



2021 Corporate Social Responsibility Report

## Introduction

Message from Managing Director  
Mellon Group of Companies  
Historical Review  
Our Activities  
Values  
Awards & Certifications

## Organizational Governance

Our Culture  
Stakeholders & our engagement  
Materiality Analysis  
Key findings  
CSR Strategy

## Labour Practices

Our People  
Equal Opportunities  
Training & Development Programs  
Company Employment & Benefits  
Health and Safety of Employees

## Customer Issues

Digital Rights  
Securing Data Security  
•Securing Customers' Data &  
Customers' Privacy  
•Customer Satisfaction & Quality of  
Customer Service  
•Updating & upgrading of provided  
services  
•Responsiveness of market needs  
•Customer satisfaction survey

## Fair Operating Practices

Quality and transparent financial  
information  
Transparency of contracts, pricing  
policy  
Preventing Corruption  
Procurement: Compliance with  
legislation, transparent policy and  
payments

## Community Involvement & Development

Promoting technology and innovation  
Services and products that contribute  
to an effective environmental and social  
impact  
Process of developing new technology  
solutions  
Support for NGOs, Institutions or  
vulnerable social groups

## Human Rights

Child Labour





## *A message from* **Haris Constantinidis**

2021 was a year with many challenges. Tested once again on a collective and personal level, we were faced with constant social, economic and environmental challenges. The pandemic that continues to affect us has changed the way we work and communicate with each other.

In 2021, we undertook and implemented important initiatives throughout our activity. We have continued to invest in our people, we have enhanced telecommuting with hybrid working capabilities, we have continued to provide tailored training programs aimed at deepening and refining the skills of our staff as well as equal opportunities for growth and career development while ensuring that equal opportunities are protected and respect for diversity.

We have moved towards improved and digitized services while keeping our customers, employees and society at the center of our attention.

For the fifth consecutive year, Mellon Technologies managed to impress in the categories «Internet of Things (IoT)» and «Digital Transformation in Customer Experience» awards at the Business IT Excellence (BITE) Awards 2021, in which it managed to receive two GOLD Awards. Together with the Goulandris Museum of Natural History, they received the Gold Awards for the implementation of the «IMA: Innovative Museum Applications» Project, with the aim of upgrading the visitor experience and reforming the operation of the Museum, guiding it into the new digital era.

We invested significantly and upgraded the experience of our customers, through the creation of innovative products and services.

At the same time, we participate every day in a rapidly changing digital society and benefit from the wide range of opportunities offered by digital technology.

Furthermore, Corporate Social Responsibility (CSR) is an integral part of our philosophy and we constantly undertake new initiatives with the aim of fully integrating CSR principles into our activities.

Haris Constantinidis  
Managing Director

# Introduction



## 1.1 Today

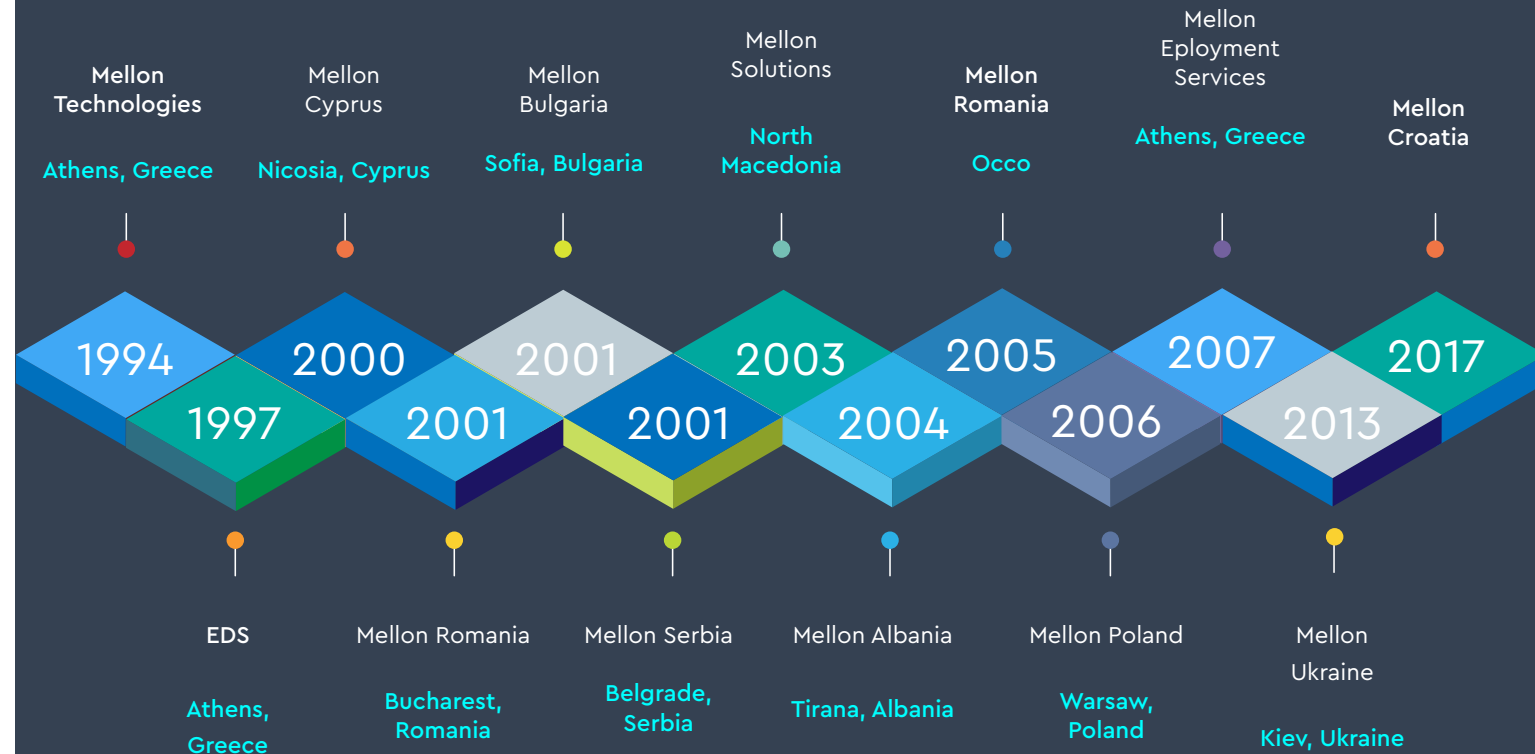
Mellon Technologies, the parent company of Mellon Group of Companies, was established in September 1994 in Greece and for over two decades, has a leading role in the electronic transactions and business process management market.

Its activity and technological solutions deliver real value to its clients and transforms their business by facilitating customer interactions and transactions, improving their operational efficiency and boosting their competitiveness.

At the time when the Greek market was opening to retail banking and was in need of innovative consumer credit products, Mellon was there to provide the necessary solutions and services that would enable banks to create a competitive edge.

At the same time, as consumer credit matured and similar market opportunities arose in Balkans, Mellon developed and adopted its offering and provided high quality, value added services to enable customers to grow fast at low operating costs. In other words, Mellon, capitalizing on the experience of the Greek, started to expand internationally its expertise, proven capabilities and, most importantly, its invaluable experience in the entire life-cycle of consumer credit.

## 1.2 Historical Review



Today, Mellon Technologies S.A. is the mother company of 12 companies, assisting our customers increase their market share and introduce new products and services with significant cost efficiencies.

At year-end Mellon Group of Companies employed 5,484 people in total.

## 1.3 Our activities

Mellons' offering is reflected through a range of technologically advanced solutions and services that address the need for operational and business efficiency of organizations with consumer related business activities, such as financial institutions, retail chains, telecommunications providers, and public utility organizations.

### Technology solutions

Representing industry leaders, such as Gemalto, Ingenico, Thales e-Security, Altitude Software, Fiserv, Matica, Neopost, Fireking, NemoQ and i-Design, and cooperating with key processors such as Visa and Mastercard, Mellon offers a range of technologically advanced solutions, value-added technical support and customized software solutions that shape the payments landscape.

- **EFTPOS Payment Solutions**
- **Self Service Solutions**
- **Branch Automation**
- **Card Solutions**
- **Digital Money Solutions**
- **Electronic Security**
- **Risk & Compliance**
- **Cash & Logistics Management**
- **Mobile Applications**
- **Contact Centre Software Solutions**
- **Customer Management Solutions**
- **Physical Security**
- **Mail Automation**



### Contact Center Services

Mellon is a top Omni channel customer experience provider covering both inbound and outbound campaigns, the key areas of: debt management, telemarketing and customer support, along a wide range of complementary services.

### Outsourcing Services

Mellon offers BPM services that draw from specialized know-how, processes, expert human resources and cutting-edge technologies to meet the ever changing needs of various industries including telecommunications, financial institutions, insurance and retail.

