



Environmental, Social and Governance

Report **2018**

 **新鴻基有限公司**
SUN HUNG KAI & CO. LIMITED

Stock Code: 0086



Environmental, Social and Governance Report



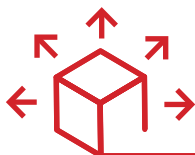
Report Overview

This report discloses the Group’s sustainability initiatives and developments in accordance with the “Environmental, Social and Governance Reporting Guide” set out in Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited for listed issuers published by The Stock Exchange of Hong Kong Limited (the “ESG Reporting Guide”) for the year ended 31 December 2018. This report supplements information disclosed in the Annual Report 2018.

While delivering long-term value to our shareholders is our primary aim, we recognise that the choices we make will have an impact on the communities in which we carry out our businesses. To ensure that we leave a positive mark, we have adopted a Sustainability Policy that covers our principles in environmental and social issues. Overall stewardship and direction of sustainability issues is provided by the Board of Directors, with the ESG initiatives implemented by management of various businesses. The investor relations function collaborates with other functional areas throughout the Group on reporting and disclosure of these initiatives.

Unless otherwise stated, the information in this report covers the operations of the following units and their subsidiaries in Hong Kong and Mainland China:

Sun Hung Kai & Co. Limited (“Sun Hung Kai & Co”)
United Asia Finance Limited (“UAF”)
Sun Hung Kai Credit Limited (“Sun Hung Kai Credit”)



Sustainability Principle and Practices

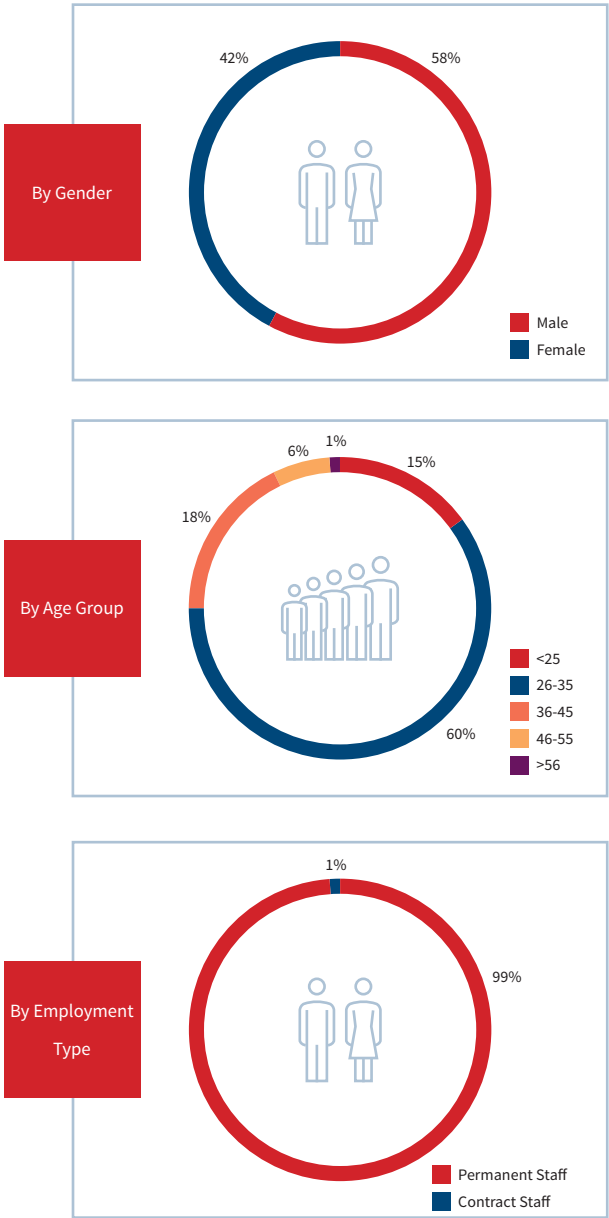
Since the Group’s establishment in 1969, we have expanded and evolved with the times, striving to stay at the forefront of the financial services industry through excellence and innovation. Our mission is simple: to create value for our shareholders as an all-weather investment partner. Through the years, we have a steady track record of returns through various economic cycles. This is achieved through an unwavering commitment to our core values.



1. Our People

Being in the financial services industry, our people are our most important asset that drives the long-term development and sustainability of the Group. We have a balanced and energetic staff force. Total number of staff was 2,719 at the end of 2018.

