



Environmental Protection Policy

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Introduction

eServGlobal is committed to being a respected and sustainable global company providing technologically advanced telecommunication solutions to the world. We believe in minimizing the environmental impact of our operations and in acting collectively to achieve sustainable development.

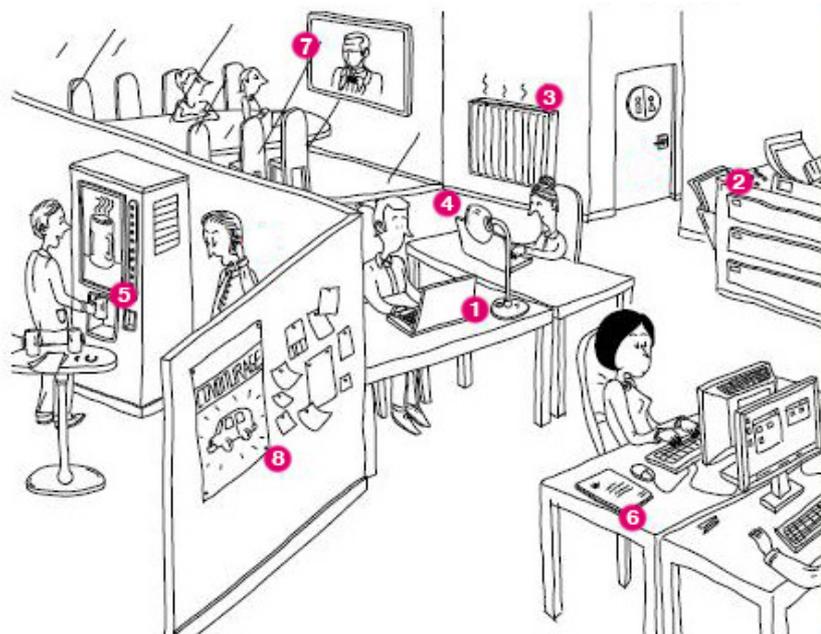
eServGlobal is committed to meeting or exceeding all legislative, statutory and customary environmental requirements in all regions where we operate and in all markets that we serve.

We are also committed to working with our customers to help them in meeting their environmental goals.

Our focus on innovation extends not just to our products but also to our values and our business practices. We have designed an Environmental Management System to ensure a consistent and comprehensive approach to our sustainability goals. As part of this system we have set environmental guidelines, we use our intranet site, as the portal to this system. The system is developed and maintained by an Environmental committee. This committee comprises representatives from each department/function by country, regularly reporting on environmental progress. The committee is chaired by an executive who ensures that environmental compliance and sustainability are approached in a consistent manner across the company. eServGlobal strives for constant improvement.

We have identified several areas for which actions have been already taken. Employees are regularly contributing to initiatives in the workplace.

| | | |
|---------------------|---|--------------------------|
| Energy efficiency | 1 | Computer |
| | 2 | Printer |
| | 3 | Heating/Air-conditioning |
| | 4 | Light |
| | 5 | Coffee Machine |
| Paper | 6 | Reduce printing |
| Green Communication | 7 | Video Conference |
| | 8 | Transport |



1 Environmentally friendly products

eServGlobal is a supplier of technology and software. When we are required to source and re-sell hardware as part of a project, we select suppliers that are compliant with all local statutory, legal and customary environmental expectations and requirements.

When purchasing, we encourage our partners and suppliers to minimize resources. We evaluate our suppliers to ensure the products they provide meet all local requirements and are packaged in a green manner whenever possible and practical.

Our technology solutions have the potential to contribute to more environmentally sustainable practices worldwide. As a global supplier of mobile money technology, we provide users worldwide with easy-to-use financial services accessible from a mobile handset. This technology allows users to carry out electronic financial transactions from any location where they have access to a mobile. Mobile money technology has many positive social and environmental implications, for example, users in remote areas need not travel long distances to access financial services reducing transportation needs. We also facilitate bill payment through a mobile handset eliminating the need for excessive printed paper bills.

During the two decades that eServGlobal has been supplying telecommunication technology, our recharge solutions have evolved to continually offer market leading features. We work with our customers to upgrade to voucherless electronic top-up systems. This technology eliminates the need for printed recharge vouchers, significantly reducing not only costs but also the impact on the environment.