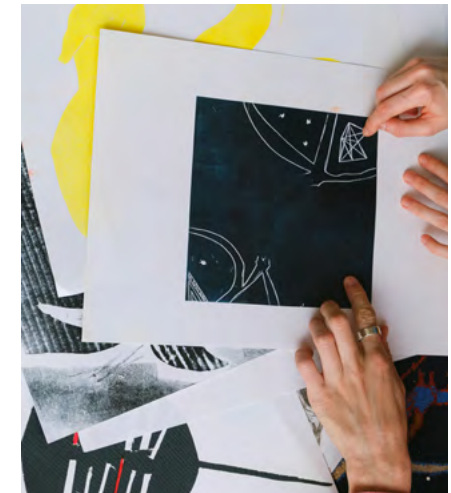
- **Business Process Outsourcing**
- **HR Outsourcing**
- **Security Services**
- **POS Managed Services**
- **ATM Field Services**

## 1.4 Our Values

At Mellon we believe that it is of paramount importance to create long-term value for our stakeholders, and the society. We aim to deliver top performance by investing in our people, building strong, honest relationships with our stakeholders and leaving a positive societal and environmental footprint.

At Mellon, we cultivate a challenging, collaborative and relationship-oriented working environment that offers development opportunities and exposure to international practices.

We are proud of our people and we believe that leveraging diverse cultures and backgrounds improves our everyday life and boosts innovation and efficiency. While we come from different



backgrounds and cultures, our values are what we have in common. Our values govern our actions and determine our success.

The following Values express what we value most in our practices with our stakeholders, our people and the society:



## 1.5 Awards

Mellon has been benchmarked for its international footprint, innovative technologies and superior quality of services, culture and people practices. Has been recognized and awarded by top international organizations including Europe's 500 Entrepreneurs for Growth, Best Workplaces, Contact Center World Awards and European Business Awards. Below are listed all the awards that Mellon has been awarded during the last years:

### 2021

Mellon Technologies received two GOLD Awards for Innovative Museum Applications Project with G.N.H.M. For the fifth consecutive year, Mellon Technologies managed to impress in the "Internet of Things (IoT)" and "Digital Transformation in Customer Experience" categories Awards at the Business IT Excellence (BITE) Awards 2021, in which it managed to receive two GOLD Awards. Together with Goulandris Natural History Museum, received the Gold Awards for the realization of the Project "IMA: Innovative Museum Applications", aiming to upgrade the visitor's experience and reform the Museum's operations, guiding it into the new digital era.

### 2020

Impact BITE Awards: The innovative and pioneering IoT solution of the Rest Rooms monitoring system / "MTB critical WCs visitors' counting system" implemented within the project of Athens International Airport (AIA) in 2019 by Mellon, in collaboration with the international, a leading technology company and strategic partner, Xovis, embraced the Bronze Award in the category of "Digital Transformation of Business Processes".

EIEP – National Customer Service Awards 2020: MT CCS and Optima Bank were awarded the National Customer Service Awards 2020. "Optima Bank call center was created very quickly, remotely and with advanced technologies" Within a very short period of time, an information call center was set up, without any live meetings. All the consultations, both in Business and technically at IT level, but also the trainings were done remotely.

### 2018

Triple distinction for the creation of new job opportunities, international activity and corporate social responsibility program Athens, 15 June 2018 – Mellon Technologies, the parent company of the group, scooped three awards at the Business IT Excellence (BITE) Awards 2018.

In particular, the company received two gold award prizes in the "New Job Opportunities" and the "International Activity" categories. Mellon was also distinguished under the category "Corporate Social Responsibility Actions" for its plan entitled "Acting for a Cause".

BITE Awards are organized by Boussias Communications's network magazine and ELTRUN's e-Commerce & Business Lab of the Athens University of Economics and Business, while the Jury members are drawn from the academic and business community.

The impressive award ceremony was held on Wednesday the 13th of June at the new Hippodrome of Athens. The fact that more than 550 executives from the most important Greek ICT companies, as well as the financial, retail, telecom and maritime industries attended the ceremony, reflects the growing recognition of the awards.

### 2017

Mellon Technologies has been listed among the "Diamonds of the Greek Economy 2016" Mellon Poland along with mBank won two awards at the Contact Center World Awards, one Gold for the best Outbound Campaign and one Silver for the best Outsourcing Partnership

Mellon Technologies scooped two awards at the Business IT Excellence Awards under the categories Specialized Solutions for Specific Industries and Corporate Social Responsibility

Mellon Poland received the "Gepard Biznesu 2016 / Business Cheetah 2016" award by the Institute of European Business

### 2016

**Mellon Solutions has been selected as a National Champion in European Business Awards representing the country in The Award for Customer Focus**

**Mellon Technologies scooped 2 awards at the Business IT excellence Awards under the categories International Activity and Software Provider**

**Mellon Technologies was distinguished under the category Mobile Banking Applications at the Mobile Excellence Awards**

**Mellon Technologies was awarded by Eurobank & Grant Thornton with the "Growth Driver 2016" prize for its exceptional performance**

## 2015

- Mellon Technologies was awarded at the Greek Exports Awards for its international activity

## 2014

- Mellon Poland scooped 3 awards, two of them along with mbank for Best Outbound Campaign and Best Outsourcing Partnership

## 2013

- BlueSphere was distinguished under the category Best Outbound Campaign at the Contact Center World Awards – EMEA region
- Mellon Romania was awarded at the CSR Romanian Awards, under the category of Internal CSR Campaigns.
- Mellon Poland was a finalist under the category Best BPO Firm of the Year of the first Poland Outsourcing and Shared Services Awards
- Mellon Solutions was distinguished under the category Best Community Spirit at the Contact Center World Awards – EMEA region
- Mellon Poland was distinguished under the category Best Outsourcing Partnership at the Contact Center World Awards – EMEA region

## 2012

- Mellon Bulgaria was distinguished under the category Best Outbound Campaign in the Contact Center World Awards – EMEA region
- Mellon Poland was distinguished under the category Best Outbound Campaign in the Contact Center World Awards – EMEA region

## 2011

- Mellon Ukraine was awarded at the Ukrainian Competition "Professional Award In Banking Technologies, Equipment And Services – 2011" at the category "Best Equipment For Plastic Card Personalization"
- Mellon Romania was distinguished under the categories Best Outsourcing Partnership and Best in Customer Service in the Contact Center World Awards (CCWA) – EMEA region
- The outstanding employment and business growth of Mellon Romania and Mellon Poland earned the two companies a place in the 2010 Europe's 500 List

## 2010

- Mellon Technologies was awarded at the Horizon Trophy competition organized by Credit Agricole to honor suppliers who have taken noteworthy initiatives in the area of sustainable development
- Mellon Contact Services receives the bronze award under the category 'Best Contact Center (250+)' of the 5th Annual Contact Center Worlds Awards – EMEA region

## 2009

- Mellon Poland receives the prestigious Ruban d' Honneur accolade under the category "The Atradius Growth Strategy of the Year Award" of the European Business Awards 2009

## 2008

- Mellon Technologies was awarded during the Greek ICT Awards of the 10th Greek ICT Forum
- Mellon Group of Companies receives the bronze award under the category 'Best Community Spirit' of the 3rd Annual Contact Center World Awards – EMEA region
- Mellon Contact Services (then Mellon Collection Services) was ranked 12th in the top 20 of the 2008 Best Workplaces Hellas list

## 2007

- Mellon Romania scoops 4 awards at the 2nd Annual Contact Center World Awards, 'Best of the Best in EMEA'**
- Fintrust receives the International Award For Prestige And Quality from Actualidad**
- Mellon Contact Services (then Mellon Collection Services) is included in the top 20 of the Best Workplaces Hellas list**
- Mellon Group of Companies, represented by Nikos Petrakopoulos, President and Managing Director of the Group, is placed among the ten finalists of the 2008 European Business Awards' «The Entrepreneur of the Year» category**
- The outstanding employment and business growth of Mellon Financial Products Support and Mellon Contact Services (then Mellon Collection Services) earns the two companies a place in the 2007 Europe's 500 List.**



# Organizational Governance

We recognize that the organizational governance is the most crucial factor in enabling an organization to take responsibility for the impact of its decisions and activities and to integrate social responsibility throughout its organization and activities.

We continuously strive to achieve the highest standards of ethical conduct in all our business operations. In order to live up to this, we are committed to maintaining an environment where everyone is expected to act ethically and where people can voice concerns without fear of consequences, and with confidence that those concerns will be taken under consideration. Our success is built on this very culture of integrity: customers, shareholders, and partners rely on our trustworthiness in the marketplace; and this trustworthiness begins within the company.