Staff Breakdown (2018)



1.1 Welfare, Labour Standards and Safety

We endeavour to provide our employees with competitive remuneration and welfare and our compensation and benefits (including working hours, rest periods, welfare) far exceeds the minimum requirements of relevant regulations. On 1 January 2019, Sun Hung Kai & Co implemented an unlimited leave policy removing the annual limit for staff paid leave and is believed to be a pioneer in Hong Kong launching such policy. The policy allows employees to focus on producing exceptional results through better control over their work schedule while allowing room for creativity and personal growth. The Group organizes various staff engagement functions throughout the year, such as off-site meetings, team building activities, staff voluntary services as well as staff annual dinners.

The Group endeavours to provide a safe and pleasant working environment for our staff. Owing to the nature of our businesses, work-related injuries, occupational health issues and the incurrence of child labour are not significant risk factors.

Well-being programs such as those promoting a good work-life balance are regularly offered to staff, for example, managing stress and parenting skills. The Group also sponsors and organises various company teams across the Group for team sports and community service. Staff magazines are published to share Group, industry and staff news and to promote internal communication.

During the year, both Sun Hung Kai & Co and UAF were named a “Caring Company”.

Human Resources and sustainability related awards:

- Good MPF Employer Award 2014-2019 (Sun Hung Kai & Co)
- Caring Company Award 2005-2019 (UAF); 2016-2019 (Sun Hung Kai & Co)
- Partner Employer Award 2016-2019 (UAF)
- ERB Manpower Developer Award Scheme 2012-2020 (UAF); 2018 (Sun Hung Kai & Co)
- Social Capital Builder Award 2016-2019 (UAF)
- The Hong Kong Corporate Citizenship Logo–Enterprise Category 2016-2019 (UAF)

- The Hong Kong Corporate Citizenship Logo–Volunteer Category 2016-2019 (UAF)
- Young Entrepreneurs Development Council–Long-Term Voluntary Service to the School-Company-Parent Program (10 years) 2016-2018 (UAF)
- Family-Friendly Employers Award Scheme 2017-2018 (UAF)
- Corporate Volunteer Long Service Award Five Years Plus 2018 (UAF)
- Environmental Bureau–The Charter on External Lighting Award Ceremony 2016-2019 (UAF)
- Hong Kong Green Organization Certification–Waste Wise Certificate 2018-2019 (UAF)
- Happy Company 2016-2019 (UAF)
- Good Employer Charter 2018-2020 (UAF)

1.2 Policy on Employment and Labour Practices

The Group’s policy on employment is as follows:

- observing relevant laws and regulations;
- being an equal-opportunity employer, implementing fair practices relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare for our staff;
- providing a safe, healthy and quality workplace and protecting employees from occupational hazards;
- promoting a good work-life balance for staff;
- investing in training and professional development of our staff to improve their knowledge and skills for discharging duties at work;
- maintaining an open dialogue with our staff, facilitating a transparent two-way communication; and
- no child or forced labour.

In Hong Kong, the Group’s employment of staff is governed by the Employment Ordinance, the Minimum Wage Ordinance, as well as the Employees’ Compensation Ordinance. In Mainland China, staff employment is subject to the Labour Law of the People’s Republic of China (“中華人民共和國勞動法”). The Group has no known non-compliance with the above relevant regulations.

1.3 Development and Training

The Group is committed to fostering a culture of continuous learning in our organisation. Heavy emphasis is placed on staff training which is tailored to equip our workforce with the necessary knowledge and skills relevant to their work, as well as to build our talent pool. Management is involved, together with external trainers, in designing training programmes that meet the demands of the workplace. Training content and topics are set to cover the key aspects of our operations. These include:

Compliance and regulatory—general compliance, market and regulatory updates, prevention of bribery, know your customer/anti-money laundering, bankruptcy laws, data privacy, the Money Lenders Ordinance, and the Securities and Futures Ordinance.

Management skills and personal development—leadership skills, supervisory skills, KPI setting, communication and interpersonal skills, creative thinking and problem-solving skills, coaching skills, self-development skills.

