

FIVERTY

Shape

Sharing our journey towards
a more sustainable future.

2025

Corporate Responsibility (CR) Introduction



At Riverty, human centricity is embedded in our products, business model, branding and culture.

Guided by Riverty’s core values, the UN Sustainable Development Goals, and insights from our double materiality assessment, we have developed a Corporate Responsibility (CR) strategy and roadmap.

This roadmap reflects all dimensions of our Environmental, Social, and Governance (ESG) responsibility. It is designed to be holistic – ensuring that our efforts are measurable, transparent and impactful for all our stakeholders, including consumers, clients, partners, employees and the society at large.

On the following pages, you will find the target states of our CR strategy, insights into metrics and highlights of our most significant ESG initiatives until the end of 2025.



Get to know the target states of our CR strategy



Environment

At Riverty, we strive to contribute to mitigating climate change while simultaneously protecting valuable resources within our sphere of impact.

We are aiming for a climate target for 2030 by which we will reduce our emissions by 50% compared to 2018. To support this, we put a special focus on sustainable mobility options for our employees and adopting environmentally responsible practices in our offices.

For generations to come.

→ 05



Employees

At Riverty, everyone's story matters. We work towards embedding Human Centricity throughout the entire employee lifecycle. Our goal is to create an environment where everyone feels seen, valued and represented. We seek to foster a culture of respect and accountability that builds trust, especially for underrepresented employees.

We elevate our health & safety standards to ensure our employees' well-being. Through engagement and dialogue formats, we aim to guide our leaders in empowering our people for continuous growth, learning and development.

For thriving colleagues.

→ 06



Society

At Riverty, we are committed to creating a positive societal impact. Beyond our products and services, we actively pursue strategic partnerships and cooperations that address key social challenges, such as financial inclusion and education. Our sponsorships and donations are purpose-driven, aiming to foster lasting and meaningful change.

We also aim to contribute by utilizing our skills and expertise in diverse ways - from corporate volunteering to community-focused activities - ensuring that our impact reaches beyond business targets.

For our responsibility in society.

→ 07



Customers

At Riverty, we offer our consumers responsible, flexible payment options and provide fair ways to repay debt to help them build financial confidence.

We offer our clients financial products fostering consumer engagement, simplifying financial management and providing liquidity.

By tailoring our efforts to the evolving needs of our consumers, we strive to create mutual value for both consumers and clients.

For the financial sustainability of our customers.

→ 08



Governance

At Riverty, we aspire to operate ethically and responsibly, and we are committed to taking a proactive approach to managing ESG risks throughout our supply chain. We have developed a comprehensive CR strategy and roadmap, aligned with our company's vision, to guide our actions across all areas of the business.

We prioritize comprehensive ESG reporting in line with the CSRD, communicate transparently about our CR efforts both internally and externally, and engage regularly with stakeholders across various channels.

For responsibility in business.

→ 09

ESG Fact Sheet

ENVIRONMENT

-58%

Emission reduction compared to our base year 2018

37%

Energy efficiency improvement since our base year 2018



GOVERNANCE

9 5

Units are represented in our CR Council and Working Groups

Policies describing our ESG-Approach



SOCIETY



Social Engagement

We supported the personal hobbies and interests of our employees and their families with a donation in 2025.

Partnerships and Awards

Prout Employer 2025, Diversity Charta, myAbility, Together Against Sexism, Orange the World

EMPLOYEES

Employees Overall



Gender Share: Female 61%, Male 39%

Leadership



Gender Share: Female 45%, Male 55%

>75

Nationalities



CUSTOMERS

More Time When You Need It

Consumers can set up a transparent, easy-to-use payment plan – without extra installment fees – when they need more time to repay.

Easier Returns With More Control

If consumers change their mind or made a mistake, returns can still be cancelled or adjusted easily.



Insights and Activities Environment



-58%

Emission Reduction

between our base year 2018 and 2025, resulting in 9,936 t CO₂e total emissions in 2025 (scope 1-3; SBTi target scope¹)



We have already achieved our climate target by reducing emissions by more than 50% compared to 2018, in line with SBTi. We are now working to further reduce our carbon footprint and environmental impact.



37%

Energy Efficiency

improvement per m² since our base year 2018



We strive to maintain our energy efficiency, as we have already used a lot of energy-savings potential and achieved a good level.



-73%

Mobility Emission Reduction

per headcount between our base year 2018 and 2025, resulting in 4,906 t CO₂e total mobility emissions in 2025



Although we already achieved a great reduction, we are still working on reducing our mobility emissions as they make up the largest part of our footprint.



-231t

Avoided Emissions

in 2025 due to recycling and remanufacturing of our IT devices



We strive to keep and extend our processes for refurbishing and recycling our old IT devices to save resources and emissions.