In order to operate successfully, we strive to have the trust of all our stakeholders. This includes our employees, customers, shareholders, partners, and suppliers, as well as the governmental and non-governmental organizations with which we interact, and the communities in which we operate. Our culture of integrity and our commitment to excellence in corporate governance provide the foundation for us to earn that trust.



## 2.1 Stakeholders Engagement

Stakeholders are defined as the environment, both direct and indirect, which interacts with the business and is interested in its activities. Our stakeholders in Mellon contribute directly to our operations as customers, employees, partners, suppliers and indirectly as the State, the local societies in which we operate, the NGOs and the media.

Mellon respects its stakeholders and nurtures a business environment that considers all stakeholders (both direct and indirect) and engages in an essential dialogue process before defining its action plan on corporate social responsibility.

Mellon seeks two-ways communication, and the expectations and concerns of stakeholders are directly related to the company. This essential dialogue sets the foundations for Mellon's corporate strategic plan.

The Company communicates periodically with each stakeholder group in the following ways:



## CUSTOMERS

- Sales Operations by telephone and emails
- Annual Customer Satisfaction Surveys
- ISO 9001 Complaint Management Procedure
- Site contact form
- Electronic communication (newsletters, social media etc)
- Events



## HUMAN RESOURCES

- Open Door Policy: Frequent communication & Feedback between Management and Employees
- Career Advancement (Skills Development, Career Paths)
- Training Programs
- Develop a diverse and inclusive workplace
- Support the Health & Safety of our People
- Enhance our People's well-being
- Prompt and precautionary actions against COVID-19



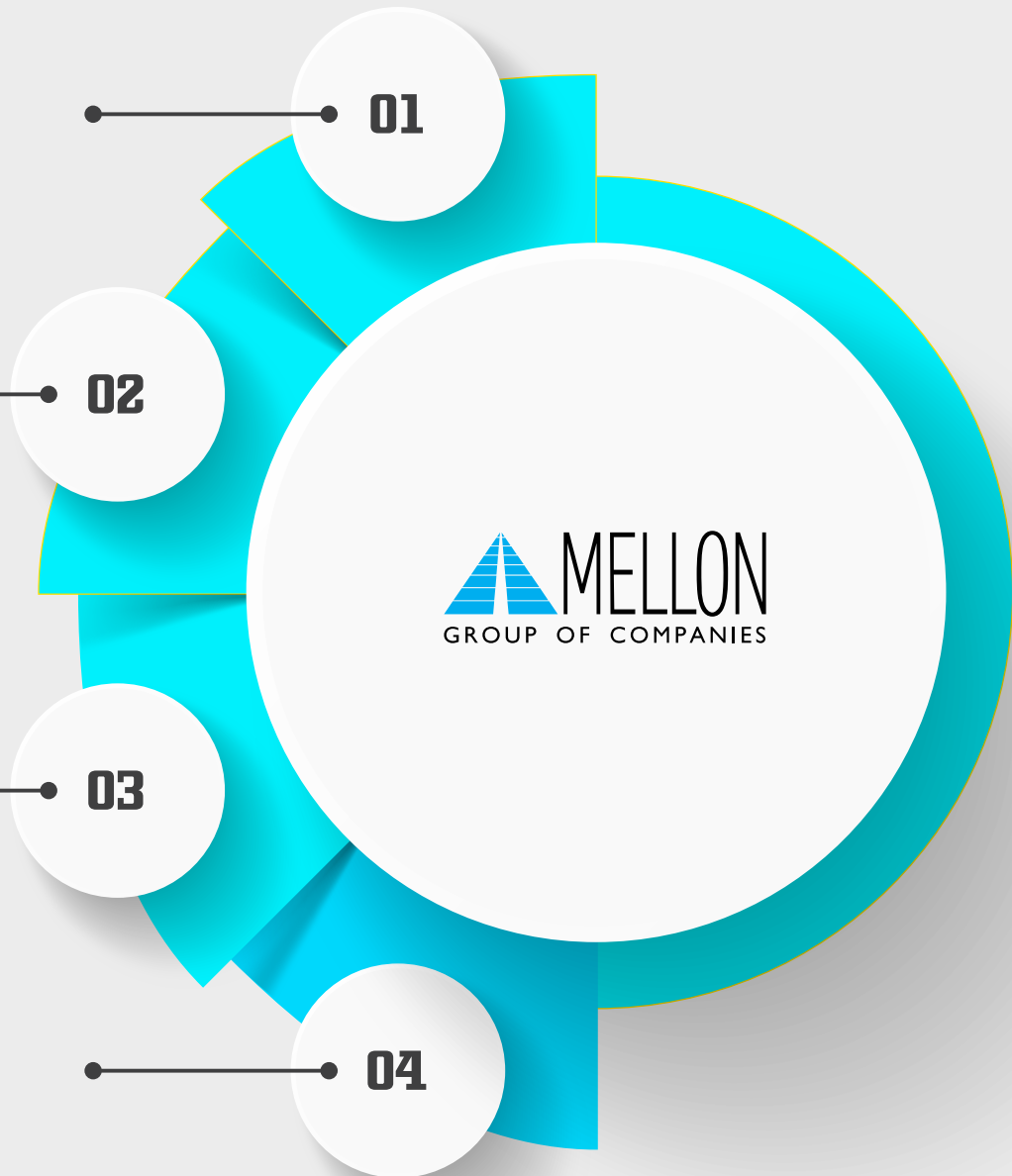
## PARTNERS & SUPPLIERS

- Suppliers Relationships Management procedure
- Direct contact and correspondence (Communication through the Purchasing Department of the Company)
- ISO 9001 – Suppliers Evaluation



## LOCAL SOCIETIES, NGOS

- Meetings and exchange of views on issues of common interest
- Sponsorship / donation of goods or services on a yearly basis to meet relevant needs, volunteering
- Annual Materiality Issues Questionnaire
- Press releases and interviews



## 2.2 ISO 26000 Principles & Core Subjects

As an entity, closely linked with society, Mellon aims not only at expanding and developing its business activity, but also at expressing its social responsibility in practice, thus making a significant contribution to social and environmental issues.

Mellon respects the seven principles of Corporate Responsibility and takes them under consideration when defining its business strategy.

### Principles

#### Accountability

Mellon is accountable for its impact on society, the economy and the environment. No member of the staff of the Group may, directly or indirectly, accept or require any bribe or advantage whatsoever. No enterprise in the Group may propose or give any kind of bribe or other advantages, nor accept a request for the

latter. The enterprise does not provide any rebate or kickback concerning part of the payment for performance of a contract to the employees of their contracting party, nor has recourse to any other practices (subcontracting, orders, etc.) in order to make payments to officials, employees, family relations, associates or partners of their contracting parties.

#### Transparency

Mellon is transparent in its decisions and activities that impact the society and the environment. Moreover, the company meets the standards of accountability and enhances management efficiency and transparency, so as to remain open to our communities and society, and continue to be a reliable and respectable company.



### Ethical Behavior

Mellon's behavior is based on the values of honesty, equity and integrity. These values

imply a concern for people and the environment and a commitment to address the impact of its activities and decisions on stakeholders' interests.

### Respect for stakeholders Interest

The enterprise and its officers undertake to seek a balanced and honest dialogue with shareholders. For this purpose, the enterprise will provide quality information which is sincere and true. Mellon operates with fairness and loyalty towards commercial partners as well. Commercial partners must be treated with complete equity in all countries in which the Group pursues its activities. The selection of suppliers is based on their performance and assessed on the basis of objective criteria. It must be the subject of a written, collegial procedure. This selection will also take into consideration those ethical criteria which the suppliers apply themselves; in particular, the enterprise will ensure that suppliers to not use child labour.

### Respect for the rule of law

Mellon respects the rule of law and complies with legal requirements in all jurisdictions in which the organization operates. The Group and its staff must comply with the law in all countries where the Group operates. Considering the complexity of problems, particular attention should be paid to competition law and antitrust, labour regulations, health and safety regulations and environmental laws. This does not however exclude general vigilance with respect to all laws. In addition to laws in force, the protection of the interests of the Group requires that the professional ethics of the Group be respected by every member of staff.

### Respect for international norms of behavior

Mellon respects international norms of behavior, while adhering to the principle of respect for the rule of law.

### Respect for human rights

Mellon respects human rights, recognizes their importance and their universality and their indivisible applicability in all countries, cultures and situations and finds it more than necessary to promote them.



## Core subjects

### Organizational governance

We incorporate the principles of social responsibility into decision making and implementation. In particular, we meet the standards of accountability, and we enhance management efficiency and transparency, so as to remain open to our communities and society, and continue to be a reliable and respectable company.

### Human rights and labor practices

We respect human rights, civil and economic, social and cultural human rights and dignity of individuals.