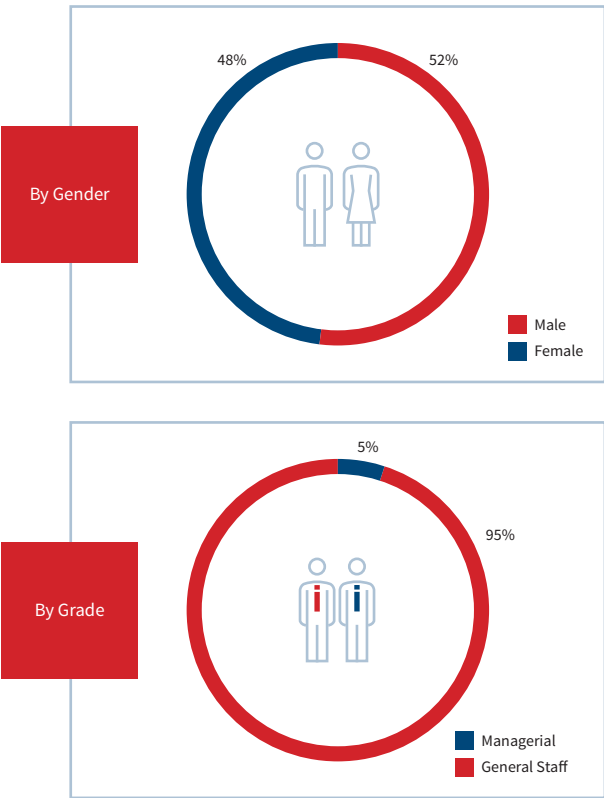
Job skills—language skills, computer skills, debt collection skills, customer service skills.

UAF has a comprehensive graduate training programme to train up talented university graduates for future advancement to management. The 25-month program provides training on their knowledge and skill sets for the consumer financing industry.

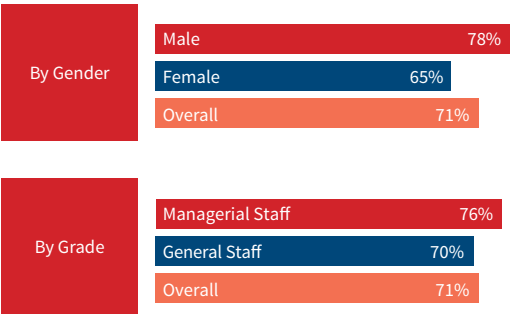
On top of internal training, UAF and Sun Hung Kai Credit also provide a study subsidy for staff to advance their education outside of office hours. UAF Hong Kong has received the honour of “Manpower Developer” from the Employees Retraining Board every year since 2012.

Staff training across the Group amounted to a total of 55,771 hours in total.

Training Hours Breakdown (2018)



Percentage of Staff who Received Training





2. Product Responsibility

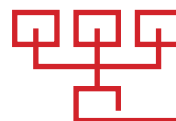
The Group provides loan products to individuals and corporates in Hong Kong and Mainland China. These include private credit extended to corporates under the Principal Investments Segment of Sun Hung Kai & Co, consumer finance and small business loans through UAF, as well as mortgage loans through Sun Hung Kai Credit.

In Hong Kong, all the relevant loan businesses above are licensed and operate under the Money Lenders Ordinance (“MLO”). In Mainland China, UAF’s operations follow the regional guidelines announced by the provincial governments under the Guiding Opinions (“Guiding Opinions”) of the China Banking Regulatory Commission and the People’s Bank of China (“PBOC”) on the Pilot Operation of Small Loan Companies as well as the Special Rectification Documents of their special working group on cash loans, internet loans and P2P loans including “Notice on Regulation and Rectification of Cash Loan business”, “Notice on the Implementation Guideline on Special Rectification of Online Microlenders Risks” [2017] No. 56 and “Notice on Special Rectification and Check of P2P Lending Risk” [2017] No. 57. During the year, there were no known cases of non-compliance with the above laws or regulations.

In Hong Kong, the MLO focuses on borrowers’ rights as well as lenders’ practices. UAF, as a founding member of the HKSAR Licensed Money Lenders’ Association (“LMLA”), has led the drafting of the Code of Practice (“the Code”) for the money lending industry. The Code was promoted for application by all the members of the LMLA including UAF and Sun Hung Kai Credit. The Code is a comprehensive framework of market practice and standards, developed based on the Hong Kong Monetary Authority’s guidelines to banks, in the various business aspects such as customer relationships, know-your-customer, anti-money laundering, credit evaluation, collection and recovery and data privacy. UAF is on the executive committee of LMLA and leads the task force for regular review of the Code. The revised Code was launched in September 2018. UAF also holds regular dialogues with the Companies Registry (which reviews the licensing matters of money lenders) to discuss best practices and industry trends.

