

## Public Interest Disclosure ('Whistleblowing')

### What this policy covers

The Company constantly strives to safeguard and act in the interest of the public and its employees. It is important to the Company that any fraud, misconduct or wrongdoing, by employees or other agents, is reported and properly addressed.

This policy applies to all employees and all other agents of the Company, who are encouraged to raise concerns in a responsible manner. The Company prefers that a concern is raised and dealt with properly, rather than kept quiet.

### Your responsibilities

You are encouraged to bring to the attention of the Company any practice or action of the Company, its employees or other agents that you reasonably believe is against the public interest, in that the practice or action is:

- a criminal offence
- a failure to comply with any legal obligation
- a miscarriage of justice
- a danger to the health and safety of any individual
- that the environment is being, or is likely to be, damaged
- an attempt to conceal information on any of the above

The raising of a concern will be covered by this policy provided you have a reasonable belief that it is in the public interest to do so.

Any individual raising legitimate concerns under this policy will not be subject to any detriment, either during or after employment. The Company will also endeavour to ensure that the individual is protected from any intimidation or harassment by any other parties.

You must in no way victimise or otherwise subject to any detriment another employee on the grounds that they have made a disclosure under this policy. Any employee who does so may be subject to disciplinary action up to and including dismissal for gross misconduct.

### Procedure

In the first instance, you should raise any concerns you have with your manager. If you believe your manager to be involved, or if, for any reason, you do not wish to approach your manager, then you should raise it with a more senior person in the Company.

Any matter raised under this policy will be investigated promptly and confidentially. The outcome of the investigation, as well as any necessary remedial action to be taken, will be confirmed to you. If no action is to be taken, the reason for this will be explained to you.

Allegations regarding potential breaches of this policy will be treated in confidence and investigated thoroughly. If you raise any concerns under this policy, the Company is committed to

ensuring that you are protected from victimisation, harassment or less favourable treatment. Any such incidents will be dealt with under the Company's Disciplinary Procedures.

**Escalating your concern**

If you are dissatisfied with this response, you should raise your concerns in writing directly with a more senior person in the Company.

If, after escalating your concerns, you believe that the appropriate remedial action has not been taken, you should then report the matter to the proper authority. These authorities include:

- HM Revenue & Customs
- the Financial Conduct Authority
- the Prudential Regulation Authority
- the Health and Safety Executive
- the Environment Agency or Scottish Environmental Protection Agency
- the Information Commissioner
- the Care Quality Commission
- the Care Inspectorate
- Healthcare Inspectorate Wales

This list is not intended to be exhaustive, and you must take care to ensure you contact the proper authority in relation to the particular concerns you have.

If you raise a concern and you are found to be culpable, or in any way involved in the wrongdoing, or if you raise a concern maliciously or in a manner not prescribed in this policy, then you may be subject to disciplinary action up to and including dismissal without notice for gross misconduct.

You should not disclose to a non-relevant third party any details of any concern raised in accordance with this policy, and you must not, in any circumstances, publicise your concerns in any way.

**Official Authorisation:**

This statement has been reviewed and approved by the Board of Directors of Payments Pro and is issued as a formal declaration of our corporate standards.

Signed: Ashley Holdaway  
Position: Managing Director  
Date: 01 November 2025