- We prohibit forced labor, and we do not use child labor in any processes
- We ensure our employees' lawful working hours, holidays/leaves and wages, and eliminate all forms of discrimination
- In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication
- The organization has developed and implements an Anti- Harassment – and an Anti-Violence Policy in order to officially receive and effectively address any related incidents or complaints.





## Health and safety

We improve products and service quality and boost employee morale by securing a safe and comfortable working environment. In 2021 Mellon has developed and thereof implements a Health & Safety management System audited and certified against ISO 45001:2019. Within the Health & Safety policies and procedures the following areas are addressed:

- Workplace health and safety and maintainance of appropriate workplace conditions. Should an occupational accident/disease or an emergency occur, we will take appropriate steps by identifying the situation and devising emergency countermeasures.
- Manufacturing equipment and facilities or any kind of machinery used. We take safety measures to prevent accidents and health problems.

- Increased hygiene measures in the facilities, so that these are kept safe and clean.
- Continuous actions to prevent the spread of COVID -19 and to safeguard our employees. Extra hygiene services, Remote work, Presence of an Occupational Doctor at our headquarter premises.
- Constant monitoring of social laws and regulations on a national and european level that may impact Mellon's activities. The relevant normative references are recorded, controlled and monitored at least on an annual basis.
- Development and implementation of a controlled procedure regarding the selection and the annual evaluation of its Suppliers. The procedure sets out the methodology that the company is using to assess the health and safety performance of its suppliers, possibly affecting the company's health and safety performance. The assessment is based on document review of several types of certificates and licenses

## The Environment

We live in a society where people can lead healthy lives, by reducing negative impact of our corporate activities on society, environment and natural resources.

- We actively participate in recycling, and encourage participation in environmental activities
- We support environmental non-governmental organizations (NGOs)
- We commit to continuous improvements in our environmental performance – certified against ISO 14001:2015
- We aim to reduce materials and energy use for an effective eco-efficiency
- We prefer products or services with minimized impacts
- We create awareness and promote appropriate learning to support the environmental efforts within the organization



## Fair Operating Practices

We maintain the highest standards of ethics, so as to be a company that fulfills its social responsibility and wins social trust.

- In all business relationships, we prohibit corruption, blackmail and embezzlement, and do not offer or accept bribe or other improper advantages
- We prohibit abuse of dominant bargaining positions, rejecting all behaviors that impede fair, transparent and free competition
- We actively provide and disclose information to our stakeholders
- We conduct education and raise awareness to prevent improper conduct
- We never transact with, provide assistance to, or sympathize with antisocial forces that adversely affect public order and sound corporate activities

## Consumer Issues

Mellon adopts responsible behavior practices across the range of commercial activities, providing quality products and services, and to develop trusted relationships with its customers.

- We conduct a customer satisfaction survey on an annual basis and we report complaints, aiming to our improvement.
- We review these complaints and we improve practices in response to complaints
- We inform customers how they can access after-supply services and support
- We offer adequate and efficient support and advice systems

## Community Involvement and Development

Mellon builds a strong relationship with local communities, aiming to support their needs. Issues of community development to which Mellon can contribute, include creating employment through expanding and diversifying economic activities and technological development.

- We utilize local resources
- We transfer know-how
- We support cooperation with local suppliers, contractors, professionals etc
- We employ local staff at a ratio very close to, or exactly at 100%



## 2.3 Materiality Analysis

**In 2021 we carried out a materiality analysis to identify and prioritize our sustainability related topics that are important to Mellon and to our stakeholders.**

The process of recognizing and understanding Material Sustainability Issues as expressed both by society and by the Mellon Group is an important practice of the Group's operations through which it formulates and develops its strategy, objectives, social and environmental of its initiatives, operating responsibly across its entire range of activities (local, national and international)

Adhering to international best practices in the process of identifying the key issues of sustainability, Mellon has upgraded the existing corporate process by helping to identify these issues more effectively, as well as their effects within and outside the Group. These issues have emerged from review of the recognition and assessment of their impact on the Group's activity, combined with the importance of the key social partners in the business sector.

### Materiality Matrix

In 2021, using the results of our online survey, the feedback we got from stakeholders' interviews we have created the Materiality Matrix in order to realize how our approach to sustainability and our actions reflect the interests and concerns of our key stakeholders. We used the feedback we received from all our stakeholders our survey was communicated to, to understand the importance of the key sustainability topics to our stakeholders. We used the feedback from our Board of Directors, Managing Directors and Department Directors to map the business perspective, reviewed and validated by our Leadership.

### Key findings included

- Community Involvement and Development in terms of Tax Compliance, is ranked among the issues of high importance within our CSR topics along with Customer issues and specifically Data Security and Data Privacy
- Topics regarding Fair Operating Practices and Labor practices are quite important
- Environmental issues and Operational Governance within Mellon are perceived to be of less importance to our stakeholders.



### Administration Review and Quality Council

**Group CSR Strategy is defined, reviewed and approved by:**

- President
- Managing Director
- Group Marketing & Communications Director
- Group Quality Compliance Manager



# Labour Practices

### 3.1

## Empower our People

Mellon has a long background as a technology pioneer, while embracing a growth and human-centered mindset. We nurture a culture that leverages diversity and agility, boosts innovation and efficiency by promoting a challenging and collaborative working environment that offers unlimited development opportunities and exposure to international practices, as we share a simple agreement:

*"Empower our people to lead, innovate and act in ways that enable people to fulfill their potential."*

At Mellon we put our People first on everything we do. We consider their needs and we strive to ensure a positive workplace culture and long-term career opportunities.

To achieve this, we support the following within the Group:

- **We nurture a culture of trust, collaboration and open communication.**
- **We provide the tools for constant development and skills growth.**
- **We promote equal opportunities without discrimination.**
- **We provide attractive and fair compensation & benefits policies.**
- **We support an inclusive environment to absorb different ideas and thoughts to overcome challenges and grow together.**

### 3.2

## Equal Opportunities: Developing Diversity & Inclusion

Mellon's primary policy is to provide equal employment opportunities and have a positive impact on people beyond our operations. We are committed to respect and care for everyone that contributes to our success and addresses the applicants and the employees without taking into account personal characteristics: race, color, nationality, doctrine, origin, religion, sex, sexual orientation, age, identity or gender expression, ethnic origin, marital status, pregnancy, childbirth, genetic information, military service, medical conditions, the existence of mental or physical disability and other characteristics protected by applicable law.

In the Group, we strive to ensure an inclusive workplace, where we embrace the diversity. Our People come from different backgrounds and cultures, while bringing out a variety of different experiences, skills, ideas and insights.

We continuously revisit our workforce statistics and make efforts to implement better practices, so as everyone have equal opportunities to accomplish their career goals.



### 3.3

## Training and Development programs

*"In order to change the way the world learns, we need to change our approach to learning as well."*

### Onboarding Lifecycle

Every new employee receives a constructive onboarding experience!

During the first day of a newcomer's employment, we walk them round our offices, provide a welcoming toolkit and introduce them to the current personnel, while organizing meetings with their manager and key employees. In this way, the newcomer gets to know the team better and gains some first insight on Mellon's culture and values. Also, we provide a handbook with useful information regarding the Group, which helps them integrate better during the first week of employment.

The onboarding process includes the following phases:

•**Pre-boarding:** A newcomer's digital guide before the first day of employment to get insights for Mellon's culture, structure, values, strategy, products and services.

•**On-boarding:** Material with Organization information, Video Trainings, Welcoming toolkit, Individual and Group meeting sessions.

•**Remote On-boarding:** The same process as before but it's implemented virtually and exclusively for full-time remote employees.

•**Re-boarding:** Trainings for employees who change role and duties, return from maternity or after a long period away from the company.

•**Off-boarding:** Insights when an employee leaves the company.



### 8th Solutions Roadmap: The Annual Group Training Session

The Group Annual Services & Products Roadmap Training Session takes place in Athens every year and includes informative business sessions, where sales and client-faced employees participate.

In 2021, the 8th Roadmap was conducted virtually for a second year in a row to keep everyone safe from the spread of COVID-19. For Roadmap's 2021, more than 100 employees participated from different levels and departments of Mellon's companies and subsidiaries. Roadmap included two all-day sessions with topics relevant to our company's products, services and solutions, as well as future and upcoming trends in the fintech industry. All of the participants received new information about sales strategies and new technologies presented by

experienced speakers and business experts. Moreover, team building activities were included to make the virtual Roadmap more interactive. The first team building activity was an online quiz game, where the participants were distributed randomly into different teams with the goal to answer fast and correctly the questions of the game. In this way, employees felt challenged in an engaging and fun way. For the second day, an additional team-building activity took place, which included a presentation on how to be a sustainable professional and how to remain up-to-date and competent in a constantly changing environment. Also, self-reflective questions were asked to engage the participants and make them interact with each other. Despite the virtual implementation of the 8th Roadmap, the event run smoothly and participants gained many useful insights as well as created a unique bonding experience.



