

MODERN SLAVERY AND HUMAN TRAFFICKING STATEMENT – JULY 2026

1. Introduction

This statement is made on behalf of Saga plc (a public limited company listed on the London Stock Exchange, registered in England and Wales, with registered number 8804263) and its subsidiaries, as listed in Appendix 1, (together, “we”, “us”, “our”) pursuant to section 54(1) of the Modern Slavery Act 2015 (the “Act”).

The Act requires companies to explain on an annual basis the steps taken to prevent acts of modern slavery and human trafficking from occurring in their businesses and supply chains. This statement includes the steps we have taken during the financial year ending 31 January 2026.

We are committed to carrying on our business operations responsibly with a zero-tolerance approach to any slavery and human trafficking incidents which are proven to have taken place. We remain committed to acting ethically and with integrity in all business dealings and relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking do not take place in our own business or in our supply chains.

2. About the Saga Group

We provide products and services predominately tailored to customers aged 50 or over in the UK. Such products and services include cruises and package holidays, insurance, personal finance and the Saga Magazine. Central to the success of each of these operations are our colleagues, all of whom strive to deliver exceptional experiences to our customers every day. Our ‘Saga’ brand has been developed over the years to become a recognised and trusted brand among UK consumers aged 50 or over.

The varied nature of our products and services means we purchase a wide variety of goods and services from suppliers within the UK and internationally. Therefore, our supply chain is large and complex, with each supplier often having its own supply chain.

3. Risk Assessments

As part of our Anti-Slavery and Anti-Human Trafficking Policy, we operate a structured approach to assessing modern slavery risk across our supply chains. This includes assessing new suppliers at onboarding to identify any modern slavery risk. This assessment is embedded within our Procurement & Supplier Management onboarding process, ensuring modern slavery considerations are applied consistently when engaging new suppliers. We have also developed a Supplier Code of Conduct setting out the behaviours we expect of all suppliers including respect for all human rights, compliance with all relevant human rights regulations, and maintaining a compliant, safe, and fair working environment. Where possible, we endeavour to incorporate our Supplier Code of Conduct into supplier contracts to reinforce these expectations contractually.

We recently reviewed our risk-assessment processes to strengthen our methodology: work on this commenced in 2024 and was completed in 2025. The refreshed approach draws on current external data sets, including updated Corruption Perception Index scores and an enhanced global slavery risk heat map. These developments have strengthened the depth of our supplier oversight, enabling more effective identification of potential risks across a broad range of suppliers.

We also re-assess all existing suppliers on a three-year cycle to identify any residual risks. During the 2025-2026 financial year, we commenced the scheduled three-year re-examination of existing suppliers across the Saga Group with substantial progress made and the remaining assessments due to be completed in 2026. The next three-year re-examination is scheduled for 2028 in line with our Anti-Slavery and Anti-Human Trafficking Policy.

Our risk-assessment outcomes directly inform the due-diligence and supplier-engagement activities described in Section 4, ensuring that our efforts are proportionate to the level of identified risk.

4. Due Diligence Questionnaires

Suppliers identified as high risk (through the risk assessment process outlined above) are subject to enhanced due diligence procedures, including the completion of a due diligence questionnaire to assess the level of risk in greater depth and to inform proportionate actions.

During the most recent three-year review cycle, high-risk suppliers were identified across our holidays and cruise operations, facilities and workplace services, and those engaged by CustomerKNECT. The relevant business areas issued the questionnaire for completion, applying appropriate response timeframes and issuing reminders where needed. Other parts of the Group, including financial services, were assessed as low risk; however, where additional assurance is required, the same due-diligence process is undertaken, including use of the same questionnaire.

We remain committed to working with our suppliers to ensure ethical and compliant practices. For those suppliers identified as high risk across our business operations, the relevant business areas engaged directly with suppliers who did not meet the required standards in our due diligence questionnaire. This engagement included clarifying responses where needed, seeking additional information and evidence to understand practices in more detail, and supporting suppliers to address areas of non-compliance through appropriate corrective measures. This is an ongoing process, and where a supplier does not co-operate with our procedures or demonstrates limited progress despite reasonable timeframes, we have and will consider our future relationship with that supplier.

