

JCB Finance 2025 Modern Slavery and Human Trafficking Statement

Introduction

We, JCB Finance Ltd, are committed to addressing slavery and human trafficking in our business and supply chain. This statement highlights the key activities we have undertaken during this financial year aimed at combatting modern slavery and human trafficking in our organisation and supply chain.

Alongside the activities which we have undertaken during the past financial year, we are committed to improving our practices by enhancing our supplier onboarding process to ensure that all suppliers understand our policies and their obligations in this area.

Our business

We are a joint venture between the NatWest Group plc and J C Bamford Excavators Limited (**JCB**).

We provide asset finance solutions to UK-based JCB customers in the construction, agricultural and industrial sectors. We have around 120 employees, all based and operating in the United Kingdom (with some employees operating from our head office and others who are field based in locations aligned with our dealerships).

Our supply chains

As a financial services business, we have limited supply chain requirements or providers. We do however procure goods and services to support our business operations and premises including IT software and hardware, and professional services which are almost exclusively procured from within the UK.

During 2025 we will have taken further steps to ensure that our expectations regarding modern slavery and human trafficking are communicated to all suppliers in our supply chain through our Supplier Charter which new and existing suppliers are asked to confirm adherence to as part of our supplier onboarding process.

Our policies on slavery and human trafficking

We have processes in place that underpin our commitment to identifying, mitigating and remediating instances of modern slavery or human trafficking in our supply chains or in any part of our business.

We undertake 'right to work' checks on all direct employees prior to them commencing their roles with us. This includes checking, where applicable, that the employee has a valid work visa and is of an appropriate age to work.

We also operate a Whistleblowing Policy which encourages individuals to report concerns which extends to human rights violations including modern slavery and human trafficking.

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Due diligence processes for modern slavery and human trafficking

As part of our initiatives to identify and mitigate risk:

- where possible, we build long-standing relationships with suppliers;
- our point of contact in our supply chains is predominantly with a UK company/branch; and
- we have in place policies (as noted above) to encourage the reporting of concerns and the protection of whistle blowers.

Supplier adherence to our ethics and values

We have a zero-tolerance approach to modern slavery and human trafficking and expect this policy to apply in our business and supply chain. This is set out in our Supplier Charter.

Training

To ensure that our employees understand and are aware of the risks of modern slavery and human trafficking in our supply chains and our business, we provide annual training to every member of our staff.

Awareness of the Modern Slavery Act 2015 and its requirements and whistleblowing policy is incorporated into the company induction process for all new employees.

Monitoring our effectiveness in tackling modern slavery and human trafficking

We use the following key measures to ensure that modern slavery and human trafficking is not taking place in any part of our business or supply chains:

- supplier due diligence;
- 'Right to work' checks on all new employees; and
- review and action upon any whistleblowing disclosure in this area.

This statement is our supply chain transparency statement for the financial year ended 31st December 2025, as required by section 54 of the Modern Slavery Act 2015. It was approved by the board on 13th May 2026.



Ian Isaac
Chairman
JCB Finance Limited