## Our Culture of Competencies & Performance Development

At Mellon, we strive to ensure an attractive, respectful and fair working environment for our employees. Our Peoples' development, success and long-term careers are top priorities for the Group.

We have established a culture that promotes the development of diverse competencies and skills, encourages the open dialogue and continuous feedback that contribute to the success of our employees, as well as our organization.

This system, which was internally built, covers our people's needs, including employees' strengths, areas of improvement, goal setting, and listing of feedback sessions between an employee and their manager. For the key positions, we organize Individual Development Plans (IDP's), through which we help employees develop their strengths more and improve their weak areas to undertake higher positions-promotions. In addition, for management roles, we provide management trainings and coaching sessions to help executives perform at a high level.

Throughout our internal system, employees understand their progress and explore development opportunities by setting specific milestones to achieve their career goals. Part of this process includes a competencies framework, which reflects Mellon's culture and strategic strength that drive the performance and success of the employees. Particularly, it includes 6 core and 4 leadership competencies that employees are expected to develop:

## (6) Six Core Competencies



## Developing our employees – Training Programs

We believe that when our people develop and grow as individuals, they do their best to cooperate with their teams as well as provide the highest quality of services to our clients. This is the reason that we offer a variety of trainings to our people so as they can achieve their goals for personal and professional growth. Mellon fully finances all trainings, seminars and conferences for its personnel.

Given the amount of constant change, Mellon ensures that the employees receive the right trainings that will upskill or reskill them and prepare them for tomorrow. In 2021, a lot of Training and Development Programs were implemented with the majority of them being conducted online due to COVID-19.

Mellon's Training Programs include categories such as the following:

### 1. Company Onboarding – Induction

The company organizes specific induction programs for the new hires to get to know more about the company, the policies and how we work.

### 2. Generic & Functional Competence Skills

This category focuses on professional soft skills, such as presenting, communicating, and negotiating that are not linked to any specific working object or discipline.

### 4. Digital Skills

We provide trainings on both simple and complex Software Applications, such as MS Office from the side of the user.

### 3. Technical Skills

These trainings aim at enhancing the core competence, which is the technical professional training related to the main company business activities, such as software programming and information technology.

### 5. Managerial Skills

These trainings are exclusively focused on boosting managers' people skills. We want to help our managers increase their ability to influence, lead and develop their team members effectively for everybody's growth. For example, in November of 2021 we implemented a training on People Empowerment and Sound Communication for Managers and Supervisors.

### 6. Compliance, CSR & Sustainability

This category includes trainings that concern policies and regulations of the company, such as the following: Code of Conduct, Human Rights, Anti-Bribery, GDPR, ISO, Social Capital, Supply Chain, Corporate Reporting, New Trends, Employee Wellbeing, Diversity & Inclusion etc.

### 7. Foreign Languages

Mellon Group is a multinational organization and we want our employees to feel comfortable and confident while communicating in a foreign language with their colleagues, clients and other stakeholders.

That's why we provide trainings for foreign languages that are used in the work of the training participant to boost skills, like communication and negotiation.

### 8. Security

Security, as well as Health & Safety are of our outmost importance and priority. Security trainings are focused on issues of security, such as techniques and /or management for crowd control, fire safety, and protection from malicious actions, exercise for facility security and other relevant issues.

### 9. Health & Safety

The trainings for Health & Safety are addressed to employees on occupational health and safety issues.

## (4) Four Leadership Competencies



### 3.4 Mellon's approach to Employment & Benefits

Mellon creates jobs and provides development opportunities for personal and professional growth.

#### 3.4.1 Company employment

Employment is highly relevant to economic, social and individual growth and it is very significant for Mellon to create opportunities in order to contribute to this progress, as well as have a positive impact on the local communities. Considering the digital transformation that is currently happening along with the rise of technology, Mellon creates jobs and provides development opportunities for personal and professional growth through a variety of training programs and a fair career development process. Specifically, we continuously cover cutting-edge jobs related to the design and development of IT applications (such as software developers, web developers, software engineers, data analysts, etc.) helping not only to develop the economy but also to offer added value to society. At the same time, Mellon strives for a dynamic and positive work environment for the workforce, by establishing a healthy and safe environment, an attractive compensations and rewards strategy and long-term employment. Also, healthy working conditions such as working hours, benefits, wages, leaves and other relevant issues are top priorities for the Group so as the workforce is satisfied, productive, engaged and committed.

#### 3.4.2 Celebrating together- Building a positive work environment

Recognizing the importance of a positive and collaborative climate, Mellon organizes a variety of corporate events every year. In 2021 though, due to the pandemic crisis and the restrictive measures by the Greek authorities, we implemented all of our events remotely via online platforms to keep everyone safe. For example, during the Christmas period of 2021, the HR team took a variety of initiatives and actions with the goal to build strong relationships among the employees and create a warm atmosphere. Indicatively, members of the HR team brought an individual toolkit of Christmas gifts to each employee, which included a beautifully decorated pillow, olive oil, candles and gift-cards. Moreover, the HR kept the tradition and distributed Greek vasilopita desserts to all employees to exchange wishes and create a positive climate. The employees who are parents, got additional gifts for the children, like kids' books and board games. The year of 2021 closed with a surprising event for our people as a way to relax and thank them for their contribution and devotion at Mellon. Specifically, the HR organized a virtual event, where a well-known Greek comedian surprised the employees by conducting a funny stand-up comedy, which resulted in creating a very warm and bonding experience from the very beginning.



### 3.4.3 Company Benefits

In all countries that the Group operates, Mellon provides salaries with respect to all the provisions of labor law and collective agreements, where they exist. The goal is to ensure pay equity and fairness in earnings and offer a variety of benefits to keep the workforce engaged, as well as provide them a good standard of living.

Mellon continuously reevaluates the approach towards its Compensation and Rewards strategy to ensure meritocratic practices and that employees' efforts feel valued.

The Group implements several attractive short-term and long-term benefits to the employees of full-time employment. These benefits vary by sector of activity and include, but are not limited to:

- **Fair employee compensation**
- **Bonus for team productivity and targets achievement**
- **Private health insurance**
- **Occupational Doctor to protect the health of employees**
- **Check-up and various diagnostic tests with the Occupational Doctor**
- **Life, disability and accident insurance**
- **Blood donation and corporate blood bank**
- **Trainings and seminars**
- **Corporate events and celebrations**
- **Meal coupons**

### 3.5 Employee Health & Safety

Ensuring an unquestionably safe workplace for our employees, internal associates and visitors are Mellon's priorities. Our aim is to have the highest standards to protect the safety of our employees and promote a culture of safe behaviors. We continuously run processes to confirm the proper operations towards the protection of our workforce. Specifically, we commit to:

- **Be compliant with all applicable laws and internal standards, regarding H&S**
- **Constantly enhance our performance on H&S issues**
- **Educate and motivate our employees to work safely and with respect to the environment**

In addition, a committee consisting of individuals from different departments of the company has been appointed and manages issues that may regard H&S of the employees. Also, annual audits are conducted and their results are monitored until their final resolution.

### 3.6 Group's response to the COVID-19 pandemic

Mellon acted promptly and responsibly, when the outbreak of the COVID-19 pandemic started since early March 2020, as it became a threat and major concern for our employees and the public health overall. In 2021, the Group continued to implement action plans all year long to protect the personnel, as well as ensure the business continuity for Greece and the subsidiary companies abroad.

Mellon followed the instructions and rules of the Greek authorities, the Hellenic Public Health Organization (EODY) and the World Health Organization. At the same time, the HR was consulting continuously the subsidiaries abroad to follow the rules and instructions given by the local authorities. In this way, constant efforts were made to safeguard our workforce around the world by continuing our operations as well as providing services to our customers, while contributing to the support of the Greek economy.

## MELLON'S PRIORITIES DURING THE CRISIS OF COVID-19:

1

#### To act quickly during the lockdown period:

- We implemented an internal tool to manage the remote work of our employees, in positions where feasible.
- We created a Group HR site in both Greek and English to remind the hygiene measures at Group level.
- We prepared guidelines for remote working teams to facilitate the smooth transition from the on-site work to remote work.
- We organized online trainings for the applications and systems we use.
- We applied early travel suspension at Group Level for intragroup and business travelling.
- We applied extra hygiene services, preventive disinfection at our headquarter premises.
- We assured the presence of a doctor at headquarter premises.
- We provided free e-learning courses to our employees.