During the 2024-2025 period, we also reviewed our due-diligence questionnaire to ensure it remains a reliable and effective tool for assessing supplier practices and promoting responsible sourcing. As part of the most recent three-year review cycle, we identified opportunities to further enhance the effectiveness of our due-diligence questionnaire and plan to refine and strengthen it ahead of the next scheduled review.

5. Policies & Training

We are committed to working responsibly and with integrity, as set out in Saga's Code of Conduct. We require the highest standards of personal and professional honesty and integrity from our colleagues in all business dealings and relationships, including with our customers, other colleagues and suppliers.

The prevention, detection and reporting of slavery and human trafficking in any part of our business or supply chains is the responsibility of all those working for us. Our Speak Up Policy ensures all colleagues are able to confidentially and anonymously raise concerns and report suspected violations via our Confidential Speak Up Service which can be accessed online through our intranet 'Saga Hub' and by phone.

Our Anti-Slavery and Anti-Human Trafficking Policy is also communicated regularly throughout our organisation. It is reviewed annually and requires approval from the Saga plc Board every three years in line with Saga's corporate governance procedures save that any material changes to the Policy before then must be pre-approved by the Saga plc Board.

Our policies are used as the basis for our colleagues to be able to detect and prevent acts of modern slavery. These policies are available for our colleagues to access at any time through our intranet 'Saga Hub'.

In line with our Anti-Slavery and Anti-Human Trafficking Policy, it is a requirement that all new agreements with suppliers must be in writing and contractually oblige the supplier to comply with the Act. Where possible, it is a requirement that each agreement shall give the relevant Saga Group company concerned a right of termination in the event that the contractor or supplier is proven to have committed slavery or human trafficking offences or to have acted in a manner inconsistent with the Act. We have, therefore, developed and implemented into our template agreements, specific contractual clauses covering these points. These are reviewed and enhanced where it is felt necessary.

We review and update our modern slavery training materials on an annual basis to ensure they remain accurate and reflect the most up-to-date information. As part of this process, we completed our latest annual review and update in 2025. The training continues to be delivered to colleagues via our e-learning platform to maintain a high level of awareness and understanding of modern slavery.

In 2025, we also delivered focused training sessions to our modern slavery champions in advance of the three-year review of existing suppliers. These sessions provided a refresher for colleagues already familiar with the process and ensured new champions were trained in the methodology and requirements.

These enhancements reflect our ongoing focus on building internal capability and embedding robust modern slavery controls across the organisation.

6. Auditing & Ongoing Compliance

Our Internal Audit procedures incorporate an assessment of our modern slavery processes within relevant audits and in 2025 we uploaded our statement to the Government Modern Slavery Statement Registry to share the steps we are taking to prevent modern slavery in our supply chains.

We remain committed to preventing slavery and human trafficking. We will continue to seek opportunities for further improvements in assessing and developing our approach to modern slavery.

7. Summary

We have systems in place to:

- identify and assess potential risk areas within our businesses and supply chains;
- mitigate the risk of slavery and human trafficking occurring in our supply chains;
- monitor potential risk areas in our supply chains;
- train colleagues to raise awareness of modern slavery and how to report it; and
- protect whistleblowers.

We will continually review and refine these processes to strive to operate to the highest standards at all times.

This statement covers 01 February 2025 to 31 January 2026 and has been approved by the Board of Saga plc.



Mike Hazell
Group Chief Executive Officer

APPENDIX 1 – SUBSIDIARIES*

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| 1. Saga plc | |
| 2. Acromas Insurance Company Limited
(company left the Saga Group on 1 July 2025) | <u>Travel and Shipping Companies:</u> |
| 3. CHMC Limited | 10. Saga Crewing Services Limited |
| 4. CustomerKNECT Limited | 11. Saga Cruises Limited |
| 5. PEC Services Limited | 12. Saga Cruises V Limited |
| 6. Saga Group Limited | 13. Saga Cruises VI Limited |
| 7. Saga Personal Finance Limited | 14. Saga Travel Group (UK) Limited |
| 8. Saga Publishing Limited | 15. ST&H Limited |
| 9. Saga Services Limited | 16. Titan Transport Limited |

* Please note the above list does not include dormant and non-trading companies