

SUSTAINABLE DEVELOPMENT GOALS



Supporting the UN Sustainable Development Goals (SDGs)

Our Sustainability strategy is aligned with the UN SDGs and we have identified four main areas of action where we can make the most impact.



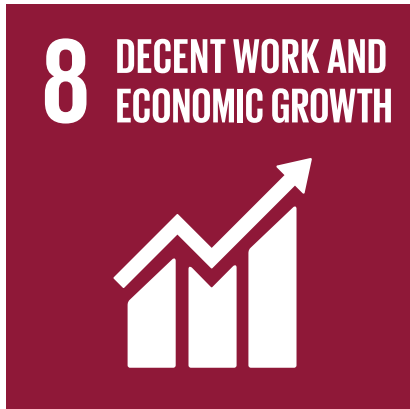
No Poverty

Lowell's initiatives that improve financial security and tackle debt for vulnerable customers can contribute to reduced levels of poverty and increased economic stability.



Climate action

Lowell's ambition to measure and reduce greenhouse gas emissions and improve energy efficiency contributes to mitigating against climate change.



Decent work and economic growth

Lowell's activity to promote diversity within the workplace and foster an inclusive culture supports decent working environments for all.




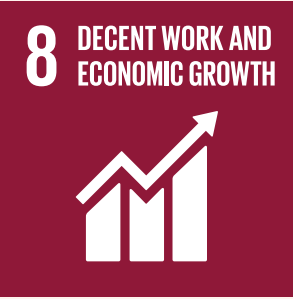


Partnerships for the goals

By contributing to wider financial knowledge and improving sector standards, Lowell encourages partnerships and sustainable financial development.

Lowell Group SDG Targets



These are the SDG targets we have identified as being opportunities where we can make the most positive contribution through our sustainability strategy and activities.

Goal	SDG Target	Lowell focus area	Lowell KPI
 SDG 1: No Poverty	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 <i>Personalised approach:</i> We treat every customer individually and work with them to resolve their debt issues.	<ul style="list-style-type: none"> Number of customers debt free with Lowell
 SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	Better for society <i>Diverse and inclusive culture:</i> We champion a culture that brings diversity and inclusion to life, welcoming people from all backgrounds and enabling all individuals to progress and thrive.	<ul style="list-style-type: none"> Gender diversity across the organisation
	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 <i>Enabling broader financial health:</i> We develop leading tools and services to help customers build financial resiliency.	<ul style="list-style-type: none"> % of customers accessing financial health services
 SDG 13: Take urgent action to combat climate change and its impacts	13.2: Integrate climate change measures into national policies, strategies and planning	Responsible business <i>Environment:</i> We are adapting the business for a carbon neutral world – minimising emissions and resource waste to help combat climate change.	<ul style="list-style-type: none"> Greenhouse gas emissions Tonnes of CO₂e Zero waste to landfill
 SDG 17: Strengthen the means of implementation and revitalize the global partnership for sustainable development	17.17: Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships Data, monitoring and accountability	Better ethics and standards <i>Advancing standards and understanding:</i> We help improve sector insight and understanding, working with clients, partners, regulators and policy makers to improve consumer outcomes.	<ul style="list-style-type: none"> Annual spend; membership of trade bodies and associations; and active engagement in policy reforms