2

#### To support our People on efficient remote work:

- We cultivated a culture of trust, while ceaselessly informing everyone for what is happening at their department and the company overall.
- We organized short and frequent meetings for providing feedback regarding the progress of the employees' work.
- We advised teams:
  - to communicate frequently on a daily basis (e.g. by telephone, chat, teleconference) with all members of the team, even for 15 minutes per day
  - to organize two teleconferences / phone calls per direct report employee, lasting a minimum of 15-30 minutes, on a weekly basis
  - to schedule an official meeting with the whole team, lasting 1 hour, on a weekly basis

3

#### To ensure our business continuity:

- We distributed hygiene products at all premises and applied extra cleaning/hygiene services.
- We placed TVs with official videos at HQ's premises to show the new government meters and guidelines.
- We designed banners with guidelines at premises in Greece and abroad.
- We posted Pop – up messages in PCs/laptops at office to remind guidelines to stay safe in Greece HQ's.

# Customer Issues



## Digital Rights

The Internet has transformed the way people exercise their digital rights, allowing billions of people to access information previously unavailable to them. Our goal is to provide opportunities for accessing information and promoting innovation. We build our products based on the open, global standards which we believe are critical in overcoming censorship, protecting privacy, and keeping the world connected. We are strongly committed to a standards-based global Internet that maximizes all available opportunities.

## Digital Rights -Internet Security

By deploying multiple technical and organizational measures we safeguard the confidentiality, integrity and availability of the information that has been provided to Mellon. In case of a security vulnerability in a product or a service, we respond by activating the Security Incident Management procedure, validating it, fixing it, and informing our customers. If customer's security has been impacted by external factors, we react the same way, regardless of the origin of the security breach. We offer customers powerful tools to defend their environments against attacks—and to detect attacks when they are happening.

## Privacy and Personal Data

Personal Data is subject to certain legal safeguards and other regulations which impose restrictions on how organizations may process Personal Data. Each Mellon entity in its capacity, as a controller or a processor, ensures compliance with Data Protection regulations and obligations set forth in the Group Data Protection Policy, through audits and trainings at planned intervals.

Mellon is committed to conducting its business in accordance with all applicable Data Protection legislation/regulations, including the European Union's General Data Protection Regulation 2016/679 (GDPR), in line with the highest standards of ethical conduct.

Mellon's Data Privacy Policy sets forth rules, practical steps, and the expected behaviors on the part of Mellon employees and any third parties in relation to any operation or set of operations performed on Personal Data such as the collection, recording, organization, retention, use, transfer, disclosure and destruction of any Personal Data processed by a Mellon entity.

### Securing Customers' Data & Customers' Privacy

Mellon's leadership is fully committed to ensuring and monitoring continued and effective implementation of the Group Data Protection Policy and expects that all its employees shall engage in and share this commitment.

The management team of each Mellon Entity must ensure that all employees responsible for Personal Data processing operations are aware of and comply with the contents of the Data Protection Policy.

Each Mellon entity shall ensure that all recipients, i.e., all parties

engaged in the processing of Personal Data on its behalf (i.e., its processors) or to the sub-processing of its client's Personal Data (i.e., its sub-processors) as well as all third Parties are aware and comply with the contents of the present Policy. In addition, assurance of such compliance must be obtained from all parties, whether legal entities or individuals, prior to granting them access to Personal Data processed by Mellon.

We continue to anticipate and respond to consumer expectations, to guard against

data security threats, and to adapt to the changing regulatory landscape.

We are focused on our efforts towards compliance with the General Data Protection Regulation (GDPR) by auditing Mellon Entities at planned intervals. This internal audit is designed to strengthen and unify data protection.

An Integrated Management System that is implemented in all operative activities of the Group, reinforces our data protection principles and is supported by a strengthened

network of information security officers and a data privacy officers.

To serve the purposes of the Information Security System, the company Management assesses the confidentiality, integrity and availability risks of the information produced and transmitted in the context of our operations and provides all required resources to implement an Information Security Management System in accordance with the ISO 27001:2013 international standard.

## Quality Assurance & Complaint Management

Mellon's Quality Assurance Department is made aware all oral or written reports of potential product defects arriving at the department through colleagues, or directly from customers.

All reports qualify as valid quality complaints and a specific process for the complaint's management concerning both products and services is activated.. This way, quality complaints are answered within a specified time (30 days), is also communicated to the complainant.

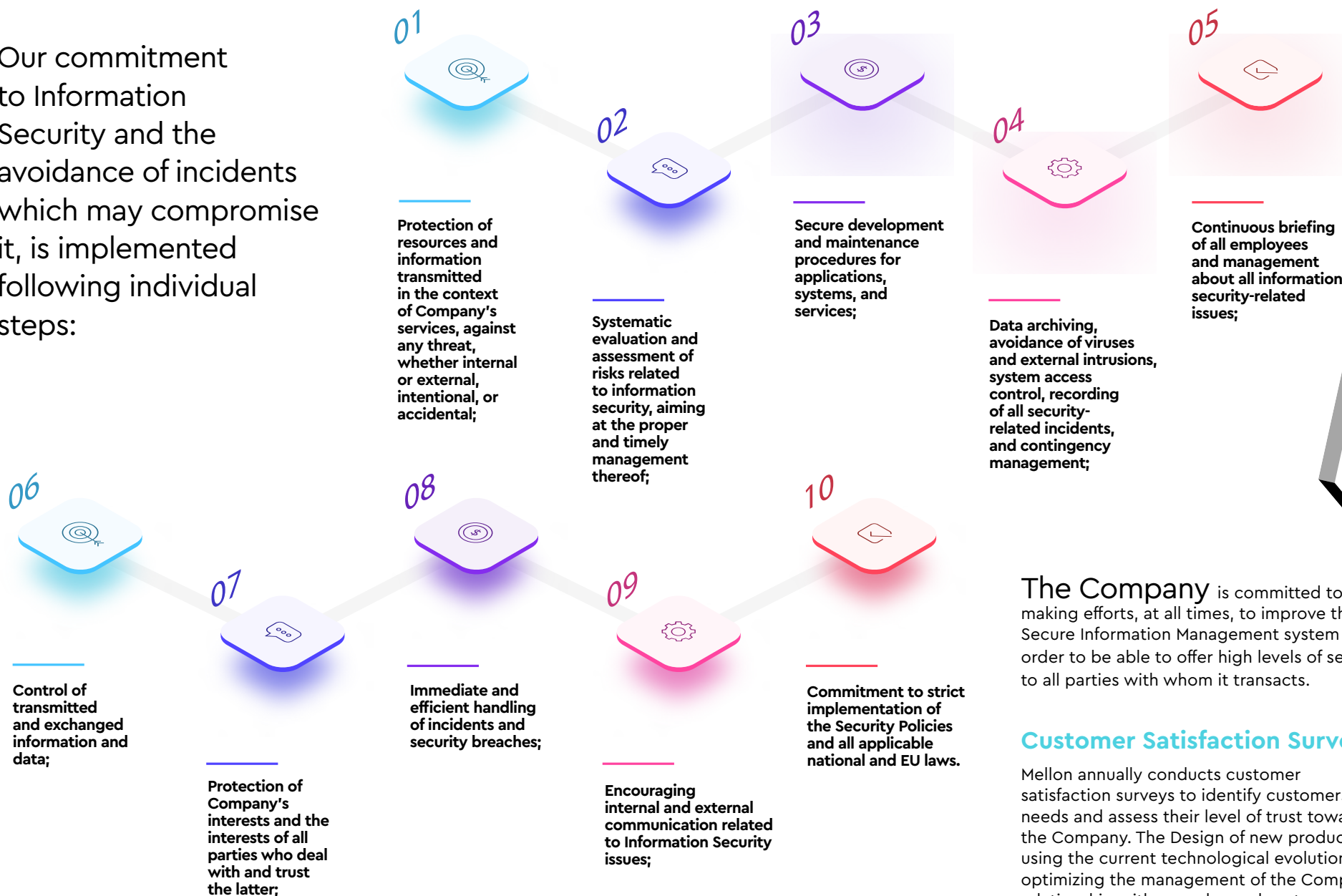
Mellon has introduced further guidelines and procedures for the recording, monitoring and analysis of product quality complaints and identification of corrective actions.

Mellon Group of Companies has developed and implements a quality system in accordance with ISO 9001:2015, in order to increase customer satisfaction. To this end, the Mellon's Integrated Management System has been initially designed and is implemented in order to describe clearly, and in detail:



- the responsibility and commitment of Company Management regarding adherence to and improvement of the Quality System, as part of the Integrated Management System
- the management of resources required for meeting the specifications laid down in the Quality Standard.
- the procedures for designing and implementing the basic services provided by the Company, as well as.
- the procedures for continuous improvement of the System and its efficiency; as well as for ensuring compliance with both the requirements of the client and the Standard.