What we have achieved so far

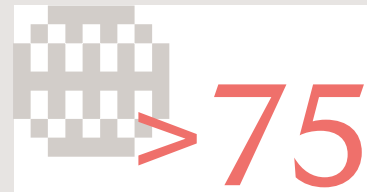
- ✓ **Green Electricity:** We switched to green electricity at all sites since the end of 2023.
- ✓ **Renewable Energy Generation:** We installed solar panels and a heat pump at one of our biggest offices in Verl, Germany.
- ✓ **Sustainable Buildings:** We developed a Sustainable Building Catalogue containing sustainability criteria for our own offices. In 2025, we assessed all our offices based on this catalogue.
- ✓ **E-Charging Stations:** We offer e-charging stations at our two largest offices, Verl and Baden-Baden, Germany.
- ✓ **Business Travel Policy:** Our Business Travel Policy also considers environmental factors; e.g., we prohibit domestic flights, prioritize public transport or carpooling as well as hotels with a green label.
- ✓ **IT Recycling:** In 2025, we celebrated our 10th anniversary together with afB social & green IT, one of our partners for the recycling and refurbishment of our old IT devices.
- ✓ **Sustainability in IT:** We integrated sustainability criteria into our IT procurement process to purchase more climate-friendly devices and label them accordingly for our employees.

Insights and Activities Employees



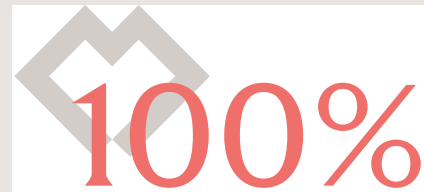
> 4,100

Employees¹
Headcount in 2025



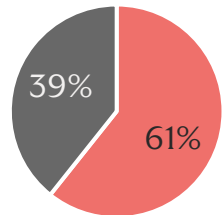
> 75

Nations
Were represented in our workforce in 2025



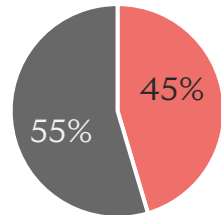
100%

Employee Assistance Program
Employee coverage in 2025



■ Women ■ Men

Gender Share Overall
In 2025



■ Women ■ Men

Gender Share Leadership
In 2025



13.9

Learning Hours
Per employee in 2025

What we have achieved so far

- ✓ **Inclusive HR Processes:** We began a systematic review of our key people processes to ensure they are fair and inclusive for all employees.
- ✓ **Employee Networks:** We support our employee networks – Riverty United Women and Be.Queer@Riverty – under a formal guideline that grants core members and network leads dedicated work time for their engagement.
- ✓ **Unconscious Biases:** We developed a training that raises awareness of biases in daily work and helps employees and leaders to recognize potential biases and apply inclusive behaviors.
- ✓ **Awareness & Recognition:** We are proud to be named a [Proud Employer](#), are members of “[Together against Sexism](#)”, and signed diversity charters in several countries, reinforcing our commitment to an inclusive workplace. In 2025, we also participated in the UN’s “Orange the World” campaign, which focuses on ending violence against women and girls.
- ✓ **AI Enablement:** To build the skills needed to use AI effectively and responsibly, we provide targeted learning offerings and an internal AI knowledge base to employees and track progress through a company-wide AI fluency survey.



We are proud of our diverse workforce and are committed to support all employees equally, regardless of their gender.



We support employees regardless of their gender in becoming a successful leader and emphasize fair treatment along the Employee Lifecycle.



We actively support employee learning by providing the time and tools they need. At the same time, we are continuously improving our skills management to enable targeted training.

¹ Based on headcount as defined in the Corporate Sustainability Reporting Directive (CSRD).

Insights and Activities **Society**

Insight Stories

Netherlands | Fundraising for **Stichting ALS Nederland**:

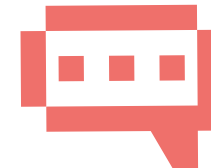
In the Netherlands, colleagues participated in the Amsterdam City Swim, collectively swimming 2.25 km through Amsterdam's canals and raising 2,800€ to support scientific research into the nerve-muscle disease ALS (amyotrophic lateral sclerosis).



Germany | Donation to **Daktari for Maasai e.V.**:

Daktari for Maasai e.V. supports mobile dental care in remote areas of Tanzania, working with local communities who currently have very limited access to treatment as a result of historical and structural inequities. By helping to improve healthcare access in areas that have been historically under-resourced, the project aligns strongly with our health finance business, in which healthcare is one of several focus areas.

International | To strengthen our local communities, we supported organizations and associations in which **our employees and their families are actively involved**. Based on employee nominations, 20 organizations received **donations totaling 10,000€** from Riverty, including social, community, sports and humanitarian initiatives.



International | Holiday donation of 30,000€ to the following organizations:

Youth Business International:

Empowers underserved young people globally to start, sustain and scale businesses. They help young entrepreneurs unlock their potential and drive job creation and inclusive economic growth.

Junior Achievement Europe:

Focuses on inspiring and equipping young people for success through hands-on, experiential learning in entrepreneurship, work readiness, and financial health.

European Consumer Debt Network:

Supports over-indebted individuals and vulnerable households by promoting financial inclusion, strengthening debt advice services, and advocating for fair policies to protect those at risk of financial exclusion.



