Atradius Group Environment Policy

Policy Statement

Atradius offers a comprehensive range of credit management solutions that protect businesses of all sizes against the commercial and political risks inherent in domestic and global trade. Atradius recognises that our operations have an effect on the local, regional and global environment. Atradius N.V. is committed to a process of continuous improvement in environmental performance and pollution prevention. Environmental legislation will be regarded as setting the minimum standards of environmental performance.

Environmental Goals

Energy Use

- We will strive to conserve resources through efficient use and careful planning.
- We will seek to use environmentally safe and sustainable energy sources to meet our needs wherever practicable. We will plan to invest in improved energy efficiency.

Recycling & Disposal of Waste

- We will minimize waste and whenever possible recycle materials. We will make every endeavour to dispose of all waste through safe and responsible methods.

Transportation

- We strive to reduce the effect on the environment due to the work related transportation of our employees.
- We will promote a travel plan that encourages staff to use alternatives to single-occupancy car-use.

Procurement

- We will seek to address our impact on the environment when procuring goods and services. We will work with our suppliers and contractors to encourage that they recognise and reduce the environmental impact of their products and transportation.

Policy Management and Communication

- We will implement our policies through a coordinated environmental management system, guidelines and training where appropriate.
- We will set environmental targets and action plans designed to improve our environmental performance.
- We will review and update as necessary this policy on an annual basis. As part of the review we will conduct an evaluation of our performance in implementing these principles and in complying with all applicable laws and regulations.
- This policy will be promoted to all employees and made publicly available.

Isidoro Unda

Chairman and Chief Executive Officer
Atradius N.V.