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Equifinance Modern Slavery Statement

Issued in accordance with Section 54 of the Modern Slavery Act 2015

1. Introduction

Equifinance Limited is committed to preventing modern slavery and human trafficking in all aspects of our operations and supply chains. We recognise our responsibility to uphold human rights and ethical labour practices, and we take a zero-tolerance approach to any form of slavery, servitude, forced or compulsory labour, or human trafficking.

2. Organisational Structure and Business

We are a UK-based mortgage lender specialising in the second charge secured loan market. Equifinance Limited is registered in England and Wales under registered number: 07324100 and also authorised and regulated by the Financial Conduct Authority under firm reference 717913. Our core business includes the origination, servicing, and administration of residential mortgage products. We operate primarily in the UK and use a small network of suppliers and third-party service providers.

3. Our Supply Chains

Our supply chains include professional service providers (for example legal, audit & consultancy firms; IT infrastructure and software providers, and facilities management companies (cleaning, catering, security). The majority of our service providers are UK based and where we use non-UK based suppliers, we use an enhanced risk assessment process before contracting with that supplier acknowledging the elevated risks this represents.

4. Policies and Governance

We have implemented the following policies to mitigate modern slavery risks:

- Whistleblowing Policy: enables confidential reporting of concerns related to unethical practices; and
- HR Policies: our policies are fair, in line with current employment legislation including equality and accommodate fair hiring practices. We use professional employment agencies when hiring based on our preferred supplier list and perform appropriate due diligence before entering into any agreement.

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These policies are reviewed regularly and updated to reflect evolving risks and regulatory expectations.

5. Due Diligence and Risk Assessment

We conduct due diligence on suppliers through:

- Pre-contractual questionnaires
- Risk-based segmentation of suppliers by geography, industry, and service type
- Site visits and audits for high-risk suppliers, where appropriate.

6. Training and Awareness

New employees complete mandatory e-learning modules during onboarding.

7. Incident Management

If modern slavery is suspected or identified:

- We will notify relevant law enforcement agencies;
- We will work with suppliers to remediate issues and improve practices; and
- We may terminate contracts if suppliers fail to meet ethical standards.

8. Approval and Publication

This statement was approved by the Board of Directors on 5th November 2025 and signed by:

William Robert German
Chief Risk Officer
Equifinance Limited
05th November 2025

It is published on our website and submitted to the UK Government's Modern Slavery Statement Registry.

Equifinance Limited is registered in England and Wales under registered number: 07324100 Registered address: 3rd Floor, East One Building, 22 Commercial Street, London, E1 6LP. We are authorised and regulated by the Financial Conduct Authority. Our firms' reference number: 717913. Data Protection Number: Z2382230