What we have achieved so far

- ✓ **Donation, Sponsorship & Membership Policy:** We have implemented a Donation, Sponsorship & Membership Policy that streamlines the process, ensures transparency and aligns our activities with Riverty's vision and core values. Our main focus for donations, sponsorships and memberships is on financial education and inclusion.
- ✓ **Corporate Volunteering:** We started to organize local volunteering events to support the societies Riverty is active in.

Insights and Activities Customers

More Time When You Need It

When unexpected costs come up, consumers often need **more time to repay**. With *Pay in Installments*, we help our consumers in the Netherlands by allowing them to set up a transparent, easy-to-use **payment plan** – without extra installment fees. The process guides consumers through step-by-step and makes repayment clearer and quicker, especially for consumers who can't use our Flex solution. It's a simple way to **stay financially balanced** and **in control** during temporary financial pressure.



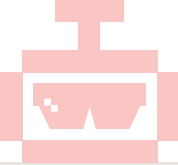
Easier Returns With More Control

When consumers start a return but then change their mind or spot a mistake, our new *Return Cancellation feature* in the MyRiverty app lets them fix it instantly. They can **quickly cancel or adjust their return**, and we already see most people doing this on the same day. Around 45% cancelled without creating a new return, suggesting the original return may have been accidental, while 55% immediately started a new one for the correct item. The feature gives our consumers **more control, reduces stress**, and makes online shopping feel much **easier and more flexible**.



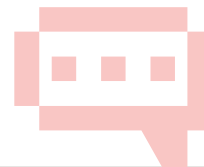
Responsible AI Usage

The goal of the **EU AI Act** is to create a harmonized, risk-based framework that ensures AI is **trustworthy, transparent, and human-centric**. We have begun laying the groundwork to responsibly implement the requirements of the EU AI Act in 2025. We started by setting up an internal **AI Clearing House** – bringing together key roles such as Data Protection, Legal, the Workers' Council, and Resilience – and began developing processes to assess **ethical implications of AI ideas** and **approve AI tools** in line with the Act.



Digital Handling Of Disputes

When **an order isn't right** - like receiving a broken or wrong item - consumers need a fast and simple way to **fix it**. Our *Digital Dispute Process* pauses the invoice automatically and gives real-time updates directly in the Riverty app. At the same time, merchants also get clear information through the Disputes Hub, helping them react quickly on consumer disputes or open a new case if a returned item arrives damaged. The result is a **smoother, more responsible** and **more transparent** dispute experience for everyone.



Enhancing Digital Accessibility

Accessibility means making our information, products and services **easy to use for all users**. This includes people with visual, hearing, cognitive or motor impairments, but ultimately benefits everyone. We have continued to improve the accessibility of our digital touchpoints - including our app and website - by integrating features such as **subtitles** and **video transcripts, simplified language** and **screen-reader** compatibility. As an initial milestone, we are working toward meeting the **AA accessibility standard**. Early feedback indicates that we are on the right track, and initial user insights confirm that the app works well with voice-over — showing that our efforts are making a meaningful difference.



Insights and Activities Governance



ESG-related Policies & Guidelines



[Code of Conduct](#)

[Supplier Code of Conduct](#)

[Bertelsmann Essentials](#)



[Declaration of Principles on the Observance of Human Rights](#)

[Human Rights and Fair Working Conditions Policy](#)



[Inclusion Policy](#)



[Health & Wellbeing Policy](#)



[Safety Policy](#)



[Environmental Policy](#)



ESG-related Reports



[Bertelsmann Sustainability Report 2025](#)



[Bertelsmann Annual Report 2025](#)



[Supply Chain Due Diligence Report 2024 Riverty Norway](#)

What we have achieved so far

- ✓ **CR Governance:** We have a dedicated CR team focused on ESG topics. In addition, a company-wide CR Council—comprising representatives from departments such as Finance, Risk & Compliance, and HR—acts as both decision-maker and multiplier. The Council is supported by CR working groups that drive the operational implementation of CR topics across units.
- ✓ **CR Working Groups at Bertelsmann:** We participate in group-wide working groups on CR, such as the Bertelsmann CR Council, the be green committee and the inclusion working group.
- ✓ **CSRD Reporting:** Together with our parent company Bertelsmann, we conduct our ESG reporting based on CSRD requirements since 2024.
- ✓ **ESG Risks:** ESG is an integral part of our annual risk and control assessments.
- ✓ **Supplier Assessment:** We regularly assess our suppliers based on human rights and environmental protection.
- ✓ **Compliance Trainings:** We provide mandatory and recurring trainings for our employees on our Code of Conduct, anti-corruption and other key compliance topics.

Sharing our journey towards a more sustainable future.

This document provides an overview of Riverty's sustainability journey. Riverty's ESG data is included in the Bertelsmann Sustainability Report which is part of the Group's Annual Report. To further enhance transparency, we have consolidated the most relevant ESG data from 2025 into this fact sheet to offer a clear snapshot of our ESG activities and performance.

The fact sheet is structured around our Corporate Responsibility strategy and target states. It provides a concise view of our current status and is updated on an annual basis.

Ultimately, this document is intended to keep you informed and involved in our sustainability journey. As we continue to advance more sustainable business practices, we hope this fact sheet serves as a valuable resource for all our stakeholders.