

PAYPOINT PLC: MODERN SLAVERY STATEMENT

This statement is made pursuant to section 54 of the Modern Slavery Act 2015. The statement covers the activities of the PayPoint group of companies and relates to actions and activities, during the financial year to 31 March 2026, to prevent slavery or human trafficking in its own business and its supply chains.

Our business

PayPoint Plc is the Group holding company with subsidiary undertakings in the UK. PayPoint Group is a leading UK-listed technology, payments, and services business, operating critical national infrastructure that supports millions of consumer and business transactions every day. Organised around four scaled business units, the Group delivers community services, digital payments, rewards, gifting and merchant payment solutions that make millions of people's lives a little easier.

PayPoint works with corporates, financial institutions, government bodies, fintechs, retailers and consumer brands, delivering secure, resilient and regulated services at scale. Its digital capabilities span multichannel payments, Open Banking, Confirmation of Payee and API-led platforms, underpinned by an unrivalled national retail network of over 30,000 convenience stores and more than 65,000 retailer partner and SMB locations.

By combining the reliability of a national infrastructure operator with strong digital innovation, PayPoint enables payments and essential services to be delivered securely and at scale to consumers, businesses, and communities across the UK.

PayPoint operates through four core business units:

Network Services

Delivering essential community services through a fully integrated retailer network, including banking services for consumers and SMEs, parcel services, government services and bill payments, alongside digital and consumer engagement solutions.

Digital Payments & Open Banking

A high-growth, technology-led platform combining digital payments, Open Banking and real-time data services, enabling secure payment, funds disbursement and data-sharing solutions for organisations across housing, government, utilities, and financial services.

Love2shop

The UK's leading rewards, gifting and prepaid savings platform, providing employee reward and recognition, customer engagement, consumer gifting and savings solutions through both digital and physical channels.

Merchant Services

Delivering merchant payment solutions, terminal rentals and business finance to thousands of businesses across the UK, with a strategic focus on supporting sustainable, profitable growth for SMBs and mid-market merchants.

Across the Group, PayPoint is focused on delivering sustainable growth, operational excellence and long-term value for customers, partners, communities and shareholders

Our policies on slavery and human trafficking

Slavery, including modern slavery, is a crime and a violation of fundamental human rights. At PayPoint, we have a zero-tolerance approach to slavery, and we are committed to acting ethically and with integrity in all our business dealings and relationships. We are also committed to implementing and enforcing effective systems and controls to ensure that slavery is not taking place anywhere in our business and to ensure, on a risk-based approach, that modern slavery is not taking place in our supply chains.

PayPoint operates the following policies that support its approach to the identification of modern slavery risks and the steps to be taken to prevent slavery and human trafficking in its operations:

Modern Slavery Policy – this policy provides guidance to employees on implementing and enforcing effective systems and controls to ensure slavery is not taking place in our own business and to encourage partners in our supply chains to adhere to our standards on modern slavery and human trafficking.

Ethical Principles – this sets out our core values and standards and is the foundation of our ethical framework. As part of the induction process, new employees are required to undertake training to raise awareness of PayPoint's ethical principles.

Whistleblowing Policy – PayPoint's whistleblowing procedures seeks to prevent all types of malpractice including slavery or human trafficking. It enables employees to report concerns about the application of the Modern Slavery Policy or business practices within the group either internally or via the whistleblowing helpline. The Board of Directors receive details of any issues raised and how they have been followed up. No issues concerning Modern Slavery were raised during the year ended 31 March 2026.

Recruitment Policy - PayPoint's recruitment policy includes conducting checks on eligibility to work in order to safeguard against modern slavery and human trafficking. We use only specific reputable employment agencies to source labour, and we always verify the practices of any new agency used before accepting workers from that agency. All our UK employees, including temporary staff, receive at least the national minimum wage.

Our supply chains

We continually assess our supplier due diligence processes and 93% of suppliers are UK based. As part of our supplier due diligence enhancement processes, suppliers considered to be more vulnerable to modern slavery risk were reviewed and no modern slavery red flags were found. Further to analysing our Supplier spend last year we confirmed that circa 99.9% is in low-risk jurisdictions and sectors. Concerning the circa 0.1% that is not, this year we further assessed and approved an audit/accreditation plan for the three suppliers that have already certified they comply with our modern slavery policy. We are engaged with our critical suppliers to understand how we can support improvements in employment rights practices and how workers can raise complaints or concerns

(including human rights issues. We assess suppliers for modern slavery before contracting with them and we endeavor to reference modern slavery commitments in all key contracts.

Our main supplier spend relates to:

- manufactured goods principally IT hardware and electronic point of sale equipment
- the provision of operational support and IT services and software
- the provision of business support services including marketing, recruitment, legal, finance, consultancy services and facilities

Our bill payments, top-up and parcel businesses depend on our network of retailers who use our point-of-sale systems to provide payment, top up and parcel services to consumers. Our retail network comprises:

- Multiple owned retailer groups
- Symbol owned retailer groups
- Independently owned retailers

Our agreements with retailers require them to comply with anti-slavery and human trafficking laws and our Modern Slavery Statement.

Training

We provide training to our employees annually via our Learning Zone. The training is tailored to ensure an appropriate level of understanding of the risks of modern slavery and human trafficking in our business and supply chains.

Board approval

This statement has been approved by the Board of Directors of PayPoint Plc on 29 July 2026.



Nick Wiles, Chief Executive