Our commitment to Information Security and the avoidance of incidents which may compromise it, is implemented following individual steps:



The Company is committed to making efforts, at all times, to improve the Secure Information Management system in order to be able to offer high levels of security to all parties with whom it transacts.

### Customer Satisfaction Survey

Mellon annually conducts customer satisfaction surveys to identify customers' needs and assess their level of trust towards the Company. The Design of new products using the current technological evolution is optimizing the management of the Company's relationship with our sales and customers.



# Fair Operating Practices

## Processes Analysis and Continuous Improvement

Measurement, analysis and improvement processes are designed and implemented with customer focus, quality of service and secure information management to:

- Ensure compliance of services in the Quality and Information Security
- Ensure continuous improvement of the Quality and Information Security, including through the implementation of corrective actions, and targeting actions

General Management and the Compliance Department are responsible of ensuring the quality of the services provided and the safe management of information, by:

- Designing or redesigning the achievement of the company's objectives and the final assessment of the objectives

- Reviewing the quality indicators on a yearly basis to assess the performance and deviations of the Company in relation to the objectives

- Set a clear definition of the review and, where appropriate, of the actions

- Ensuring and allocating the appropriate resources and designating the person responsible for implementation (indicated if the person responsible for the implementation is different from the owner)

- Decide with implementing managers / responsible owners the timetable for implementation and how to evaluate the results

- Keeping track of the KPIs track record to measure performance

- Suggesting proposals for adjustments of metrics when they are deemed to be improving or cannot be measured – are monitored efficiently

- Running internal audits, and communicating action plans and results to the management

- Submitting proposals for continuous improvement of the metrics, and hence of the production processes
- Informing the Management at planned intervals about the performance of the indicators

## Quality and transparent financial information

We strongly believe that fair operating practices pertain to the way that Mellon utilizes its relationships with other organizations in order to promote positive outcomes in the society in which it operates. Ethical Behaviour is fundamental to establishing and sustaining legitimate and productive relationships among organizations.

Upholding ethical principles in our business and throughout our value chain is fundamental to how we operate and underpins consumer trust and our license to operate. This includes our zero tolerance for fraud, bribery and corruption, our stringent efforts to ensure data privacy and our public policies. Our company values lie behind our efforts, while our Corporate Business Principles and Code of Business Conduct clearly set out our responsibilities.

At Mellon Group, the promotion of transparency is achieved through the business value that governs the entire Group's governance system, by avoiding any transaction or contact with any third party that may, or may have been suspected to or cultivate conditions of corruption and through implementing the statement that "the Group is opposed to all forms of corruption, including blackmail and bribery."

### Responsible Supply Chain Management- Transparency of contracts, pricing policy

For Mellon, the responsible supply chain management and the cultivation of relationships based on trust with all of its suppliers are not only a necessity for its sustainability, but also represent a competitive advantage.

### Preventing Corruption

Bribery and corruption have a negative impact on both company performance and the perceptions of stakeholders. We do not tolerate deception, bribery, corruption, breach of confidence or abuse of power of any kind, and we have made a public commitment to ensure a culture of integrity across the Group.

Recognizing that these activities can, and occasionally do arise in some markets, we aim to ensure that our commitments, policies and standards for combating bribery and corruption are clear, applicable to all employees, suppliers and customers, and widely communicated and understood. We set out our position on these issues in our Code of Business Conduct.

### Procurement Policy:

#### Compliance with legislation, transparent policy and payments

Mellon implements specific procurement management procedures that refer to actions relating to the placement, management and monitoring of supplies. More than 3,500 approved suppliers are registered within Mellon. The main categories of materials' purchases and services performed by Mellon pertain to all kinds of consumables, printed and hygiene material, electronic and electrical equipment, technical works, maintenance of buildings and equipment, consumables, computer support services, vehicle and fuel maintenance, document handling / management services, advertising display services, and general consulting services.

The Procurement Department is responsible for the overall implementation and monitoring of the process, and for working with the Managers of the other departments to provide information in the event that their procurement is directly relevant.

Specifically, as the Procurement Department is responsible for:

- **Running the Suppliers' Risk Assessment Risk Scorecard**
- **Checking the completeness of the standard details of the applications and the existence of all required signatures**
- **Checking whether the goods are covered by the company's insurance policy; otherwise, it sees to insuring them**
- **Providing for the search for alternative offers**

The person in charge of the procurement department undertakes the handling of many other actions that are recorded and included in shared files which are available to employees.

The Financial Services Department is also responsible for monitoring the Process and cooperating with the Purchasing Department and paying suppliers.



# Community Involvement & Development



## 6.1 Culture

Goulandris Natural History Museum (G.N.H.M.) in collaboration with Mellon, having submitted a funding request to the Call RESEARCH – CREATE – INNOVATE (European Regional Development Fund, Operational Programme Competitiveness, Entrepreneurship and Innovation EPAnEK), continues to support the Project "IMA: Innovative Museum Applications" aiming to upgrade the visitor's experience and to reform the Museum's operations, guiding it into the new digital era. In particular, within the framework of the IMA project, the G.N.H.M. in collaboration with Mellon are developing an integrated solution/application with the use of innovative technologies for the Display of Exhibits / Material and Educational Practices.

## 6.2 Providing new job opportunities & continuous development

Employment is highly related to the growth of economy and society. We can have a positive impact on the society by creating more jobs and offering development opportunities, while reducing the unemployment rate and promoting the economic and social evolvement.

The last year has been very challenging as the employment and the job market shifted to different ones by embracing the rise of technology and digital transformation. The COVID-19 pandemic brought a global disruption to the job markets as millions of people were furloughed or lost jobs and others shifted to "work from home" practices, since offices had to close to protect the workforce. This change has altered the way we work and communicate, especially in terms of virtual meetings that are very likely to continue even after the end of the pandemic, which has accelerated completely existing trends in remote work and automation. In particular, it is expected that many jobs are going to be lost until 2030 and many more will be created relevant to technology and automation. Meaning that in order to stay competitive and keep offering employment opportunities, the companies should foster agility and adaptability and constantly upskilling and reskilling their workforce.

Mellon considers this change and contributes to economic and social development by investing in technology and banking infrastructures that accelerate growth with significant added value in the economy. At the same time, it offers employment opportunities by opening jobs in the areas of management, sales, software development, contact centers, technical support and research and development that will continue to grow in the future.

### Strengthening Youth Development – Internships & Mentoring

At Mellon, we believe that education is the key to companies' growth and social cohesion. Education helps people to develop themselves, unleash their full potential, open their minds and overcome the challenges of the future. That's why Mellon continues to invest in young people and always seeks new collaborations to build relationships with Universities and Educational Institutions to offer advices and resources to young students.

Our goal is to enable youth to gain working experience at a real business setting by offering them a set of tools and new technologies by working together with our professionals. At Mellon, we consider an internship as a two-way street constructive experience both for the interns and their supervisors. Meaning that our experienced supervisors also benefit from the internships, as they receive fresh ideas and different perspectives and offer mentoring advices by developing themselves.

## 1) Internship Opportunities

We offer the opportunity to students through Internships to develop their professional skills and knowledge in specialized areas of activity of the company, enhancing their prospects of joining the labor market.

Mellon collaborates, among other educational institutions with the University of Piraeus, Athens University of Economics & Business and National & Kapodistrian University of Athens with a variety of Departments, such as Information Technology, Software Engineering, Accounting and Finance.

Also, Mellon is a pioneer in running internship programs that provide an array of perspectives and benefits for students, as well as the company. Particularly, students have the opportunity to show their skills, bring new ideas and innovative ways of solving problems, while gaining important professional experience.

In 2021, Mellon welcomed many students in Software and IT Departments for the internship positions of Software Engineer, Software QA Engineer and CC Developer, where after the end of their internship, several got hired as they covered organizational needs. We continuously strive to search for young and talented people to join our team, by offering new employment opportunities.

## 2) Live Assessment Center for Academy Cloud Tools – Collaborating with the Regeneration Academy

For the third consecutive year, we continued our cooperation with the ReGeneration Academy, the pioneering paid placement program for youth in Greece that aims to bridge the gap between young professionals and companies.

During the October of 2021, employees from our HR team participated as Assessors to the Virtual Assessment Center of the ReGeneration Academy on Cloud Tools & Technology VOL.2 powered by Microsoft.

## 3) Career Mentoring Meeting – Partnering with College Link Web Development eLearning Academy

Mellon conducted an online career mentoring meeting in cooperation with College Link. In this meeting, employees from Mellon's HR, Software and IT Department and graduates from College Link's Academy took part and interacted in an insightful conversation. In particular, Mellon's Managers from Software and IT Department shared some insights on the programming languages, the tools and technologies they use and analyzed the trends regarding software engineering positions in the market. On the other hand, Mellon's HR employees shared insights on Mellon's culture and way of work and responded to graduates' questions regarding important soft and hard skills that software graduates should have. This interactive experience brought Mellon's employees and young graduates closer in an engaging and insightful meeting.

