Modern Slavery Act Statement 2022 -23

Introduction from the Board of Directors

At Together, we're proud of the actions we have taken to understand all potential modern slavery risks related to our business and we have put steps in place that are aimed at ensuring that slavery, human trafficking or forced labour does not feature in our business and its supply chains.

Our Organisation

Together is a specialist finance provider within the UK financial sector. Find out more about our business.

Together Financial Services Limited is our parent company, and subsidiaries include Blemain Finance Limited, Spot Finance Limited, Together Personal Finance Limited, Together Commercial Finance Limited, Harpmanor Limited, Bridging Finance Limited and Auction Finance Limited. This statement is on behalf of Together Financial Services Limited and its subsidiaries.

Our Values

We have an inclusive culture strategy called "Play your part" which describes what we believe in, what we do and how we do it. Respect for people is the first of our core beliefs because we listen, we understand and we stand in other's shoes, whether they are our colleagues, customers or members of the public. Respect for people is at the fore of what we do and underpins the way we run our business. Our culture actively encourages people to raise any concerns, so that we are best placed to immediately investigate any suspected incidents of modern slavery.

Our Supply Chains

Our supply chains include professional services for example, financial intermediaries and legal services, IT equipment and services and facilities management. Our organisation operates in the UK alone, with the vast majority of our suppliers also based in the UK. If we do utilise a supplier outside of the UK, we use an enhanced risk assessment process before contracting with that supplier.

Our Policies on Slavery and Human Trafficking

We recognise the risks of modern slavery in any supply chain and are taking steps to reduce this risk through relevant policies and procedures. We are committed to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in our supply chain. Together operates the following policies which are relevant to the prevention of modern slavery in our operations:

- Whistleblowing policy Together encourages all its colleagues, customers and other business partners to report any concerns related to the direct activities, or the supply chains of, our organisation. This includes any circumstances that may give rise to an enhanced risk of slavery or human trafficking. The company's whistleblowing procedure is designed to make it easy for any person to make disclosures, without fear of retaliation. Colleagues, customers or others who have concerns can report their concerns confidentially and have the option to remain anonymous.
- Recruitment and Right to Work policy Together uses only specified, reputable employment agencies to source labour and operates a strict Preferred Supplier List. All agencies are verified in advance of accepting workers from that agency.

To ensure that there is no slavery or human trafficking in our supply chains, we have a standard supplier management agreement we use when appropriate which mitigates the risk of slavery and human trafficking occurring in our supply chains, by ensuring suppliers are aware of their obligations and comply with them.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015, and relates to actions and activities during the financial year 1 July 2022 to 30 June 2023. It will be reviewed and updated annually.

Mike Mc Tighe

Mike McTighe Chairman

For and on behalf of the Together Financial Services Limited, trading as Together