

ONE RESPONSIBILITY

LOYALTYONE'S CORPORATE RESPONSIBILITY COMMITMENT

We are committed to making a difference. We are always finding new ways to help others improve their potential, enhance our natural environment, and create a meaningful impact by bringing partnerships together that deepen connections and change lives.

| Community | Environment | Wellness |
|--|---|--|
| We will help improve the social quality of life by supporting programs that spearhead community building and enrich relationships. | We work hard to reduce our own footprint, as well as promote and demonstrate changes in behaviour that inspire others to do the same. | We strive to create an engaged workforce by celebrating our associates and offering them a healthy, rewarding and meaningful experience. |

Our accountabilities

It begins at the most senior level within the company – our President and CEO, Bryan Pearson, directs all of the company's strategic activities and serves as the Chair for LoyaltyOne's Executive Team.

Next, our Chief Sustainability Officer, Natasha Giannopoulos, reports directly to the Executive Leadership Team and is accountable for ensuring that our commitments to corporate social responsibility are realized.

Ultimately, it is our associates who drive many of the environmental and social responsibility initiatives within LoyaltyOne. However, to support the Chief Sustainability Officer, we have assigned responsibility for overseeing each pillar of our activity to our Corporate Responsibility team.

As part of the Executive Leadership Team, our Senior Vice President of Human Resources, Sofia Theodorou, is accountable for ensuring that we meet our commitments: to create an engaged workforce and make LoyaltyOne a place where all associates can do their best work.

We have also added community-dedicated members to our Corporate Responsibility team to further expand our associate engagement and social impact, and to help grow our commitment to volunteerism.



Engaging our stakeholders

We believe that building a foundation of mutual understanding and collaboration with stakeholders is integral to our sustainability journey. We are committed to proactive management, open communication, and transparent reporting, which holds us accountable for continuous improvement and helps us meet our goal of being a leader in the global loyalty industry.

We define our stakeholders as individuals or organizations that can affect (or are affected by) our company. Based on this definition, **our key stakeholders are our associates, Collectors, business partners, local communities, and leading sustainability organizations.**

Examples of our engagement with key stakeholder groups:

Associates

Associate Engagement Survey

Annual tool that fosters a culture of open communication and continuous improvement.

Associate Panel

Mechanism used to share information and get feedback from associates about corporate programming, including sustainability.

Town Hall Meetings

Bi-annual meetings hosted by Executive Committee members provide associates with updates on important LoyaltyOne news, including sustainability topics.

Annual Environmental Fair

Annual event that raises associate awareness about new sustainable products and services available through our Sponsors, Reward suppliers, and Facility suppliers.

Annual Wellness Fair

Annual event that raises associate awareness about healthy living programs, services, and products.

Annual Volunteer Fair

Annual event that connects our associates with various charitable organizations and volunteer opportunities, allowing them to give back to the community they live and work in.

Contests and Prizes

Corporate sustainability challenges are issued throughout the year to engage associates (e.g., internal contests to reduce office energy consumption and waste, Pollution Probe's Clean Air Commute, etc.).

Associate Volunteer Committee

Associates from across the company help shape and grow LoyaltyOne's commitment to volunteerism.

Business Partners & Leading Sustainability Organizations

Partners in Project Green

LoyaltyOne is represented on one of the Partners in Project Green subcommittees, which provides corporate mentorship to businesses in the GTA that are working to green their bottom line (e.g., tours of LEED® Gold Certified Customer Care Centre in Mississauga).

London Benchmarking Group

This global group of over 130 companies uses the LBG framework to measure, manage, and report the value and achievements of community investment.

Network Business and Sustainability

LoyaltyOne is part of a select network of organizations that are sustainability leaders; their overall goal is to shape management practice and research.

Mississauga Board of Trade Sustainability Committee

LoyaltyOne is an active member of the MBOT Sustainability Committee, which works to promote sustainable education awareness within the GTA business community.

SustainMobility

LoyaltyOne is a member of SustainMobility (formerly known as Smart Commute Mississauga), an organization that creates marketing services, event planning, and incentive campaigns that encourage and support sustainable transportation choices.

AIR MILES Sponsor Fundraising Campaigns

Program that enables Sponsors to launch fundraising campaigns using AIR MILES reward miles.

My Planet Rewards Partners

Collaborate with Sponsors and Vendors to offer more environmentally sustainable products, and provide incentives for Collectors to purchase them (e.g., Bonus AIR MILES® reward miles).

Real Estate Suppliers (LEED® Compliant)

Our real estate providers help to collaborate with all of our building landlords to meet stringent environmental performance criteria and work towards LEED® certification wherever possible.

Collectors**AIR MILES My Planet® program**

Enables Collectors to earn or redeem reward miles on eco-friendly products and services, and to share green information and tips online.

AIR MILES® for Social Change

By partnering with government agencies and social change organizations nationwide – everything from energy utilities and transit authorities to waste diversion and health awareness agencies – we inspire people to make better choices for themselves and their communities.

By giving governments, non-profit and public sector organizations access to the power of the AIR MILES reward program, including our marketing channels and use of AIR MILES reward miles as an incentive, we can help improve program participation rates and ROI. In the process, we provide knowledge and program insight to our partners allowing them to learn from their success and accelerate positive behavioural change across Canada.

Collector Panel

Using regular surveys, we solicit feedback and input on corporate programming (including sustainability topics) from approximately 50,000 Collectors.

Local Communities

CommunityOne Day

Our offices across Canada close down and associates spend half a day volunteering their time and skills to various local charities. Our activities include everything from planting trees and cleaning parks, to helping a charity solve a business problem and performing in a fitness marathon for charity.

Volunteer Paid Day Off program

Associates are encouraged to access the program and volunteer at their favourite registered charity for one paid day per calendar year.

Accessibility for all

LoyaltyOne is fully committed to the principles of independence, dignity, integration, and equality of opportunity for people with disabilities. We are committed to promoting a healthy work environment accessible to all associates, stakeholders, and clients with disabilities, where they can participate fully in all aspects of their job. We ensure that their work environment is free of barriers and consistent with the principles of independence and equality, as set out in the regulations of the *Accessibility for Ontarians with Disabilities Act, 2005*.

To date we've:

- Developed and launched comprehensive accessibility training for our associates
- Developed comprehensive accessibility plans and goals for the company
- Integrated accessibility standards into our Corporate Citizenship Commitment
- Reviewed website and web content with experts to include accessibility in design