



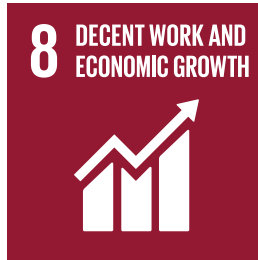


How we support the Sustainable Development Goals

Maximising impact

As part of our ESG processes, we continually benchmark ourselves through market reviews against our peers and acknowledged business leaders, as well as wider best practice and standards. The insights we gain help us to set and adapt key metrics to underpin our social and environmental goals. We recognise that only by working together will we be able to respond swiftly to meet the largest external challenges, such as climate change.

Sustainable Development Goals

We have aligned our Sustainability Strategy with the five UN Sustainable Development Goals (SDGs), and five SDG targets where we can make the most impact. Our priorities and values – such as treating customers as individuals to help them get out of debt and developing tools to achieve broader financial health – enable us to take real, positive actions to support the SDGs.

How we support the SDGs		SDG Target	Lowell focus area	Lowell KPI or activity
 <p>SDG 1: End poverty in all its forms everywhere. Lowell's initiatives that improve financial security and tackle debt for vulnerable customers can contribute to reduced levels of poverty and increased economic stability.</p>	1.2: By 2030, reduce at least by half the proportion of men, women, and children, of all ages living in poverty in all its dimensions, according to national definitions.	Better for Customers Supportive and personalised debt resolution for all.	<ul style="list-style-type: none"> The number of customers who became debt free with Lowell in 2022. 	
 <p>SDG 5: Achieve gender equality and empower all women and girls. As a company with a majority of female colleagues, we are focussing on improving gender diversity among our senior management and executive levels to ensure that women have equal participation in decision making.</p>	5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	Better for Society Put people first to build a stronger business and society.	<ul style="list-style-type: none"> Gender diversity across the organisation. Gender diversity in senior management. 	
 <p>SDG 8: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all. Lowell enables broader financial health for customers through the services and support we provide.</p>	8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance, and financial services for all.	Better for Customers Supportive and personalised debt resolution for all.	<ul style="list-style-type: none"> Offer a range of debt support tools and services by region. 	
 <p>SDG 13: Take urgent action to combat climate change and its impacts. Lowell's ambition to become Net Zero by 2030, and use 100% green electricity by 2025, demonstrates our commitment to combat climate change.</p>	13.2: Integrate climate change measures into national policies, strategies, and planning.	Responsible Business A resilient and efficient business, supporting a low carbon world.	<ul style="list-style-type: none"> Greenhouse Gas Emissions (Scope 1 & 2). % green electricity in owned and controlled locations. 	
 <p>SDG 17: Strengthen the means of implementation and revitalise the global partnership for sustainable development. By contributing to wider financial knowledge and improving sector standards, Lowell encourages partnerships and sustainable financial development.</p>	17.17: Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies of partnerships.	<p>Better Ethics and Understanding Set the highest standards and build a positive sector.</p> <p>Better for Society Put people first to build a stronger business and society.</p>	<ul style="list-style-type: none"> Improve sector insight and understanding. Contribute to wider societal knowledge on financial vulnerability and debt management. 	