

Modern Slavery Act 2015 Statement

Time Finance plc ("the Group"), employing around 160 staff across four UK locations, provides this statement in response to the Modern Slavery Act 2015. It confirms that it takes a zero tolerance approach to slavery and human trafficking; that a priority for Time Finance is that it trades ethically, sources responsibly and works to combat modern slavery and human trafficking throughout the organisation and its supply chain.

The key activities undertaken to combat modern slavery, include:

1. Time Finance's organisation structure, supply chains and recruitment processes

The Group's organisational structures include the plc Board, the Executive Committee ("ExCo") and its Senior Management Team ("SMT"). The Group operates with two divisions across four sites and includes standard support functions. The Group's commercial lending products are unregulated, with the registered offices for all its group companies being St James House, The Square, Lower Bristol Road, Bath, BA2 3BH.

Time Finance sources its materials and services from a range of suppliers. It expects its suppliers to have the same high standards as it does with regard to their due diligence within their supply chain to ensure the Modern Slavery Act is upheld. The Group, however, considers these to be very low risk in relation to slavery and human trafficking so takes no further specific action in relation to these relationships.

Recruitment processes include the monitoring of passport documentation, with all new staff showing their passport as a proof of identity. In addition, the Group monitors the ongoing wellbeing of its employees through the open door approach of management, its line management relationships as well as operating an Employee Assistance Programme. Where recruitment agencies are used to employ staff, the Group expects these agencies to also ensure that the Modern Slavery Act is upheld. As these recruitment processes only apply to UK based operations, the Group considers these to be very low risk.

2. Policies in relation to slavery and human trafficking

Time Finance has a number of policies in place which support its commitment to ensure that there is no modern slavery or human trafficking in its supply chains or in any part of its business. This includes:

Whistleblowing Policy

Time Finance's whistleblowing policy ensures anyone who has a concern within the business is able to raise it without any risk of negative repercussions. Time Finance takes whistleblowing seriously and takes every step to investigate and take action where necessary.

Employee Handbook

Time Finance's Employee Handbook lays out the company's approach to employee related matters and how they should be approached, specifically within its recruitment approach and employee training.

3. On-going commitment

Time Finance continues to regularly review and enhance its processes and policies to ensure it remains diligent in its commitment to tackling Modern Slavery throughout its supply chain and the any part of its business.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes the Group's slavery and human trafficking statement for the calendar year ending 31 December 2025. This statement was approved by the Board on 25 March 2026 and signed on the Board's behalf by the Independent Board Chair on 25 March 2026

Tanya Raynes
Non-Executive Chair