Modern Slavery and Human Trafficking Statement

Financial Year 1 July 2025 to 30 June 2026

Introduction from the Board

Together Financial Services Limited and its subsidiaries (“Together”, “we” or “our”) are committed to preventing modern slavery and human trafficking in our business operations and supply chains. We recognise that modern slavery is a serious violation of human rights and that all organisations have a responsibility to identify, prevent and mitigate the risk of such practices.

This statement sets out the steps we have taken during the financial year ending 30 June 2026 to help ensure that modern slavery and human trafficking do not take place in our business or supply chains, and reflects our commitment to transparency, proportionality and continuous improvement, in line with section 54 of the Modern Slavery Act 2015 and the UK Government’s updated statutory guidance published in 2025.

Our Organisation and Structure

Together is a specialist finance provider operating within the UK financial services sector. Our activities are carried out primarily within the United Kingdom.

Together Financial Services Limited is the parent company of the Together group. Its subsidiaries include:

- Together Personal Finance Limited
- Together Commercial Finance Limited
- Blemain Finance Limited
- Bridging Finance Limited
- Harpmanor Finance Limited

This statement is made on behalf of Together Financial Services Limited and the above subsidiaries.

Our Values and Culture

Our culture is underpinned by our Cultural Directions, which sets out how we behave, how we treat one another, and how we engage with customers, suppliers, and the wider community. The cultural pillars of Own the Ambition, Harness our Passion, Courage to Learn and Adapt and Choose Real Togetherness support our approach and inform our commitment to operating respectfully, responsibly, and ethically.

We actively encourage colleagues and business partners to raise concerns without fear of retaliation. This culture of openness supports early identification of potential issues, including those relating to modern slavery and human trafficking.

Our Supply Chains

Our supply chains are primarily UK-based and include:

- Professional and advisory service providers
- IT equipment and technology service providers
- Facilities management and operational support services
- Temporary labour providers and recruitment agencies
- Capital markets

We carry out appropriate due diligence on all suppliers before they are on-boarded, wherever they are located.

Ongoing Contract & Supplier Relationship Management ('CSRM') is overseen by our Group Procurement team. Suppliers are risk assessed and tiered, with Tier 1 suppliers receiving the highest level of CSRM.

We recognise that visibility upstream of our third-party suppliers can be limited and continue to take proportionate steps to improve our understanding of labour practices within our supply chains over time.

Policies and Governance

We have a number of policies, procedures and contractual controls that support the prevention of modern slavery and human trafficking, including:

- **Code of Conduct for the Supply of Indirect Goods and Services** – which sets out our expectations of third-party suppliers, including a zero-tolerance approach to forced labour, modern slavery, and human trafficking. The Code of Conduct is included in all tender packs as a mandatory element of compliance.
- **Group Procurement & Supplier Management Policy** – which sets out our internal requirements for the engagement and management of third-party suppliers.
- **Whistleblowing Policy** – which enables colleagues, customers, and business partners to report concerns confidentially and, if they wish, anonymously. Whistleblowing training is mandatory for colleagues.
- **Right to Work in the UK Processes** – which ensures appropriate checks are carried out for all colleagues and that talent is sourced only through reputable, verified recruitment agencies. We hold and comply with the obligations under a Home Office Sponsorship Licence.
- **Standard Supplier Contract Terms** – which include provisions requiring suppliers to comply with applicable modern slavery legislation and to take appropriate steps within their own supply chains.

Responsibility for oversight of modern slavery risks sits with senior management, with issues escalated through established governance and risk management processes.

Risk Assessment and Due Diligence

We take a risk-based approach to identifying and managing modern slavery risks in our business and supply chains.

Our assessment of risk considers factors such as:

- Geographic location of suppliers and labour sources
- Nature of goods or services provided
- Use of agency or temporary labour
- Sector-specific and labour-intensive activities

Due diligence measures include supplier onboarding checks, contractual assurances, right-to-work verification, and access to whistleblowing and grievance mechanisms.

During the reporting period, we did not identify any confirmed instances of modern slavery or human trafficking within our business or supply chains. We recognise, however, that the absence of identified cases does not eliminate risk, and we continue to strengthen our processes accordingly.

Training and Awareness

We provide mandatory whistleblowing training to colleagues to ensure they are aware of how to raise concerns, including concerns relating to modern slavery.

Colleagues responsible for procuring third party goods and services are also subject to training on the Group Procurement & Supplier Management Policy to ensure that suppliers are consistently engaged.

We continue to develop our approach to modern slavery awareness to ensure that colleagues in relevant roles understand the indicators of modern slavery, their responsibilities, and how to escalate concerns appropriately.

Monitoring, Effectiveness and Continuous Improvement

We monitor our material suppliers through our CSRM arrangements, with Tier 1 suppliers (including overseas IT support) receiving the highest levels of CSRM with regular engagement.

We are committed to continuous improvement in how we prevent, identify, and address modern slavery risks.

Over the coming reporting periods, we will focus on:

- Enhancing supplier engagement and CSRM assurance processes
- Expanding role-relevant training and awareness
- Further strengthening oversight and internal reporting mechanisms

We will continue to review the effectiveness of our approach and evolve our practices in line with regulatory guidance, emerging risks, and best practice.

Approval

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes Together's modern slavery and human trafficking statement for the financial year ending 30 June 2026. It has been approved by the Board of Together Financial Services Limited and will be reviewed and updated annually.

Mike McTighe
Chair
For and on behalf of
Together Financial Services Limited