

Zuto Limited Modern Slavery Statement – November 2025

1. Overview

In compliance with the Modern Slavery Act 2015, this statement outlines the steps taken by Zuto Limited (Zuto) during the financial year ending in June 2025 to identify, prevent, and mitigate the risks of Modern Slavery and Human Trafficking (MSHT) in both our company and our supply chains.

Zuto maintains a zero-tolerance approach to modern slavery and human trafficking. We do not use, support, or engage in any form of forced, child, or involuntary labour across any part of our operations or supply chain. We comply with the Modern Slavery Act 2015 and all other relevant anti-slavery and human trafficking laws and regulations.

2. Our Business

Zuto Ltd is an FCA authorised motor finance broker that specialises in securing vehicle finance for our customers by finding them the best finance options for their specific needs and financial situation in an easy and simple way. As of October 2025, Zuto employed c.530 full-time employees.

Zuto is a certified B Corporation, reflecting our commitment to the highest standards of social and environmental performance, accountability, and transparency. This accreditation recognises our dedication to responsible business practices across all areas of our operations, from employee wellbeing to community engagement and charitable initiatives. We have proudly maintained B Corp certification since March 2022.

Zuto operates solely within the UK and is made up of the following companies:

- Zuto Limited (Company number 05722976) through which we provide our vehicle finance credit broking and insurance broking services.
- Zuto Holdings Limited (Company number 08563366) which is our ultimate parent company.

Zuto's supply chains include a wide range of suppliers of goods and services including our lenders, lead generation sources, IT software, professional services, and office consumables.

3. Risk Assessment

As we operate solely within the UK and given the nature of our business as a motor finance broker, we believe the opportunity for modern slavery to occur either within our business or our supply chains to be low. Furthermore, as we are not a manufacturer of physical products, we do not rely on manual labour or overseas outsourcing of production within our operations. Zuto is dedicated to creating a safe workplace environment ensuring that we minimise the risk of MSHT within both our organisation and our supply chains.

Zuto takes all reasonable steps to avoid causing or contributing to adverse human rights impacts that may arise from our operations, products, services, or business relationships. Where any risk of modern slavery or human trafficking is identified, we will conduct a detailed risk assessment and will act diligently to help mitigate/remediate any impact that may occur.

4. Supply Chain Due Diligence

As part of our contract approval process for onboarding all new prospective partners, Zuto undertakes due diligence and gives consideration to the practices, procedures and controls of any partners to ensure that they are reputable businesses who evidence the right values in line MSHT requirements.

We also have an enhanced ongoing annual due diligence approach for our lender and lead generation partners which includes consideration of their MSHT practices and policies and agreeing contractual obligations which include industry standard terms to ensure they meet the requirements of Modern Slavery legislation and Zuto's minimum standards.

5. Policies Relating to MSHT

MSHT forms part of our overall Governance and Risk Management Frameworks. Our policies and procedures are designed to ensure that we conduct our business ethically and responsibly towards our customers, employees, and suppliers. To enable us to do this, we maintain a suite of policies which help mitigate the risk of MSHT, either directly within our operations or through our supply chains. These policies are reviewed on an annual basis. Relevant policies include:

Inclusive Recruitment & Progression Policy	Working Hours and Overtime Policy
Environmental Preferable Purchasing Policy	Remuneration Policy
Dignity & Respect Policy	Anti-Harassment & Bullying Policy
Equal Opportunities Policy	Whistleblowing Policy
Contract Approval Process	Anti-Money Laundering & Anti-Bribery Policies
Work Experience Policy	Performance Talent Management Policy

Zuto has a robust onboarding process which includes DBS and Right to Work checks. Enhanced support is offered to all employees through our Wellbeing Network, Mental Health First Aiders, and Employee Assistance Programme initiatives.

6. Training Relating to MSHT

Our suite of policies is supported by a framework of mandatory and tailored training to ensure awareness of key risks across the organisation. As part of our training, we encourage all employees to raise concerns of any wrongdoings as part of our ongoing supportive culture of doing the right thing.

7. Enhancements Over the Last 12 Months

Over the past year, we have strengthened our control framework by undertaking a comprehensive refresh of our annual lender and partner due diligence processes. This included updating our due diligence documentation and MI requirements to obtain greater insight into our lenders' and partners' operations, as well as their policies and practices relating to modern slavery and human trafficking.

Additionally, we have enhanced our commitment to employee wellbeing by introducing comprehensive new policies and procedures which cover working hours and overtime management, and remuneration. We have also reinforced our safeguarding standards by strengthening the criteria on DBS checks for employees. These initiatives reflect our proactive approach to fostering a safe, supportive, and fair workplace.

Further demonstrating this commitment, Zuto has successfully achieved ISO 45003 Wellbeing Certification, a globally recognised standard for promoting psychological health and wellbeing at work.

8. Ongoing Monitoring and Our Continued Commitment

As part of our ongoing oversight of MSHT risks, we will continue to ensure the following:

- Conduct annual reviews of all policies and training material and performance;
- Undertake ongoing due diligence of all third party partners;
- Consider key MSHT risks as part of our broader risk management framework; and
- Monitor the % of employees who have completed and passed required annual training refreshers.

Whilst we have had no incidents of slavery or human trafficking within our organisation and are not aware of any incidents occurring within our supply chain, we remain committed to improving our controls and processes where we identify opportunities for these to be enhanced.

This statement in relation to the Zuto's 2025 financial year was approved by the Board of Directors of Zuto Limited on 30th November 2025.

A handwritten signature in grey ink, appearing to be "JW", with a stylized, flowing design.

James Wilkinson
Chief Executive Officer