Across the Group we have approximately 200,000 customers, the majority of which is from the UAF business in Hong Kong and Mainland China. As a market leader in Hong Kong, UAF runs extensive advertising and promotion campaigns. Customer relationship programs such as “member-get-members” and bonus point schemes are in place. Customers can access UAF’s loan services through our branch network, phone application as well as on-line means such as E-cash Revolving Loans, mobile apps or WeChat programs (in Mainland China). The Group places a very high priority on upholding customers data privacy. Policies and procedures are in place and regularly reviewed to ensure customers’ data are protected against unauthorised or accidental access, processing or erasure. Appropriate levels of security protection were implemented by adequate physical, electronic and managerial measures to safeguard customers’ personal data. In addition, all relevant Hong Kong staff are required to complete a Personal Data Privacy Ordinance e-learning course annually. During the year, IT security awareness courses were also held to alert staff to the importance of cyber security and to provide staff with precautions on business customer data protection.

Owing to the nature of the consumer finance and mortgage loans business, where debt collection is involved, reputational risk monitoring and prevention is of utmost importance. At both UAF and Sun Hung Kai Credit, various measures are in place to minimise risks. Results and response to collection efforts are monitored on a timely basis. Dedicated telephone hotlines are set up for customer complaints and dispute resolution. External agents engaged for collection are tightly monitored.



3. Supply Chain Management

The Group’s general business suppliers include providers of information technology and communication, premises, legal and other business services as well as vendors for office supplies. These are not considered to pose significant social risks for our business and procurement decisions are based on pricing, suitability as well as the general reputation of suppliers.

For UAF and Sun Hung Kai Credit businesses specifically, external debt collection agents are engaged only after internal collection efforts have failed to collect overdue debts. As at 31 December 2018, 22 and 53 of such agents were engaged by the businesses in Hong Kong and Mainland China respectively. UAF and Sun Hung Kai Credit both have well-defined policies and procedures for the selection and monitoring of their debt collection agents. The agents are selected carefully based on track record of good practices and reputation. They are required to abide by a Code of Conduct and are subject to benchmarking, audits and rotation. As UAF and Sun Hung Kai Credit do not sell their receivables, they can retain control over the collection process. Under the Code of Conduct, the agents shall not:

- sub-contract or delegate the whole or any part of their duties under the debt service agreement with UAF and Sun Hung Kai Credit;
- violate the relevant laws and regulations; and
- engage in any action or conduct which is prejudicial to the business, integrity, reputation or goodwill of UAF and Sun Hung Kai Credit.

As part of monitoring these agents, regular surveys are conducted with customers and the general public for feedback. During 2018, the number of complaints received relating to debt collection is minimal, which is less than 0.01% of the UAF's and Sun Hung Kai Credit's customer base. We understand that this is a very low ratio by industry standards according to management's knowledge. Over the years, UAF's market share by customer numbers (excluding that of banks) in Hong Kong continued to lead as a result of its solid reputation.



4. Anti Corruption

A Whistle Blower Policy is in place, providing a direct channel for employees to report any unlawful conduct, incident of corruption, avoidance of internal controls, incorrect or improper financial or other reporting to senior management. This policy is placed on the corporate electronic platform to facilitate employees' easy access and reporting. As part of financial controls, Finance department review any irregular expenditure and endeavour to detect any unlawful conduct.

An internal control framework was adopted with stringent policies to undertake vigorous enforcement against corruption. All staff are subject to the provisions of the Prevention of Bribery Ordinance, which require staff not to offer or pay, solicit or accept anything of material value in exchange for some improper advantage from other companies.

All relevant staff in Hong Kong are required to complete Anti-Money Laundering & Counter-Terrorist Financing e-learning courses regularly. ICAC seminar on anti-corruption is organised periodically for employees.



5. Community Investment

We strive to excel for our customers and undertake the responsibility of a good corporate citizen by contributing to the community and by encouraging our staff to enrol in charity and social services.

UAF has a long history of participation in volunteering activities to service our communities. UAF was also named a "Caring Company" by the Hong Kong Council of Social Service for 13 consecutive years. Since 2015, the UAF Volunteer Team has participated in community services projects serving the underprivileged, such as low-income senior citizens, senior citizens living alone, children with heart diseases etc. As at 31 December 2018, UAF had a total of 78 volunteer members and served a total of 1,056 hours in various community activities during 2018.

