



Communication on Progress

EOS Matrix DOOEL Skopje

From: August 27th 2021

To: September 12th 2022

EOS Matrix DOOEL Skopje, North Macedonia, Annual COP for 2021/2022

1. Statement of continued support

"I am pleased to confirm that EOS Matrix DOOEL Skopje reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labor, Environment and Anti-Corruption.

In this first annual Communication on Progress, we describe our actions to integrate the Global Compact and its principles into our business strategy, culture, and daily operations. We are also committed to sharing this information with our stakeholders using our primary channels of communication."

Yours sincerely,

Katerina Bosevska, PhD
Managing Director

2. Description of actions

We are convinced that our business of debt collection can generate real added value. Our ambitious aspirations are put into practice with a clear goal in mind – “Changing for the better” for our customers, partners, defaulting payers, and ourselves.

In this respect, EOS Matrix focuses on four central fields of action that are considered throughout our comprehensive Code of Conduct:

1. **Responsible Collection:** How can we change debt-filled lives for the better?
We treat our defaulting payers respectfully and fairly and provide solution-oriented, sustainable debt relief.
2. **Joint Progress:** How can we change society for the better?
We take on social responsibility – both within our own company by promoting empowerment, diversity, and inclusion and society-wide through educational initiatives.
3. **Environmental Protection:** How can we change climate for the better?
We work with focused and quickly implementable measures so that we can achieve our goal of climate neutrality by 2030.
4. **Financial Sustainability:** How can we change the debt collection business for the better? We take the initiative in promoting high and binding standards in the industry as well as guidelines for responsible conduct.

2.1 Human Rights

EOS Matrix DOOEL Skopje, as a signatory of the UN Global Compact (UNGC) and part of the EOS Group, has reflected the ten principles of the UNGC in its well-established Code of Conduct which all employees are required to thoroughly read, understand, and comply to.

Our conduct is based on integrity and compliance with laws, regulations, and the Universal Declaration of Human Rights. Human rights comprise civil liberty and political rights as well as the pursuit of human dignity and, no less important, respect.

Wherever we operate we always ensure that we act in compliance with these fundamental human rights. This also includes our self-imposed aspiration to only work with partners and clients who pass our KYC (Know Your Client) checks and where we have no indication of any human rights violations.

Our Code of Conduct encourages all employees to treat everyone equitably and respectfully and prohibits contribution to any human rights violations of any kind.

We strongly encourage all our employees to:

1. Make sure that partners are not enmeshed in human rights abuses or (other) criminal conduct, before entering into and whilst in a business partnership.
2. Work towards market standards which ensure human rights when engaging in associations.

2.2 Labor

It goes without saying that EOS Matrix respects all relevant national labor regulations. But we also take into account the labor principles of the UNGC which consider the standards of the International Labor Organization (ILO).

At EOS Matrix we strive for a diverse and professional workforce by promoting a pleasant working environment, offering fair remuneration, supporting diversity, and not tolerating discrimination.

We also facilitate a fair and open working culture where feedback, suggestions for improvement and personal development are not only appreciated but also desired and encouraged.

All of this encompasses:

- Our commitment to diversity and equal treatment in respect of ethnicity, gender, sexual identity, religion, national and social origin, political opinion, age or disability.
- Assurance of occupational safety and health protection.
- The creation of an open, trustful and pleasant working environment.
- Elimination of all forms of forced/compulsory labor or child labor.

This is clearly and undoubtedly communicated in our Code of Conduct where we commit to:

1. Offer fair remuneration.
2. Promote diversity.
3. Where feasible, offer flexible solutions for the compatibility of family and work (e.g., flextime, mobile working, working from home, etc.).
4. Lead by trust and cultivate constructive handling of errors.
5. Create space for innovation/connect with other departments.
6. Address unpleasant issues and conflicts directly.
7. Give and demand feedback.
8. Always pay attention to occupational safety and health protection at the workplace.

2.3 Environment

EOS Matrix DOOEL Skopje assumes responsibility in continuing to develop as an environmentally friendly company, even though our core business does not rely on the use of natural resources. Nevertheless, we are convinced that the biggest impact can be achieved by communicating general awareness, by changing our own conduct and ultimately, acting as a role model for others.