## 6.3 Wealth and Income Creation

Mellon follows a fair Tax Policy by respecting the rule of Law, by constantly monitoring and in time paying of all the taxes. This way, Mellon contributes to the State and acts as a responsible company. Our tax footprint is also continuously audited in terms of financial leverage including taxes, from a contracted Accredited Internal Audit Company (SOL).

## 6.4 Technology Development

Education represents the foundation for social and economic development and is part of community identity. Preservation and promotion of education with respect for human rights has a positive impact on social development.

We offer volunteering time to the social school of the Municipality of Piraeus to children of families in need. We provided training seminars around new technologies, software development and IT, in an attempt to promote local human resource development and technology diffusion.



## 6.5 Social Investment

### Volunteering and Donations

We aim to promote higher levels of wellbeing in the community by our participation in supporting the communities needs and in encouraging our people to offer volunteer support for the local communities in order to improve the quality of life within the community, especially for children and the elderly.

For Mellon volunteering is a concept that establishes the development of corporate culture and in this context encourages and exploits the willingness of its employees and associates to offer to society without monetary reward.

Mellon has recognized significant benefits from the development of volunteering. Specifically volunteering enhances the climate of co-operation among employees and strengthens their relationships with the Company and makes them feel proud as members

of the company and the community Mellon supports co-operation with NGOs. In particular, the Greek companies of the group actively supported more than ten non-governmental organizations and charity organizations.

Remaining faithful to our principles in year 2021 we supported adults and children both practically and morally by:

### Donations

This year, instead of sending cards, we made a #donation to #BuildABridgeGR Foundation. Our donation support their life-changing work to save lives by meeting the most critical needs in our communities providing quality programmes for more low-income, uninsured, underinsured #women and their families gaining access to breast and cervical cancer screening and diagnostic services.

The Greek companies of the group collected clothes, toys for children and basic necessities and we donated them to "Infants Center Mother".



### Blood Donation

For over decade now, the Greek companies of Mellon have been maintaining a blood bank for the employees and their first-degree relatives. Indicatively, during 2021, More than 82 bottles of blood were collected, of which 63 were used to meet the needs of Mellon's employees and their families.





## Heraldic Supporter

◆Mellon is supporter and sponsor of the urban non-profit company "Omada Aigaiou", that provides support services to improve the lives of citizens and upgrade general living conditions in isolated Aegean islands.

◆Mellon supports diversity by offering jobs to people belonging to weak social groups.

◆Marathon/Mellon Running Team (13 & 14/11), we ran for a good cause on the side of Actionaid.

## Recycling

As part of our ecological sensitivity, we recycle paper, aluminum, glass, lamps, batteries and plastic caps which we offer to the Association for the Prevention of Traffic Accidents & Support for the Disabled, Love for Life. More specifically in 2020 we recycled 1730kg of paper, 92kg of lamps and 40kg of batteries.

Since 2019, Mellon replaced all plastic cups with paper, recyclable.

Mellon has the registration number for the Community directives regarding the Waste Management of Electrical and Electronic Equipment (Waste Electrical and Electronic Equipment).



## Sponsors

◆Sponsorship at the International Center of Epirus Music, non profit organization Kato Pedina Zagori.



ΔΙΕΘΝΕΣ ΚΕΝΤΡΟ  
ΗΠΕΙΡΩΤΙΚΗΣ ΜΟΥΣΙΚΗΣ



BUILD A  
BRIDGE  
FOUNDATION  
BREAST & GYNAECOLOGICAL  
CANCER CARE SYSTEM

◆Sponsored by "Build a Bridge", Breast and Gynecological cancer Care System. The "Build-a-Bridge Foundation" is a non-profit organization active in the field of health and social welfare and deals with the treatment of cancer breast and gynecological malignancies in Greece, supporting sick social groups (uninsured, low-income patients, the long-term unemployed), whose mission is to provide comprehensive medical care and care to women follow-up after completion of treatments for breast cancer or gynecological malignancies.

◆Mellon sponsors the fund of the European Philatelic Exhibition NOTOS 2021.



MELLON  
GROUP OF COMPANIES



actionaid  
για έναν κόσμο πιο δίκαιο



# Human Rights

Conducting business in an ethical manner is part of our DNA. We believe it is our responsibility to continually improve how we integrate human rights principles and practices across our operations, business relationships, products, and services.

We respect human rights, civil and economic, social and cultural human rights and dignity of individuals.

•We prohibit forced labor, and we do not use child labor

•We ensure our employees' lawful working hours, holidays/leaves and wages, and we eliminate all forms of discrimination

•In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication

Mellon respects the Universal Declaration of Human Rights and maintains the protection of human rights of its employees as a high priority in the context of its Corporate Social Responsibility and Human Resources company policies, addressed in the Newcomers' Guide, the CSR Charter & the Code of Conduct, and diffused in the company's everyday practices and interactions.

The company also makes sure all of its suppliers and manufacturers represented support and respect the protection of internationally proclaimed human rights through the completion of an evaluation questionnaire administered by the Procurement department.

No incident or complaint has been ever recorded of human rights violations against employees.



## The environment

Separating economic growth from consumption of natural resources is fundamental to sustainable development and the transition towards a circular economy. Mellon recognizes that natural capital is invaluable. We design and apply a clear environmental policy aimed at improving the Group's environmental performance and reducing its overall operational environmental footprint.

Our goal is to reduce our environmental impact and associated costs, while performing in a way that meets our customers' high expectations. To achieve this, we focus on supporting resource efficiency and environmental protection with our solutions, as well as reducing the environmental impact of our activities.

Mellon believes businesses should support initiatives to promote greater environmental responsibility, as demonstrated in the relevant policies which the company adopts and adheres to, its CSR Charter and the WEEE directive. We are registered to and observe, when applicable, the WEEE (Waste Electrical and Electronic Equipment) European Union Directives regarding the management of Waste Electrical and Electronic Equipment.

Moreover, the company monitors its environmental footprint and undertakes initiatives to counterbalance. We support environmental non-governmental organizations (NGOs) and we create awareness and promote appropriate learning to support the environmental efforts within the organization.

### Sustainable use of resources

As part of our ecological sensitivity, we recycle paper, aluminium, glass, batteries and lightbulbs and, more recently plastic caps, which we donate to support individuals with mobility problems. During 2021, we collected over 1700kg of paper, plastic, aluminium, and glass, as well as over 40kg of batteries and 90kg of lightbulbs.

### Our Green Space: Green Veranda

Taking into account the smooth harmonization of our employees with their working environment and the conservation of our natural resources, we maintain a 'Green Veranda' at our headquarters, with a variety of plants. Every month, we enrich the terrace with different plants, and we aim to develop a relaxing green area.





## Environmental Compliance

### Environmental Management

Mellon has developed and implements an Environmental Management System with its corresponding policies and procedures, audited and certified against ISO 14001:2015. In the context of its Environmental Management System, Mellon has set measurable objectives and targets with respect to Circular Economy and Waste. Paper recycling, Water consumption, Batteries given for recycling, Light Bulbs recycling, Electrical and Electronic waste management by forwarding the waste to licensed contracted waste management companies are the areas targeted for Mellon to contribute to circular economy.

The company has developed and implements a controlled procedure regarding the selection and the annual evaluation of its Suppliers. The procedure sets out the methodology that the company is using to assess the environmental performance of its suppliers and their environmental footprint, possibly affecting the company's environmental performance. The assessment is based on document review of several types of certificates and licenses.

Mellon has developed and implements a controlled Risk and Opportunities procedure in which it assesses all risks and opportunities in respect to documented objectives relevant to its environmental performance. No critical risks have

been identified in 2021. Moreover, the company has developed and implements a controlled Incidents Management procedure within which all possible environmental incidents- related to the Company's activities- have been identified and are supported with documented drills that are at least annually tested.

### Energy audit

Energy Audit is the process of inspecting and analyzing energy uses and consumption (at least 90% of total consumption) of a building, industrial or commercial activity or facility to identify techno-economically feasible improvements in energy efficiency.

Mellon undergoes an Energy Audit by an independent Energy Auditor which aims to:

- obtain a comprehensive picture of how energy is used in its processes
- find solutions to reduce its operating costs.
- define a plan for the gradual upgrading of its facilities and equipment.
- prepare for the forthcoming institutional limitation of emissions allowances for gaseous pollutants and energy waste that will result from new climate agreements.

For all the above, Mellon performs research and control of energy efficiency and preformed a collection of existing energy, technical and financial data such as energy consumption, equipment manuals, energy supply invoices and field measurements.●