The key activities in 2018 included the following:

- Po Leung Kuk: DIY Chinese Lunar New Year Lantern with Elderly
- HK Family Welfare Society: Elderly Visit and Gathering
- HK Family Welfare Society: Easter Egg Making and Gathering with Kindergarten Children
- Po Leung Kuk: Jogging with Elderly
- St. James Settlement: Elderly Home Visit
- St. James Settlement: GOrun Together Charity Run 2018

Apart from charitable activities, the Group is also actively involved in the community via the company and senior management's participation in industry organisations, schools, chambers of commerce and NGOs. By sharing our knowledge and best practices, we aim to contribute to the long-term development of the community we operate in.

Industry Organisations and NGO Participation

Role of Company/ Senior Management	Organisation
Sun Hung Kai & Co	
Committee Member	The Chamber of Hong Kong Listed Companies
Corporate Member	The Malaysian Chamber of Commerce (Hong Kong and Macau) Ltd.
Corporate Member	The Australian Chamber of Commerce in Hong Kong
Corporate Member	The Hong Kong Investor Relations Association
UAF	
Founding member, Chairman, Executive Committee Member and Secretary	The HKSAR Licensed Money Lenders Association
Trustee member	New Asia College, The Chinese University of Hong Kong
Vice Chairman	Yunnan Province Microcredit Association
Vice Chairman	Heilongjiang Micro-Credit Company Association
Executive Director	Tianjin Association of Micro-credit
Director	Hong Kong and Macau Taiwanese Charity Fund
Director	Shenzhen Microfinance Industry Association
Director	Shenzhen Credit Association
Director	Liaoning Micro-Credit Company Association
Director	Chongqing Microcredit Association
Director	Dalian Association of Microcredit
Director	Nanning Mirco-Credit Industry Association
Member	Sichuan Association of Microcredit
Member	Beijing Microfinance Industry Association

Member	Liaoning Micro-Credit Company Association
Member	Hubei Micro-Credit Company Association
Member	Hubei Association of Enterprises with Foreign Investment
Member	Shanghai Association of Micro-Credit
Member	Shanghai Association of Foreign Investment
Member	The Chamber of Commerce of Beicai Town, Pudong, Shanghai
Member	Guangxi Mirco-Credit Company Association
Member	Qingdao Micro-Credit Cooperation Development Association
Member	Shandong Micro-Credit Association
Member	Chongqing Association of Foreign Investment
Member	Shenzhen Internet Finance Association
Member	Liaoning Area Financing Guarantee Association
Member	Shenyang Micro-Credit Company Association
Member	Shandong Micro-Credit Association
Member	Wuhan Association of Microfinance

The Group's total charitable donations during the year amounted to approximately HK\$5.2 million, benefiting causes for education, health, and charity services for the underprivileged.



6. Charitable Foundation

Sun Hung Kai & Co. Foundation (the "Foundation") was set up by the Company to serve as a platform for the Group and its business associates and partners to support our community, in particular, to improve the lives of the underprivileged. Sponsored by the Company, the Foundation is an independently registered charity in Hong Kong.

The Foundation's principal interests are in the areas of poverty relief, education and the environment. In the past, the Group has thrived with the rapid development of Hong Kong and China. As we look to the future, we will continue to devote our time, resources and capital to fostering a stronger and more sustainable Hong Kong. In particular, we are avid supporters of institutions that can nurture future leaders who can make a difference, such as The Dalton Foundation and The Harvard Business School.

In conjunction with the Sun Hung Kai Scallywag sailing campaign sponsored by the Company, the Foundation has supported and organised a STEM-themed clean seas awareness education program for children during the 2017-18 Volvo Ocean Race Hong Kong Stopover. The Foundation has also committed to build a long-lasting youth sailing legacy in Hong Kong and to make the sport more accessible to local youth from less advantaged background. The sport builds determination, discipline and teamwork, and advocates environmental awareness. A trial program was launched through the Hong Kong Sailing Federation to explore various options on costs, structure and support. The findings and recommendations will form the foundation for our future program.



7. The Environment

The Group's Sustainability Policy encompasses our general approach towards environmental issues. We endeavour to:

- observe relevant laws and regulations and aim to go beyond minimum requirements;
- prevent/minimise air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste;
- make efficient use of resources, including energy, water and other raw materials;
- minimise the impact of the Group's activities on the environment and natural resources; and
- engage our staff, customers and partners to promote green business practices and constantly re-assess our processes to minimise environmental impact.