- Our Code of Conduct clearly encourages employees to use environmentally friendly means of transportation (e.g. public and alternative transportation) by providing attractive incentives and creating the necessary conditions.
- Wherever reasonable, we aim for a paperless solution and, if paper is necessary, use environmentally friendly paper products
- We always consider providing employees with hardware with a good energy efficiency rating and make sure all devices (servers, computers, mobiles, televisions, etc.) are set up to use the minimal amount of energy needed (e.g., standby mode, dynamic load balancing, energy-saving mode, automatic shutdown).

2.4 Anti-Corruption

Our Code of Conduct reflects on this topic in the section “2.1 Bribery, corruption and conflicts of interest” by encouraging all employees to:

1. Always ask themselves first: Could this gift/advantage be seen as inappropriate? Is this gift only being granted because the other party hopes to influence my decisions now or in the future? Am I trying to influence a decision? Would I make such a gift or grant such an advantage in the same situation? If in doubt, they are directed to speak to their Compliance Officer/specialists.
2. Avoid situations where someone could question their judgement, their objectivity, or their loyalty to EOS Matrix DOOEL Skopje. Whenever there is a situation where they and close family members or friends are in any way linked to business activity, they should openly discuss this situation with your manager and whenever possible hand the case over to someone not involved in a conflict of interest (recuse themselves completely from being involved).
3. If they think that they are in a situation where they genuinely feel that their safety or the safety of another person is being threatened, consider making the payment or complying with the request made. However, they must immediately bring this situation to the attention of their Compliance Officer / Legal Specialist and also consider reporting it to the competent government authorities (i.e., police).

3. Measurements of outcome

1. Measurements regarding **Human Rights**

- Regular internal check-ups by the Compliance department which reports on the compliance of employees to the Code of Conduct in each company department.
- Uphold and continuous improvement of existing standards and guidelines regarding human rights implemented into all company processes, stated in the Code of Conduct.

2. Measurements regarding **Labor**

- Regular internal check-ups by the Compliance department and Human Resources department who report on the compliance to the Code of Conduct in each company department and keep all processes and activities in line with the local labor legislation.
- Uphold and continuous improvement of existing standards and guidelines regarding labor rights implemented into all company processes, stated in the Code of Conduct.
- Providing an open and anonymous space for employees to share ideas and needs – A white blackboard titled “Park your idea” is available in the common space of the office and all suggestions which are written on it are taken into consideration once a month by the Board of Directors who then decide and delegate action steps for implementation of the suggested ideas, if the proposed change is in line with Company Policies and existing Code of Conduct, as well as relevant Guidelines and local laws in place.
- Available information for all employees –2 points of information:

Digital Info Corner and Informational Board:

A digital informative corner is available at the offices where employees can anonymously access valuable information about the company, the Code of Conduct, the organizational structure and can access all the relevant literature regarding GDPR, Labor law and other relevant laws and regulations which the company and all employees comply to.

An additional informational whiteboard is available in the Company lobby where important notices are shared with employees.

- Regular workplace safety and first aid training
As the local legislature states, all employees annually attend the required training to ensure a safe working environment as well as educated and well-equipped employees and staff.

3. Measurements regarding **Environment**

- Regular internal check-ups by the Compliance department which reports on the compliance of employees to the Code of Conduct in each company department regarding environmental conservation responsibilities.
- Upholding required standards in all company processes and when doing business:
EOS Matrix is continuously upholding the standards and requirements stated in the Code of Conduct and by its parent company EOS Group as well as the Otto Group. This is reflected in several activities including:
 - i. Using recycled materials when possible.
 - ii. Not using paper or products which are not recyclable unless necessary.
 - iii. Upholding the standards regarding the prohibition of real-estate investments in polluted areas, properties and land which contain pollutants or are made with polluting materials or can contribute to pollution of the environment in any other way.

4. Measurements regarding **Anti-Corruption**

- Regular internal check-ups by the Compliance department and Human Resources department who report on the compliance to the Code of Conduct in each company department and keep all processes and activities in line with the local anti-corruption legislation.
- Active anonymous systems for whistleblowers available digitally via the Company website at all times which are used to file complaints or relevant information regarding all Code of Conduct violations, including possible cases of corruption, bribery or conflict of interests.

Employees are encouraged to use the SpeakUP whistleblower system, not only for the possible violations of the Code of Conduct regarding, but furthermore regarding all violations of any nature, including human rights, labor and environmental conservation and protection.