Atradius
Managing risk, enabling trade

UK Modern Slavery Act - Atradius Statement

Year ending 31st December 2025

Purpose

This statement is made in accordance with Section 54 of the Modern Slavery Act 2015 (the "Act") and the latest UK Government guidance. This statement sets out the steps that Atradius has taken, and is continuing to take, to ensure that modern slavery or human trafficking is not taking place within our business, or our supply chain.
Atradius is committed to respecting, protecting, and promoting human rights. Atradius strives to ensure there are no instances of modern slavery including abuse or violation of human rights among its key stakeholders, and is committed to upholding compliance in all its activities.

Introduction

Modern slavery can include slavery, servitude, human trafficking and forced labour, Atradius has a zero-tolerance approach to any form of modern slavery. We are committed to acting ethically with integrity and transparency in all aspects of our business activities and to implementing appropriate systems and controls to maintain our zero-tolerance position.

About Atradius

Atradius is a global provider of credit insurance, bond and surety, collections and information services, with a strategic presence in over 50 countries. The products offered by Atradius protect companies around the world against the default risks associated with selling goods and services on credit. Atradius is a member of Grupo Catalana Occidente (GCO.MC), one of the largest insurers in Spain and one of the largest credit insurers in the world.

Our regulators

Atradius is authorised and regulated in the UK by these regulators:

A registered branch of Atradius Crédito y Caución S.A. de Seguros y Reaseguros, Calle Méndez Álvaro 31, 28045, Madrid. (Spain). Incorporated under Spanish Law Trade register Madrid: M-171.144. Authorised and regulated by Dirección General de Seguros y Fondos de Pensiones.
Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Our supply chains

Atradius operates globally. Our supply chain is largely limited to service provision, we do not operate in an industry where modern slavery is commonplace, however Atradius is committed to mitigate any potential risks within our supply chains. All our suppliers are required to comply with relevant regulatory and legislative obligations, including the provisions of the Modern Slavery Act 2015.

Sustainable value chain

Our Human Rights policy outlines our commitment to respecting and promoting human rights across all organisational activities and processes, including those involving third-party suppliers. In 2025 we continued developing a Human Rights and Environmental Due Diligence system to strengthen our oversight and ensure responsible sourcing practices.

Our compliance protocols and operating policies

We operate a number of internal policies and procedures which aim to minimise risks from modern slavery and human trafficking and to ensure that we are conducting business in an ethical and transparent manner. These include:

- Code of Business Conduct. This code explains our standards and behaviours as an organisation, our culture, how we expect our employees and suppliers to act.

- Procurement policy. This policy outlines the practices and procedures relating to all supply contracts, it sets out the importance of selecting suppliers carefully, and in accordance with our due diligence requirements, including corporate social responsibility.

- Speak Up Procedure (Whistleblowing policy). We operate a Speak Up policy so that all employees know that they can raise concerns about how colleagues are being treated, or practices within our business or supply chain, without fear of reprisals.

- Modern Slavery policy. This policy sets out the organisation’s position on modern slavery and explains how employees can identify risks and where they can go for help.

- Anti -Money Laundering policy – The policy sets out the expected standards all Atradius employees should follow, to manage and control the prevention of money laundering and other financial crime.

- Internal Management Assurance Assessments - are carried out at least once a year in order to remind managers and staff about modern slavery requirements.

- Recruitment policy – Atradius operates a robust recruitment policy to safeguard against human trafficking or individuals being forced to work against their will. The policy ensures every candidate experiences fair, transparent and consistent recruitment and job offer processes. Our standard recruitment process is guided by the following core recruitment principles:

  - Merit and Fairness, using objective criteria and free from bias or favouritism.

  - Diversity Equality and Inclusion, Atradius promotes diverse and inclusive hiring in accordance with the Atradius Diversity, Equality and Inclusion policy.

  - Transparency Recruitment criteria and processes are clearly communicated. Vacancies and promotion opportunities are posted internally to ensure equal access.

- Sustainability policy - This policy aims to integrate sustainability criteria in the supply chain, including social, environmental, and governance aspects in the criteria to select suppliers.

- Economic, Social Governance Framework – We strive to use our global influence to have a positive impact and help make trade more sustainable. Atradius supports the ten principles of the United Nations Global Compact on human rights, labour conditions, the environment, and anti- corruption.

Training

All new employees are required to complete our suite of training courses. These courses set out Atradius' expectations of ethical behaviours. Annually, all employees must complete mandatory training courses on key topics including our Code of Conduct, Modern Slavery, Anti-Bribery and Corruption, and Sanctions.
All employees can access our policies and procedures through our internal company's intranet. Employees are expected to report their concerns and management are expected to take the appropriate action.

Monitoring compliance and key performance indicators

As our supply chain is largely limited to service provision, and we do not operate in an industry where modern slavery is commonplace, therefore our risk of modern slavery is low. Atradius has appropriate policies and procedures to ensure that no aspect of our business or supply chain is connected to any form of modern slavery. The Atradius Modern Slavery policy is reviewed annually to ensure that the controls in place continue to be appropriate.

- Employee training – completion of all mandatory training courses is closely monitored, using management information, and reported to senior managers and compliance.
- Through our Procurement Framework we complete due diligence to identify and assess suppliers based on risk factors including, financial stability, sector, location, and ESG rating.

Should you require a paper copy of this statement it will be provided to you within 30 days, the statement can also be viewed on the Gov.UK Modern Slavery Statement Registry. Contact Us | Atradius UK.

Next steps

Atradius understands that stopping modern slavery requires constant commitment and we will continue to monitor and improve our companywide policies and procurement procedures.

Approval

This statement was approved on behalf of:
Atradius Crédito y Caución S.A. de Seguros y Reaseguros UK Branch
By:

Stuart Ramsden
Regional Director UK & Ireland
Approved on the 05.05.26
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