Increasingly, the Group's business is moving online. The majority of business transactions are carried out at UAF and the proportion of loan transactions carried out online continued to rise. At the same time, the branch network in Mainland China reduced from 85 to 46. Apart from its positive impact on the business's growth and profitability, this trend has also helped reduce the overall environmental impact of the Group's business.

This report does not include the disclosure of all environmental KPIs as they are not considered material or relevant as a conclusion of our stakeholder engagement as well as management's view. Instead, we have discussed our general approach and effort to reduce the Group's environmental footprint.

7.1 Emissions

The Group is not involved in any manufacturing activities. Emissions produced directly by the Group only related to executive passenger vehicles (14) and company boats (4) in Hong Kong and Mainland China. These are used for senior staff's local travel only as well as for marketing and entertainment. Therefore the scale and usage are immaterial given the size of the Group's assets and staff. Other emissions produced are mostly on a "second-degree" basis as incurred during occasional business travel which is infrequent.

The Group's investment and finance businesses are mostly carried out locally in offices and customer services branches in Hong Kong and Mainland China, or online. In line with our policy to minimise air and greenhouse gas emissions, the head offices in each city are equipped with video conferencing facilities to reduce the need for face to face meetings and keep business travelling to a minimum. Only a small percentage of employees travel for business. There are no relevant laws and regulations applicable to our business in this aspect.

7.2 Use of Resources and Environmental Impact

We have adopted a series of internal control policies and procedures to enhance the efficiency in consumption of resources including energy, water and other paper. With about 2,700 staff across the Group, we consume reasonable amounts of electricity and paper, and with the efficient use of such, we hope to minimise our impact on the environment while we grow our businesses. Water consumption is not relevant to our business as it relates only to the personal consumption of our staff for their personal hygiene.

Environmental protection guidelines for energy savings and reduction in paper consumption are circulated to all staff at head office and branches. For instance, staff are reminded to switch off lights and equipment after work, during lunch break or during time working outside the office and wherever possible.

Energy efficient office equipment is always preferred in making purchase decisions. During 2018, the Group's total electricity consumption was approximately 4.3 million kWh (2017: 5.2 million kWh)

In Hong Kong, UAF has joined the "Charter on External Lighting" (the "Charter") launched by the Environment Bureau since 2016, and the external lighting of advertising and shop signage is switched off after midnight. The purpose of the Charter is to minimise light nuisance and energy wastage. In 2018, a total of 27 branches were presented with "Gold Award" for participating in switching off external lighting from midnight to 7 a.m.

Throughout the Group, business processes were implemented to improve efficiency and to reduce paper usage.

At UAF (which accounts for the largest proportion of the Group's transactions), 42% of new loans by the number of accounts were originated through electronic channels in 2018.

Since 2016, paper statements are being replaced by electronic statements through either email or mobile apps for all types of revolving loan accounts. Customers requesting monthly paper statements are charged a service fee.

Document Management Systems ("DMS"), a web-based application system which facilitates the storage, retrieval and management of documents, are used extensively by UAF and Sun Hung Kai Credit during business process, especially for the management of the large amounts of loan documents. The DMS allows staff to retrieve documents efficiently through designated PC terminals and reduces paper usage as the documents can be viewed on screen.

The Group also actively participates in recycling schemes. Old computers, printers, and toner cartridges are returned to suppliers.

In Hong Kong, UAF was awarded the «Wastewiše Certificate» by the Hong Kong Environmental Campaign Committee. The Wastewiše Certificate is established to encourage companies in adopting measures to reduce the amount of waste generated

within their organisation and recognise the waste reduction efforts of those companies. UAF works continuously with the Hong Kong Productivity Council in waste reduction assessment on collection of red pockets, metal cans and glass bottles for recycling as well as in taking measures in encouraging staff to reduce use of paper, plastic bags and photocopying for creating a better environment through waste reduction.

In addition, an electronic platform is used by UAF and Sun Hung Kai Credit for internal administration and effective communication with all staff at head office and our branch network. Staff can easily access company internal circulars, the employee handbook, relevant company policies, lending guidelines, as well as e-learning materials. In addition, customised HR information systems have been implemented by UAF and Sun Hung Kai Credit for leave application/monitoring, staff performance reviews and employee profile management. In addition, a Learning Management System and online e-platform enables staff to complete online enrolment for training/staff activities and evaluation surveys to replace paper usage in connection with such activities.