Our VAS products can be used as to deliver content directly to subscriber's handsets. This has the potential to be used to supply information that reduces the need for travel or for paperwork. The GSM Association reports that advice in agricultural management techniques is being extended to farmers nationwide in Mexico through a mobile phone.

Additionally the potential to combine content services with mobile money can facilitate not only positive social change but the spread of environmentally friendly practices. According to the GSMA, *"Information services have a better chance to facilitate change when combined with financial services. Mobile banking can not only play a role in improving access to credit, but also allow farmers to save money for better tools on the start benefitting from higher yields."*¹

¹ <http://www.gsma.com/developmentfund/mobile-services-to-increase-the-outreach-of-conservation-agriculture-practices-in-mexico-masagro-movil-project-by-cimmyt/>

2 Energy efficiency

Our office environment requires many different electrical appliances. They are switched on for the whole day even though they are often inactive. These periods of inactivity represent around 2/3 of their energy consumption. To reduce energy consumption and increase energy efficiency, we have reviewed our agreement with the electricity provider and set up a program to automatically turn off switches and shut down lights when not necessary.

Climate temperature control (heating/air conditioning) in our office is optimized to reduce energy consumption while maintaining comfort for employees.

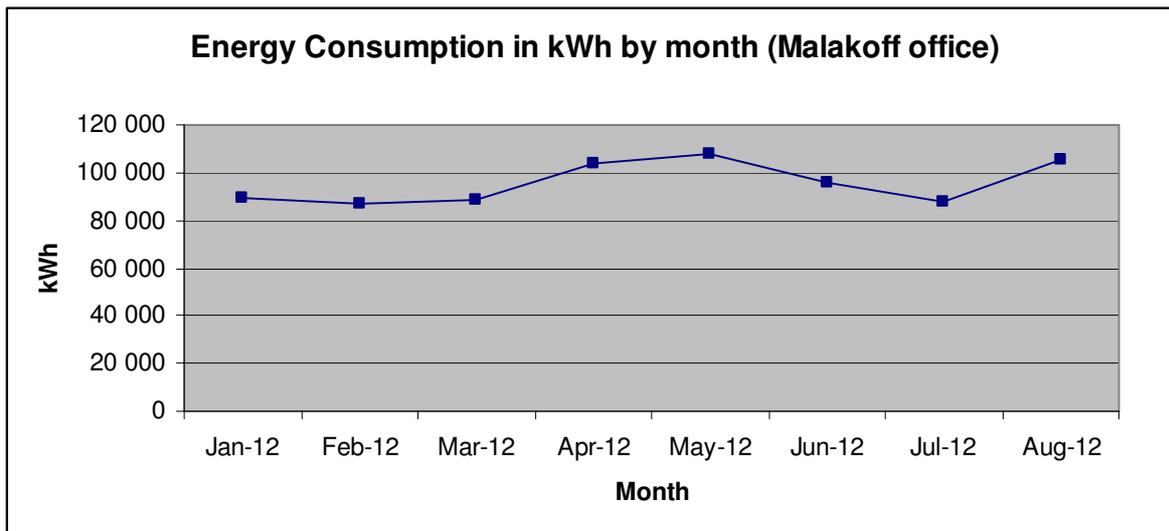
We use low energy, long life lighting in our offices.

We implemented a multifunction printer / scanner / copier to reduce energy consumption. We prioritize laptops, which use less energy than a desktop.

We strongly encourage employees to become “eco citizens” and turn off their personal equipment/area (laptop, screen, light) before leaving the office.

Monthly reports are carried out to monitor our energy consumption. Our objective is to reduce consumption during periods of inactivity.

The first KPI (Key Performance Indicator) established is Energy Consumption:



To continuously improve our energy efficiency we are looking for other areas of improvement. For example, we are investigating installation of motion sensor and LED lights to replace traditional lights and appliances.

