursuant to Section 54 of the Modern Slavery Act 2015 and Everyday Loans shall take responsibility for this statement and its objectives which will be reviewed and monitored for effectiveness as and when appropriate.

Miles Creswell-Turner  
Executive Chairman  
Everyday Loans Group  
● June 2017