

Wealthtime Group Environmental Policy Statement

Introduction

The Wealthtime Group (the 'Group')¹ is committed to minimising its environmental impact and promoting sustainability. This Environmental Policy Statement (the 'Statement') outlines the Group's commitment to integrating environmental considerations into its operations, decision-making processes, and overall strategy.

1. Target Audience

This Statement applies to the Group's employees, contractors, workers, and suppliers.

2. Compliance with Environmental Legislation and Regulations

The Group will comply with all environmental laws, regulations and standards applicable to it.

Regular reviews will be conducted to ensure ongoing compliance, promptly addressing any identified non-compliance.

3. Environmental Objectives and Targets

We will establish and review environmental objectives and targets aimed at reducing our environmental impact.

These objectives and targets will be measurable, achievable, and aligned with our commitment to sustainability.

4. Resources Efficiency and Waste Reduction

The Group actively promotes resource efficiency and waste reduction. We harness solar power at our Bath and Salisbury offices, recycle across all of our premises and reduce paper wastage by embracing email communication and e-signatures wherever possible.

5. Sustainable Supply Chain Management

We collaborate with suppliers and partners to promote environmentally sustainable practices through our supply chain. The Group's Sustainable Procurement Policy governs all purchasing activities of the Group, providing clear guidelines for decision-making when considering new purchases.

When selecting suppliers, we will prioritise environmental factors where we can including the minimisation of waste, the use of recycled/sustainable materials and the minimisation of CO2 output by contracting with local suppliers.

6. Employee Engagement and Training

The Group has a clear purpose to 'Pursue Potential Together' with its people.

To foster a culture of environmental responsibility among our employees we will conduct training initiatives and engagement sessions, monitor employee feedback through our regular pulse engagement surveys and provide regular communications such as employee newsletters to keep everyone informed about our environmental initiatives.

All our employees are expected to minimise waste generation by recycling where possible and reduce unnecessary energy consumption.

We actively encourage our employees to contribute ideas for sustainable practices and reducing the Group's environmental impact too through our ESG and Eco Working Groups.

¹The Group is comprised of Novia Financial plc (trading as either Wealthtime or Copia Capital Management), Wealthtime Limited, their parent companies and respective subsidiary companies.

7. Monitoring and Reporting

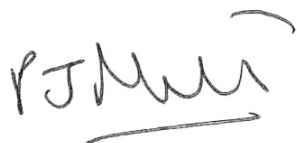
To ensure the Group minimises its environmental impact and promotes sustainability, robust monitoring will be established to track progress towards these goals.

Regular reports on the Group's environmental performance including its scope 1, 2 and 3 emissions will be communicated to the Group's Boards and other relevant stakeholders.

8. Continuous performance

The Group is committed to continuous improvement in environmental performance.

Periodic reviews will be conducted by our ESG Committee to track our progress and changes will be made when necessary to improve our overall sustainability efforts and enhance our environmental practices.



Patrick Mill, Chief Executive Officer

If you require this document in an alternative format please contact us.

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