

ENVIRONMENTAL POLICY

As a global provider of outsourced customer and credit management services with more than 20,000 employees worldwide, we are convinced of our duty to take a responsible and preventative approach regarding the environmental impact of our business activities and to educate and encourage our workforce to adopt the best possible environmentally friendly practices in their daily lives.

In our journey to optimised environmental performance, this policy will serve as a guide and reference point to help us identify the most appropriate initiatives and actions for our organisation.

Energy and resource consumption

We recognise that the most significant environmental impact caused by our business is through energy and resource consumption and we are committed to continual improvement in this respect

Technology infrastructure

- The execution of Transcom's core business activity of providing high quality service and value to all our clients requires a substantial and complex information technology platform, which demands a significant amount of energy to keep it going. As we continue to evolve our technology infrastructure, we will ensure that environmental impacts are given detailed consideration and that, wherever possible, the most energy efficient solutions are adopted for our business.

Resource consumption

- We will seek to adopt optimised, resource efficient working practices and business solutions in order to reduce inefficient or wasteful consumption of materials in our operations. We will also strive to ensure that, whenever possible, we reuse rather than dispose of materials and that recycling and the use of recycled materials is promoted.

Facilities

- Although, it is not always possible for us to influence the environmental management of the buildings which host our operations, we will always seek to ensure that our workspaces are as energy efficient as possible; for example, in terms of air conditioning and heating systems, insulation, use of low consumption electrical appliances and lighting. We will also ensure that avoidable wastage of resources (such as faulty plumbing or unnecessary illumination) is eradicated.

Travel

- We aim to reduce the need for business travel by making use of collaboration technology and adopting a stringent approval process to ensure that any business

travel undertaken by a Transcom employee is strictly necessary.

Educating and encouraging

We are committed to harnessing the potential for positive behaviour change among our 20,000+ employee population and global network of external stakeholders.

Spreading the message

- We use our external and internal communication channels to promote the adoption by all Transcom people of the best environmental practices both in the workplace and at home and to inform all stakeholders of the actions we have taken to improve our company's environmental performance.

Sharing our values

- Transcom shares its commitment to environmental responsibility among our global network of suppliers by requesting that all our supplier partners align themselves to our Supplier Code of Business Conduct, which includes a statement of our expectations on environmental performance as well as other issues related to responsible business practices.

New Leaf

- The New Leaf Sustainability Best Practices (appendix), our own internal guidelines document implemented throughout our organisation, make sound environmental practices such as waste separation, recycling and energy efficient behaviour standard in all our contact centres.

New Leaf Sustainability Best Practices

In today's world, the issues of energy consumption and climate change simply cannot be ignored; it is our duty as a global organisation to make sure we are following the best possible environmentally friendly practices in all our sites.

Together, we can make Transcom a greener place to work by making small, simple everyday changes. This document lays out a series of best practices, which should be implemented throughout Transcom's global network.

Waste/Recycling

Waste separation in kitchens: plastic, cans, organic waste:

- In our dining, kitchen or beverage facilities, a waste separation system should be in place with different receptacles for plastic cups, cans, and organic waste.
- The use of plastic cups, e.g. for the coffee machine or water dispenser should be avoided through the use of reusable mugs.

Paper recycling

- Special containers for the disposal of paper for recycling should be freely available at your site.
- Other forms of recycling to be considered:
 - Printer cartridge recycling
 - Used battery recycling
- Such recycling alternatives should be normal practice where available.

Note

- It is important to be informed about how your cleaning service deals with the waste material they collect in order to be sure that your waste separation efforts are being continued once the material leaves your site.

Paper and Printing

Photocopying

- Employees should be actively encouraged to use the paper-saving, double-sided printing option when making copies.

Document printing

- To save paper when printing documents, employees should be encouraged to use a reduced-size printer setting, e.g. two pages of a Word document; six PowerPoint slides on one A4 side.
- Examples of how to set printing options:
 - In MS Word (WinXP), go to File => Print, click the Properties button (at right), and then set Pages per Sheet to 2 (or 4).
 - In PowerPoint, go to File => Print, click Print what and select Handouts 3 (or 6) slides per sheet.

Recycled paper

- Notebooks and other stationary should, whenever possible, be made with recycled materials. Contact local suppliers for price and product comparison.
- When making notes, all employees should be encouraged to use scrap paper.

Energy/Resource saving

Office

- All employees should be reminded of their responsibility to “switch off” all unnecessary electrical appliances and lighting when not in use and particularly at the end of the working day.
- Low-consumption light bulbs should be used wherever applicable.

PC Monitors

- All employees should be reminded to switch off PC monitors when not in use, even for short periods.

Facilities

- Our kitchen facilities should be equipped with low consumption electrical appliances (fridge, dishwasher, microwave) whenever possible.
- Air conditioning should be used responsibly; remember that 1oC temperature change can result in 10% reduction in energy used overall.
- When heating water for tea and other hot drinks using a kettle, employees should only boil the necessary amount of water.

Travel

Flights and other business travel

- Technological solutions, such as video conferencing, online meetings and conference calls now in use within Transcom, mean that many meetings and training events may be conducted without resorting to air travel. These options should be thoroughly explored before any business flights are undertaken. Please refer to our Travel Policy and the Golden Rules of Travel documents, available on the Intranet, for further information.

Travel to work

- Public transport/car sharing/bicycles: Transcom can encourage its people to make environmentally friendly choices about how they travel to work. Even sharing the car journey to work one day per week can help the environment and set a good example to others. In the UK alone, 86% of car journeys to work are made with one person per vehicle; 7% of the average carbon footprint is produced simply getting to work and back.

Communication

The aim of many of these Social Responsibility steps is to embed environmentally conscious behaviour patterns among the team at your centre. Effective communication is an essential part of this process and, in this, each Transcom site must take a lead. We

encourage you to employ a variety of communication methods to motivate your staff to separate, switch off and recycle. These may include sending an email announcement to the whole site informing/reminding of various SR obligations, placing printed notes/posters (some examples of which have been provided by Corporate Internal Comms) in kitchen areas or near other recycling points, or providing information during team/site meetings.

We believe that the adoption of a strong and positive communication approach will heighten the effectiveness of these SR measures.