At Sun Hung Kai & Co corporate offices, a platform was adopted for internal administration workflow. Since June 2013, electronic board papers were implemented, improving Board efficiency while saving paper. Our annual reports were printed on wood-free paper and lower "gsm" (grams per square meter) than in previous years to compensate for increased content. New designs were adopted to enhance readability while reducing the overall number of pages.

Except for the abovementioned, the Group's business has no direct impact on the environment and natural resources other than the consumption of electricity and paper as detailed above.

Materiality Assessment and Stakeholder Engagement

The materiality and relevance of the above environmental and social issues are determined based on management's view as well as conclusions from our stakeholders' engagement. We regularly engage key stakeholders in daily operations through meetings, events, and other communication and feedback channels. A survey was conducted with a sampling of staff from various departments (including customer relationship management which represents the customers' perspective) and analysts to understand their specific views on the relevance and materiality of various ESG aspects. Only material and relevant aspects and KPI's are included in the disclosures in this report.

HKEx ESG Guide Reporting Guide Content Index Reference

Indicators		Report Section
A. Environmental		
Aspect A1: Emissions		
General Disclosure	Disclosure statement	7
KPI A1.1	The types of emissions and respective emissions data	Not relevant for detailed disclosure
KPI A1.2	Greenhouse gas emissions in total and intensity	Not relevant for detailed disclosure
KPI A1.3	Total hazardous waste produced	Not relevant for detailed disclosure
KPI A1.4	Total non-hazardous waste produced	Not relevant for detailed disclosure
KPI A1.5	Description of measures to mitigate emissions and results achieved	Not relevant for detailed disclosure
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	Not relevant for detailed disclosure
Aspect A2: Use of Resources		
General Disclosure	Disclosure statement	7
KPI A2.1	Direct and/or indirect energy consumption by type in total and intensity	7.2
KPI A2.2	Water consumption in total and intensity	Not relevant for detailed disclosure
KPI A2.3	Description of energy use efficiency initiatives and results achieved	Not relevant for detailed disclosure
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	Not relevant for detailed disclosure
KPI A2.5	Total packaging material used for finished products	Not relevant for detailed disclosure
Aspect A3: The Environment and Natural Resources		
General Disclosure	Disclosure statement	7
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	7.2
B. Social		
Employment and Labour Practices		
Aspect B1: Employment		
General Disclosure	Disclosure statement	1
KPI B1.1	Total workforce by gender, employment type, age group and geographical region	1
KPI B1.2	Employee turnover rate by gender, age group and geographical region	1
Aspect B2: Health and Safety		
General Disclosure	Disclosure statement	1.1
KPI B2.1	Number and rate of work-related fatalities	Not relevant for detailed disclosure
KPI B2.2	Lost days due to work injury	Not relevant for detailed disclosure
KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored	1.1

Indicators		Report Section
Aspect B3: Development and Training		
General Disclosure	Policy statement	1.3
KPI B3.1	The percentage of employees trained by gender and employee category	1.3
KPI B3.2	The average training hours completed per employee by gender and employee category.	1.3
Aspect B4: Labour Standards		
General Disclosure	Disclosure statement	1.1 and 1.2
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour	Not relevant for detailed disclosure
KPI B4.2	Description of steps taken to eliminate such practices when discovered	Not relevant for detailed disclosure
Operating Practices		
Aspect B5: Supply Chain Management		
General Disclosure	Policy statement	3
KPI B5.1	Number of suppliers by geographical region	3
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers and implementation and monitoring of the practices	3
Aspect B6: Product Responsibility		
General Disclosure	Disclosure statement	2
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons	Not applicable
KPI B6.2	Number of products and service related complaints received and how they are dealt with	2
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights	Not Relevant for detailed disclosure
KPI B6.4	Description of quality assurance process and recall procedures	Not applicable
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored	2
Aspect B7: Anti-corruption		
General Disclosure	Disclosure statement	4
KPI B7.1	Number of concluded legal cases regarding corrupt practices and outcomes	Not applicable
KPI B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	4
Community		
Aspect B8: Community Investment		
General Disclosure	Policy statement	5
KPI B8.1	Focus areas of contribution	5
KPI B8.2	Resources contributed to the focus area	5

