Modern Slavery Statement – 2026

At Market Harborough Building Society, we are committed to making sure modern slavery and human trafficking have no place in our business or supply chains. We take a zero-tolerance approach to any form of exploitation.

This statement explains the steps we take to help prevent modern slavery in our operations and supply chains.

What is Modern Slavery?

Modern slavery happens when a person is controlled or exploited by another person or group for personal or commercial gain and is unable to freely leave or refuse the situation. It covers a range of abuses, including human trafficking.

It can take many forms. People may be tricked, threatened or forced into work for little or no pay, made to commit crimes, or exploited in other ways so that someone else can profit.

Organisation and structure

The Society operates as a single entity in the UK, with a clear governance structure overseeing our activities. Because we operate only in the UK, we consider our exposure to modern slavery risks to be low. Even so, we remain alert to potential risks and continue to promote ethical, transparent and accountable ways of working across our business.

Our leadership team is responsible for making sure we comply with relevant legislation, including the Modern Slavery Act 2015, and for embedding ethical standards throughout our operations. We work closely across key business areas, including procurement, risk management and human resources, to maintain appropriate oversight and due diligence.

Supply Chain Due Diligence and Risk Assessment

We value long-term relationships with our suppliers and aim to work with local suppliers and key third parties wherever appropriate. This helps us support responsible sourcing and ethical partnerships.

All key third parties go through a due diligence process. Because most of our key suppliers are UK-based, we are confident in their ethical standards and business practices, while continuing to periodically review our approach.

We regularly review our risk assessment processes so we can identify any emerging risks and continue to strengthen our strategy.

Colleague Awareness

All colleagues receive training to help them recognise and respond to potential modern slavery risks within our business and supply chain. We encourage colleagues to raise any concerns through our Risk Event process or through our Speak Up Policy and Whistleblowing procedure, so that concerns can be investigated and acted on promptly.

Monitoring and Continuous Improvement

Although we believe the risk of modern slavery and human trafficking within our operations remains low, we are committed to regularly reviewing and improving our policies, procedures and controls. We will continue to take account of legislative updates and best practice guidance as our approach develops.

This statement is made pursuant to section 54 of the Modern Slavery Act 2015 and is for the financial year 1 January to 31 December 2025.

Iain Kirkpatrick, Chief Executive – May 2026