

MORhomes Policies and Procedures

MORhomes Lending Policies:

- MORhomes will only lend to registered, not for profit, UK Housing Associations. These Housing Associations must first become shareholders to borrow, however any registered, not for profit, UK Housing Association can become a shareholder. MORhomes' shareholders only consist of registered, not for profit, UK Housing Associations.
- MORhomes does not and will not have any exposure to consumer lending or to financing related to fossil fuels, forestry, water, or any other sector other than social housing.

Human Capital Development:

- MORhomes offers support for degree programs and certifications and encourages its employees to search for and complete these programs. This can include job-specific training.
- When hiring, MORhomes has a graduate traineeship programme to give a chance to newly graduated students.
- All MORhomes employees have regular performance appraisals and feedback processes. All MORhomes employees regularly meet with the CEO where they can discuss and provide any feedback they may have.

Corporate Behavior:

- MORhomes conducts regular audits of all its operations, flagging any issues with ethical standards and corruption issues.
- The Board are responsible for managing business ethics and corruption issues.

Whistleblower:

- All employees are aware of the whistleblowing policy, providing whistleblowers protection from victimisation and prejudice when raising legitimate concerns.
- Employees should report wrongdoing directly to the CEO for complete investigation, or if they believe the CEO may be involved in said wrongdoing, they should inform the Senior Independent Director (SID) directly to conduct an investigation into the matter. The employee can go directly to the SID if concerned that the CEO has not carried out a full investigation.
- The whistleblowing policy was approved by the Nomination and Remuneration Committee and the Board and is regularly reviewed.

Directors' Pay Disclosures:

- All directors' pay is disclosed in the annual report and financial statements that follow it. This includes pension payments and post-employment benefits that are provided.

Director & CEO Equity Policy

- The company's equity shares are not publicly traded, therefore the company's policy is that neither the CEO nor any directors will hold any equity stake in the company. Shareholders are Housing Associations, who must become shareholders in order to be eligible to borrow from the company.

Anti-Bribery and corruption:

- "Bribery" is defined as "an offer or receipt of any gift, loan, fee, reward or other advantage to or from any person as an inducement to do something which is dishonest, illegal or a breach of trust, in the conduct of MORhomes business" and the policy applies to MORhomes employees, temporary workers, consultants, contractors, suppliers, agents, intermediaries and subsidiaries acting for, or on behalf of MORhomes ("associated persons"), members, students and customers.
- Every employee and associated person acting for, or on behalf of MORhomes is responsible for maintaining the highest standards of business conduct.
- All those with whom MORhomes does business will be expected to confirm that they will abide by the principles set out in this policy. If they do not have commensurate anti-bribery procedures in place it is unlikely that MORhomes will do business with them.
- The Company will maintain a Gifts and Hospitality Register (for gifts and hospitality given and received) in accordance with its anti-bribery and corruption procedures.
- MORhomes is committed to complying with the Bribery Act 2010 in its global business activities.

Pollution and Waste:

- MORhomes makes no electronic waste or hazardous waste.
- MORhomes emits no sulphates, phosphates, cadmium, lead, nickel, benzene, naphthalene or pesticides. MORhomes emits no inorganic pollutants (SO_x, NO_x, VOC, particulate matter, mercury, metals, ammonia, sulphur compounds, nitrogen compounds or carbon monoxide). MORhomes emits no ozone depleting substances (halogen compounds or methyl tertbutyl). MORhomes has no emissions to water, air, land or other unspecified emissions.

Biodiversity and Land Use:

- MORhomes has no exposure to the Fossil Fuels Sector – no metallurgical coal distribution or combustion, no metallurgical coal storage, no thermal coal distribution or thermal coal storage.
- MORhomes has no operations that affect IUCN species or national conservation list species. MORhomes have no operations with sites owned, leased, managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas.
- MORhomes has no involvement with forestry and therefore has an ambitious target to maintain zero responsibility for any and all types of deforestation. This target is annual.

Sustainable Practices:

- MORhomes does not produce food or raw materials, thus they are all compliant with recognised sustainability standards.
- MORhomes does not undertake any farming or forestry activities.
- MORhomes does not source or produce seafood and MORhomes does not impact coastal or marine habitats.
- MORhomes is not involved in activities which cause land degradation, desertification, or soil sealing.
- MORhomes has no exposure to areas of high water stress.

- MORhomes has a water consumption rate of 0. The CEO is responsible for water management strategy and performance.

MORhomes energy consumption:

- MORhomes ambitiously consumes no energy annually.

Health & Safety:

- MORhomes has a total recordable injury rate of 0, with full business scope including contractors and temporary workers.
- No workdays have been lost due to injuries, accidents or fatalities.
- The CEO has overall responsibility for MORhomes' health and safety. They will ensure that employees are given adequate training, information, instruction and supervision to ensure that work is conducted safely.
- Health and Safety checklist used to ensure prevention of workplace accidents.

Modern Slavery:

- MORhomes has zero tolerance approach to modern slavery across all areas of our organisation, as well as in our supply chains.
- MORhomes' operations have no risk of child labour and will not ever participate in child labour.