



## CORPORATE & SOCIAL RESPONSIBILITY POLICY

Our Corporate Social Responsibility (CSR) policy refers to what we consider Becketts FS Ltd's (the Company) responsibility toward our wider working environment as a business in the local community, the industry and as an employer of people. The social responsibility of a business is to actively contribute to the improvement of its community and environment; it helps build trust, raise awareness, and encourage social change.

We acknowledge we are part of a bigger system of people, values, other organizations and nature. Consequently, we want to demonstrate we are doing everything in our remit to achieve our potential in living our values and taking an active role in our local community – basing our contribution and actions on it being the right thing to do, and not through force and/or for any corporate gain.

### **Scope**

This policy applies to our company and its subsidiaries. It may also refer to suppliers and partners.

### **Policy elements**

We want to be a responsible business that meets the highest standards of ethics and professionalism and where possible seek industry accreditations that demonstrate we consistently meet these high standards of ethics and professionalism, such as our Chartered status accredited by the CII and meeting the Pension Transfer Gold Standard accredited by the Personal Finance Society. Our company's social responsibility falls under two categories: compliance and proactiveness. Compliance refers to our company's commitment to legality and willingness to observe community values. Proactiveness is every initiative to promote human rights, help communities and protect our natural environment.

### **Compliance**

#### **Legality**

Our company will:

- Respect the law
- Honour internal policies
- Ensure that all business operations are legitimate
- Keep every partnership and collaboration open and transparent

#### **Business ethics**

We will always conduct business with integrity and respect to human rights. We will promote:

- Safety and fair dealing
- Respect toward the consumer
- Anti-bribery and anti-corruption practices as per our *Anti-Bribery, Gifts & Hospitality Policy*
- As a Chartered status firm, we actively follow and adhere to the Chartered Insurance Institute's *Code of Practise for ethical practises* and *Treating Customer's Fairly (TCF)*, in addition to our own *Treating Customers Fair Policy*

Other company policies that support our promotion of business ethics include:

- *Behaviours Not Tolerated Policy*
- *Code of Business Conduct*
- *Confidentiality Clause Policy*
- *Conflict of Interest Policy*
- *Data Protection Policy*
- *Environmental & Sustainability Policy*
- *Equality Policy*
- *Quality Policy*
- *Quality of Advice Policy*
- *Social Media Policy*
- *Vulnerable Clients Policy*
- *Whistleblowing Policy*

### **Examples of Corporate Social Responsibility**

#### **Protecting the environment**

Our company recognises the need to protect the natural environment. Keeping our environment clean and unpolluted is a benefit to all. We always follow best practices when disposing garbage and using chemical substances.

Apart from legal obligations, our company will proactively protect the environment. Examples of relevant activities include:

- Strive towards a paperless office and actively aim to maximise methods of electronic communication in place of paper and reduce printing and postage.
- 100% of disposed paper in the office is recycled.
- Recycling – recycle bins for plastics and packaging
- Conserving energy – LED bulbs and renewable energy package
- Minimise one-use plastic cups
- Use of environmentally-friendly and energy-efficient technologies
- Offering an electric car scheme benefit to qualifying employees
- Using the Cycle to Work Scheme

#### **Protecting people**

We'll ensure that we:

- Don't risk the health and safety of our employees and community.
- Avoid harming the lives of local people.
- Support diversity and inclusion.

## Human rights

Our company is dedicated to protecting human rights. We are a committed equal opportunity employer and will abide by all fair labour practices. Please see our *Equality Policy* for more information. We'll ensure that our activities do not directly or indirectly violate human rights in any country (e.g. forced labour).

## Proactiveness

### Donations and aid

Our company may preserve a budget to make monetary donations. These donations will aim to:

- Advance education, arts and/or community events
- Alleviate those in need or poverty
- Support local, national and international fundraising and/or disaster relief efforts
- Provide pro-bono services

### Volunteering

Becketts encourages its employees to volunteer and make a positive contribution to their community on both a personal and professional level, either through programs organised internally or externally. Becketts may sponsor volunteering events from other organisations via provision of donations or personal time. The company also offers two “experience days” a year for employees, which can be used for volunteering.

We also look to use our existing skillset to improve financial education, e.g. the MoneyPlan Citizens Advice programme and the upcoming AGE UK programme.

### Supporting the community

Our company may initiate and support community investment and educational programs. For example, it may begin partnerships with vendors for constructing public buildings. It can provide support to non-profit organisations or movements to promote cultural and economic development of global and local communities.

### Learning

We will actively invest in research and development. We are always open to suggestions and listen carefully to ideas – both as a team and externally from clients, suppliers or other organisations. Our company will try to continuously improve the way it operates (please refer to our *Quality Policy* and *Continual Improvement Policy* for more information).

We will readily act to promote our identity as a socially aware and responsible business. Management must communicate this policy on all levels. Managers and company directors are also responsible for resolving any CSR issues.