

# GRI content index 2025

## Statement of use

CAB Payments has reported the information cited in this GRI content index for the period 1 January - 31 December 2024 with reference to the GRI Standards.

GRI 1: Foundation 2021

GRI Standard	Disclosure	Content	
GRI 2: General Disclosures	2-1	Organizational details	Annual Report and Accounts (ARA), front and back cover, page 2-5
	2-2	Entities included in the organization's Sustainable Reporting	ARA page 167
	2-3	Reporting period, frequency and contact point	1 January 2025 - 31 December 2025 Responsible Business Report (RBR) and ARA is published annually, in March info@cabpayments.com
	2-4	Restatements of information	-
	2-5	External assurance	ARA page 31,33-34, 117-122 RBR page 36
	2-6	Activities, value chain and other business relationships	ARA page 3
	2-7	Employees	ARA page 26, 80
	2-8	Workers who are not employees	-
	2-9	Governance structure and composition	ARA page 24, 44, 68-70 RBR 8
	2-10	Nomination and selection of the highest governance body	ARA page 77-79
	2-11	Chair of the highest governance body	ARA page 69
	2-12	Role of the highest governance body in overseeing the management of impacts	ARA page 68-69
	2-13	Delegation of responsibility for managing impacts	ARA page 23-24 & 29
	2-14	Role of the highest governance body in Sustainability Reporting	Responsible Business Board Sub-committee approves all public sustainability and ESG reporting
	2-15	Conflicts of interest	ARA page 70
	2-16	Communication of critical concerns	ARA page 23, there were no critical concerns were communicated

	2-17	Collective knowledge of the highest governance body	ARA page 23
	2-18	Evaluation of the performance of the highest governance body	ARA page 71
	2-19	Remuneration policies	ARA page 92-97
	2-20	Process to determine remuneration	ARA page 88-90, 98
	2-21	Annual total compensation ratio	ARA page 106
	2-22	Statement on sustainable development strategy	ARA page 23-24 RBR page 5, 10-11
	2-23	Policy commitments	ARA page 59-60, 92-97 RBR page 35
	2-24	Embedding policy commitments	ARA page 29-34 RBR page 35
	2-25	Processes to remediate negative impacts	ARA page 29-34, 56-58, 68-69
	2-26	Mechanisms for seeking advice and raising concerns	ARA page 75 & 87
	2-27	Compliance with laws and regulations	ARA page 67 There were no significant instances of non-compliance
	2-28	Memberships associations	ARA page 26 RBR page 9, 21, 29,30, 36
	2-29	Approach to stakeholder engagement	ARA page 30, 56-58 RBR page 5, 10-11
	2-30	Collective bargaining agreements	There were no collective bargaining agreements
GRI 3: Material Topics	3-1	Process to determine material topics	ARA page 30 RBR page 5
	3-2	List of material topics	RBR page 5
	3-3	Management of material topics	ARA page 29-34 RBR page 5, 10-11
GRI 201: Economic Performance	201-1	Direct economic value generated and distributed	ARA page 20-21, 26 & 123
	201-2	Financial implications and other risks and opportunities due to climate change	ARA page 29-34, 83
	201-3	Defined benefit plan obligations and other retirement plans	ARA page 138-139
	201-4	Financial assistance received from government	No financial assistance received from government
GRI 202: Market Presence	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Every employee is paid above minimum wage by law
	202-2	Proportion of senior management hired from the local community	-

GRI 203: Indirect Economic Impacts	203-1	Infrastructure investments and services supported	ARA page 36
	203-2	Significant indirect economic impacts	ARA page 14-15, 26 RBR page 20-24, 28
GRI 205: Anti-corruption	205-1	Operations assessed for risks related to corruption	ARA page 47-53
	205-2	Communication and training about anti-corruption policies and procedures	100% of governance body members, employees and business partners have received anticorruption policies and procedures, and these remain available
	205-3	Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption
GRI 207: Tax	207-1	Approach to tax	ARA page 39, 132-133
	207-2	Tax governance, control, and risk management	ARA page 72
	207-3	Stakeholder engagement and management of concerns related to tax	-
	207-4	Country-by-country reporting	-
GRI 305: Emissions	305-1	Direct (Scope 1) GHG emissions	ARA page 27
	305-2	Energy indirect (Scope 2) GHG emissions	ARA page 27
	305-3	Other indirect (Scope 3) GHG emissions	ARA page 27
	305-4	GHG emissions intensity	ARA page 27
	305-5	Reduction of GHG emissions	RBR page 31-34
GRI 401: Employment	401-1	New employee hires and employee turnover	ARA page 39 RBR page 37
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	ARA page 138-139
	401-3	Parental leave	Employee Handbook
GRI 404: Training and Education	404-1	Average hours of training per year per employee	RBR page 37
	404-2	Programs for upgrading employee skills and transition assistance programs	RBR page 15
	404-3	Percentage of employees receiving regular performance and career development reviews	Employee Handbook
GRI 405: Diversity and	405-1	Diversity of governance bodies and employees	ARA page 26, 77, 79, 80, 110, 198

Equal Opportunity	405-2	Ratio of basic salary and remuneration of women to men	Gender Pay Gap Report
GRI 406: Non-discrimination	406-1	Incidents of discrimination and corrective actions taken	No incidents of discrimination and corrective actions were reported in 2025
GRI 413: Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	ARA page 26 RBR page 16, 17
	413-2	Operations with significant actual and potential negative impacts on local communities	RBR page 16, 17
GRI 414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	65 new vendors completed the vendor registration form during onboarding
	414-2	Negative social impacts in the supply chain and actions taken	Real time tracking and alerts from a third-party vendor with a focus on financial stability and updates on notable events, such as news or court judgements
GRI 418: Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	There were no substantiated complaints received concerning customer privacy or data loss issues