OUR COMMITMENT TO DIVERSITY, EQUITY, AND INCLUSION "We believe in Uniqueness"

At Creditas, we believe that when employees from varied backgrounds and with different mindsets work together, we create exceptional value for our clients, organization, and society. With a sincere goal to avoid bias, we strive to be an organization that already embraces diversity — one that has teams filled with people of all genders, races, religions, and ages.

Our Beliefs:

At Creditas, we promote a holistic Diversity & Inclusion approach. The diversity of our employees, their background, experience, talent, knowledge, creativity, and the appreciation of all their differences are the foundation for our competitive advantage. As a growing organization, we believe that a company culture focused on diversity and inclusion are the key driver of creativity, innovation, and invention. Our ability to deliver excellent results is fuelled by and dependent on our ability to embed Diversity & Inclusion in our corporate culture and the way we do business.

Our Approach:

"The only way to ensure Diversity & Inclusion is to create an environment where everyone already feels like they belong."

At Creditas, we have been embracing all aspects of diversity, equity, and inclusion covering a variety of dimensions, such as gender, ethnicity, sexual orientation, stereotyping, and women empowerment.

We expect our leaders at all levels to help create and sustain a culture of equality where everyone can advance and thrive.

We hire people based on skills and experience and not on perceived social identity or appearance. To ensure that we meet our measurable diversity goals on who we hire, we also invest in educating our workforce to better understand what equity means and how it is reflected in their respective roles.

Know what we believe and stand for:

Fostering the culture of equity:

At Creditas, equity means acknowledging and mitigating biases and barriers that prevent the realization of a person's potential. An equitable outcome is one where every individual from every demographic has the opportunity to reach their full potential resulting in more economic opportunity for everyone.

1- We are committed to equal pay for equal work:

We believe in a meritocracy where all our employees have equal access to rewards and growth opportunities. There is no better proof of a workplace that values diversity or practices equality than it being backed up by compensation data. Our employees receive pay that is fair and consistent when considering the similarity of work, location, and tenure at the career level.

2- Gender Diversity:

We are deeply convinced that gender diversity plays a decisive role when it comes to our success: It is also our social responsibility to ensure equal access to opportunities for all.

Focusing on gender diversity, Creditas is accelerating programs and measures along the whole employee lifecycle – from recruitment to development and retention. This includes gender-inclusive recruitment and talent attraction, a thoroughly monitored promotion and succession plan, intensive internal upskilling on diversity, unconscious bias, and inclusion.

3- Women Empowerment:

With the world at this critical juncture, our commitment to making a positive difference together has never been stronger. We recognize the outstanding accomplishments of women around the organization and engage in open, honest, and meaningful conversations to further advance a culture of equality. We believe the future workforce is an equal one and set bold goals to accelerate gender equality. We strive to achieve gender parity across all management levels by 2025.

4- Anti-Harassment:

At the core of Creditas is our unwavering commitment to Anti-Harassment for all. We reaffirmed our unwavering commitment to equality and justice for all, zero tolerance for harassment and any kind of hate and violence. Together we are acting and driving change across the nation.

5- Our Products:

We have developed SaaS-based products enabling our clients to provide more inclusive services for their customers.

Engagement and Initiatives:

Actions speak louder than words. Our initiatives are testaments to our commitment to a diverse and inclusive working environment. Whether it is about flexible working schedules, career development, or training and development – you can learn more about what we do below.

1- Working flexibly:

- We trust our employees and allow flexible work hours and the freedom to create their work hours.
- Employees with childcare responsibilities are extended flexible hours or freedom to work from home.
- We have a maternity as well as paternity leave policy.

2- Career development:

- Our Career Development Programs begin by developing our future leaders from the very start of their careers.
- We at Creditas believe that it is important to have employees who are business and culturesavvy, adapt quickly to new environments, are open-minded, culturally sensitive, and are great communicators.
- Our standardized performance review system helps reduce unfairness in promotion decisions.

3- Training and development:

- We offer a variety of training on Diversity & Inclusion topics aimed at transferring knowledge about diversity and educating our employees about the importance of inclusive behavior.
- Two major focus areas:
 - o increasing the understanding and awareness of different cultural attributes and
 - o identifying and counteracting bias in decision-making.
- An inclusive workforce is an emotionally intelligent one- we organize workshops for adjacent skills like communication and empathy for employees.

To take DEI to the next level, we are committed to fundamentally embedding it into the way we hire, what we value culturally, how decisions are made, and how we evaluate our leaders. We will get there when we all embrace diversity and inclusion as our responsibility.