3 Paper

To avoid wasting paper and to reduce paper consumption, we strongly encourage and remind eServGlobal's employees:

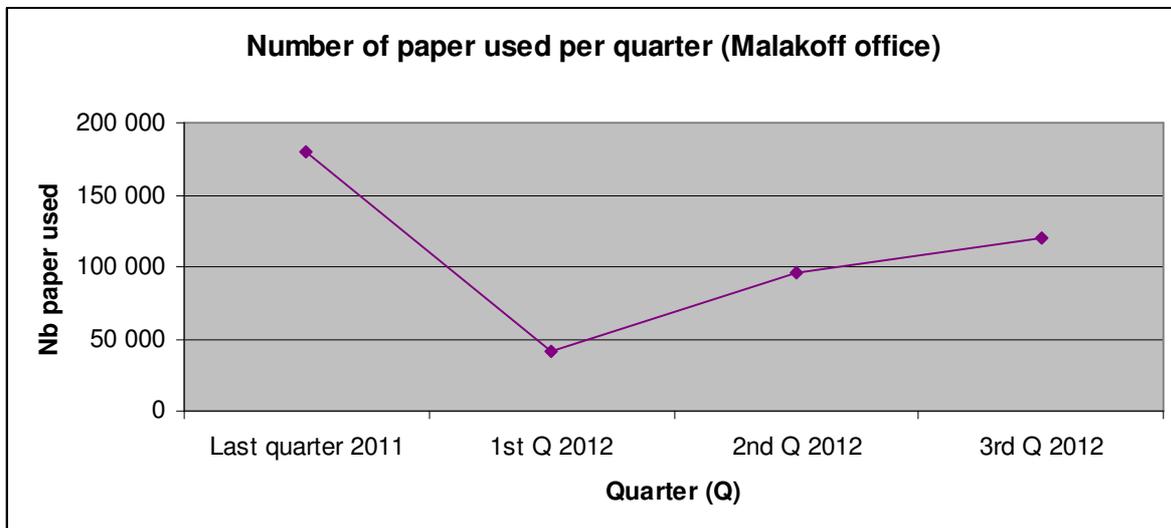
- To read emails on screen rather than printing them
- To use an electronic system to file and store their emails
- To utilise the electronic correction/review function for Word/PowerPoint documents rather than printing and correcting documents
- To use electronic forms and electronic channels for document approval
- To print the exact number of copies required and to minimize the amount of printing and copying
- To choose the most appropriate print setting for each document (black & white rather than color; printing on both sides of the page, etc.)
- To use recyclable, multiple use envelopes for internal mail
- To use electronic presentation materials in meetings, to avoid printing large presentation decks for audiences, whenever possible and practical

We select office suppliers registered under environment labels.

We embrace 'green' internal communication via slogans, emails, training sessions and our intranet website eSurf.

We increase employees awareness of paper consumption and encourage "paperless communication" whenever possible.

To monitor paper consumption and minimize waste, we put in place a second KPI:



4 Recycling / green packaging

eServGlobal focuses on minimizing resources used and waste produced during day to day business and strongly encourages recycling by all our employees.

Recycling bins are situated throughout the office:

- Aluminum, plastic and paper recycling stations are located at all waste stations and in the kitchen and break areas
- Paper recycling receptacles are located near each desk or work station and in each copy/print room

Battery recycling stations are available in each office and are managed by the Office Manager. These are available for cell phones, computers etc., for company use as well as employee personal use.

We outsource recycling to local suppliers committed to green, sustainable recycling, as well as meeting all local statutory and customary requirements (collection of used ink cartridges and toners, waste disposal, battery and used bulbs).

We recycle laptop, desktop, servers and other hardware through a local supplier specializing in this area.

We encourage employees to use washable, reusable dishes. We favor material with an eco-label for new purchases.

We encourage employees to behave as eco-citizens, both in their work and home life.

5 Green communication

As a global company, at times international travel is necessary to our business, however we systematically encourage the use of web-based meeting technologies both internally and externally to minimize employee travel. We strictly control travel authorization for all meetings. This system reduces the environmental impact.

We encourage employees to use public transport, electric cars or carpool whenever possible and practical.

Through our 'green' internal communication campaigns we encourage employees to embrace environmentally friendly practices in many areas:

- How to efficiently and effectively recycle?
- Paper: less and better consumption
- Energy optimization management

Environmental best practice guidelines have been established and are easily accessible by all employees through our intranet, eSurf.

6 Environmental committee

eServGlobal strives to continually improve environmental performance with the support of an Environmental Committee. The company evaluates and plans initiatives using a matrix which focusses on three areas:

| | |
|------------|---|
| Internal | Refers to our offices and employees, how we can continually encourage a green focus for our employees. |
| External | Refers to our customers, suppliers, partners and anyone we may interact with in the course of business. |
| Efficiency | Focus on minimizing energy consumption, waste and optimizing recycling, green product and communication in our day to day activities. |