

# How we implement the Global Compact principles



**International  
Personal Finance**

Principles	What we do
<b>Human rights</b>	
<p>Principle 1: Support and respect the protection of international human rights within their sphere of influence</p> <p>Principle 2: Make sure their own corporations are not complicit in human rights abuses</p>	<p>Our stakeholder principles and Group policies fully support human rights, and ensure that we follow a leading international standard in relation to employment, human rights, and core labour standards.</p>
<b>Labour standards</b>	
<p>Principle 3: Freedom of association and the effective recognition of the right to collective bargaining</p> <p>Principle 4: The elimination of all forms of forced and compulsory labour</p> <p>Principle 5: The effective abolition of child labour</p> <p>Principle 6: The elimination of discrimination in respect of employment and occupation</p>	<p>As above, our Group policies cover core labour standards. Membership of trade unions is not common within the consumer credit industry; however some of our office personnel are members of unions in Mexico and Poland.</p> <p>Forced, compulsory, or child labour is not a direct issue for the business as we are office-based, and employ mainly skilled staff. Agents need to be over 18 (21 in some markets). Indirectly, we are taking steps to reduce as far as possible, any indirect impacts through our responsible supply chain management policy. We have good policies covering equal opportunities across the group.</p>
<b>Environmental protection</b>	
<p>Principle 7: Support a precautionary approach to environmental challenges</p> <p>Principle 8: Undertake initiatives to promote greater environmental responsibility</p> <p>Principle 9: Encourage the development and diffusion of environmentally friendly technologies</p>	<p>Environment  <a href="http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment.aspx">http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment.aspx</a></p> <p>Climate change  <a href="http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/climate-change.aspx">http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/climate-change.aspx</a></p> <p>Stewardship  <a href="http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/stewardship.aspx">http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/stewardship.aspx</a></p> <p>Suppliers  <a href="http://www.ipfin.co.uk/sustainability/sustainability-in-practice/suppliers.aspx">http://www.ipfin.co.uk/sustainability/sustainability-in-practice/suppliers.aspx</a></p> <p>Natural resources  <a href="http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/natural-resources.aspx">http://www.ipfin.co.uk/sustainability/sustainability-in-practice/environment/natural-resources.aspx</a></p>
<b>Corruption</b>	
<p>Principle 10: Work against corruption in all its forms, including extortion and bribery</p>	<p><b>Group policies, Code of Ethics</b></p> <p>During 2011, we developed a stand alone Anti Bribery and Corruption policy to strengthen management of this issue in emerging markets. To support implementation, we also ran dedicated training across the whole business, and it is now covered more comprehensively within induction programmes.</p>