



CORPORATE SOCIAL RESPONSIBILITY REPORT
MELLON GROUP 2022

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A message from
Haris Constantinidis

Dear stakeholders,

2022 was a year full of contrasts for everyone. On the one hand, humanity had overcome the initial shock of the health crisis and on the other, it had to face even greater — if not unprecedented — economic, geopolitical and energy challenges that created one particularly demanding background.

Since the beginning of 2022, the war in Ukraine triggered new developments. Inflationary pressures stemming from the energy crisis were a major source of concern. The war and its effects on the real economy adversely affected consumption and business activity.

Moreover, when the war in Ukraine started, we stood by our employee from day one, helping those who could relocate and supporting those who stayed behind in war zones to deal with the crisis. We will continue to look after their safety and well-being.

In addition, we believe that product donations play an important role in relief and humanitarian emergencies. We are proud to work through established non-governmental organizations with expertise in managing product donations in connection with humanitarian emergencies. This included the Ukraine war and the Afghanistan earthquake too.

Nevertheless, 2022 it was another remarkable year for Mellon. Was a great year of purpose and growth. We increased our pipeline in every country, in order to enter 2023 with a structured and focused sales approach for every company. We believe that the more focused we are, the better prepared we will be to support every single initiative.

Mellon is experiencing challenging, yet, creative times in every part of its business. Our customers are transforming themselves by rapidly outsourcing large parts of their business (payments, help desks, cheque processing etc), while pursuing an aggressive digital transformation to take place on the way they serve their customers on line or at the branch.

This is transforming Mellon into a strategic partner for the customers in the fields that we operate, since our offering is extremely relevant to them.

In conclusion, it is very important to mention that this year we gradually move from a CSR philosophy to a ESG strategy. ESG criteria are now a key part of our business strategy, risk management and our day-to-day operations. We approach ESG issues in a holistic way.

In this context, we are publishing our company's 1st Sustainable Development Report, for the reference year 2022. This report has been prepared in accordance with the renewed (2022) ESG Information Disclosure Guide of the Athens Stock Exchange.

We are committed to continuing to operate with integrity, transparency and consistency with regards to our values and work for a future that embraces both sustainability and shared values for all stakeholders.

Haris Constantinidis
Managing Director



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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 titiveness.

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.

Today, Mellon Technologies S.A. consists of 15 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 6,604 people in total.



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1.2 Historical Review

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COMPANY	FOUNDED	CITY	LOCATION
MELLON TECHNOLOGIES	1994	PIRAEUS	GREECE
EDS (EX.MELLON CONTACT SERVICES)	1997	PIRAEUS	GREECE
MELLON CYPRUS	2000	NICOSIA	CYPRUS
MELLON ROMANIA	2001	BUCHAREST	ROMANIA
MELLON BULGARIA	2001	SOFIA	BULGARIA
MELLON SERBIA	2001	BELGRADE	SERBIA
MELLON SOLUTIONS	2003	SKOPJE	N. MACEDONIA
MELLON ALBANIA	2004	TIRANA	ALBANIA
OCCO	2005	BUCHAREST	ROMANIA
MELLON POLAND	2006	WARSAW	POLAND
MELLON UKRAINE	2007	KIEV	UKRAINE
MELLON EMPLOYMENT SERVICES	2013	PIRAEUS	GREECE
MELLON CROATIA	2017	ZAGREB	CROATIA
MELFIN	2018	PIRAEUS	GREECE
MBS	2021	PIRAEUS	GREECE
MSS	2022	PIRAEUS	GREECE



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1.3 Our activities

Mellon's 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

Business Process Outsourcing

HR Outsourcing

Security Services

POS Managed Services

ATM Field Services

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.





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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:

Committed Entrepreneur:

We are ethically and fairly committed towards our client's need.

Innovative Pioneer:

We hand-pick diverse hardware and software solutions, and we create top class services.

Outstanding services:

Our solutions succeed excellent quality, creativity and top gear performance.

People centric mindset:

We always work with purpose, respect and fairness towards all of our stakeholders



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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.

2019

Mellon Technologies scooped one award for Greek business, "Protagonists of the Greek Economy", organized for the fifth time by the Direction Business Network. More specifically, MELLON TECHNOLOGIES was awarded in the Greek Business Champions category, in which companies with an annual turnover of more than 10 million euros took part, which -as it appears from their financial

results for 2017- managed this year to simultaneously increase the turnover and their pre-tax profits over 20%.

CS Awards-In a competition open to all companies, in all sectors, the Mellon Group of Companies was awarded by the National Customer Service Awards, the most leading institution in the business sector, for the Best Outsourcing Partnership 2019 (Best Outsourcing Partners) for his 5-year successful collaboration with TOYOTA Hellas.

BITE Awards-Mellon Technologies won two awards at the Business IT Excellence (BITE) Awards 2019. More specifically, the company received a bronze award in the category of Activity Abroad and Silver in the category of Software Supplier.

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.



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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.



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Organizational Governance



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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 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) 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.



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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



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



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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.

BUSINESS ETHICS

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.

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

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.

PRINCIPLES



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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 labor.



5

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, labor 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.

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RESPECT FOR INTERNATIONAL NORMS OF BEHAVIOR

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

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RESPECT FOR HUMAN RIGHTS

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





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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 2022 Mellon has developed and thereof implements a Health & Safety management System and certified against ISO 45001:2019. Within the Health & Safety policies and procedures the following areas are addressed:

- Workplace health and safety and maintenance 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 counter measures
- 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



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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

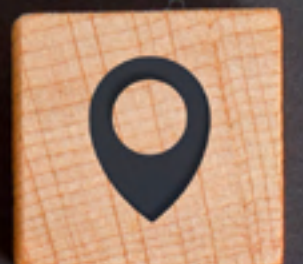
Mellon adopts responsible behavior practices across the range of commercial activities, providing quality products and services, and to develop trusted relationships with its customers.

- 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%





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2.3 Materiality Analysis

In 2022 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 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 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 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.

Along with the Materiality Issues Questionnaire, in 2022, Mellon's sustainability Matrix was supported by an ESG related Questionnaire that was addressed to its stakeholders. Within the Materiality Matrix the feedback from both Questionnaires was depicted, for the Organization to realize how its approach to sustainability and the consequent actions reflect the interests and concerns of Mellon's key stakeholders. All issues were a driver for the Social Responsibility Management Committee to map the business perspective and draft the Sustainability Policy that was reviewed and validated by the Top Management.

Key findings – Corporate Social Responsibility

- 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, Data Privacy Development of new technology solutions
- Top rating in topics regarding Fair Operating Practices among which compliance with the market principles and the legislative framework, transparency in contacting and pricing and the responsiveness of the organization to audit requests from independent authorities and Labor practices especially Child Labor
- Environmental issues and Operational Governance within Mellon are perceived to be of less importance to our stakeholders



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The most important Environmental Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:

- Climate change and energy consumption: Actions, initiatives and investments to address climate change, reduce greenhouse gas (GHG) emissions, adapt to the effects of climate change, including the use of renewable energy sources.
 - Waste management / Circular economy: Waste management practices and minimizing their impact on the local and wider environment (eg Reduce, Reuse, Recycle). Minimize waste and use of plastics.
 - Fuel consumption: Actions and initiatives to improve the environmental impact of fuel consumption for transportation related to the company's operation.
- The stakeholders when asked which environmental areas should Mellon Technologies focus on to reduce its environmental footprint, 71,4% of them highlighted Climate change and energy consumption.

The stakeholders when asked in terms of social issues, what area Mellon Technologies could focus on in the future to create a positive impact of them 43% highlighted Human Resources Management in terms of Talent Acquisition and Retention.

The most important Governance related Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:

- Cyber Security, Data Protection and Privacy: Policy and procedures applied by the company to ensure the protection of the data that the company creates, processes, collects, transfers from leakage, destruction, or unavailability risks.
- Business ethics: Applying appropriate business policies and practices regarding the company's rules of conduct and code of ethics.
- Financial Performance and Competitiveness: The financial performance of the company in terms of direct profitability, growth indicators, market share and competitiveness.

The stakeholders when asked in terms of governance issues, what area Mellon Technologies could focus on in the future to create a positive impact, 25% of them highlighted ESG based Governance while at the same time another 25% highlighted Cyber Security, Data Protection and Privacy.

Key findings – Sustainability using ESG criteria

Society and Social Issues in general seem to be more important for the 50% of the stakeholders, while 25% rate Governance and another 25% rate Environment as the most important category for Mellon Technologies' sustainability. Almost 93% of the stakeholders believe that ESG criteria will evolve with increased importance in the future.

The most important Social Issues that the stakeholders think that should be included in the Sustainability strategy of the Organization are:

- Health and safety at work: Policies and procedures to ensure the health and safety of employees, establishment of health and safety committees.
- Human Rights: Policies and awareness programs to promote human rights and combat any form of discrimination or harassment within the company's operations and throughout the value chain (including forced labor and child labor).
- Quality of Services: Ensuring a high level of quality in services provided, targeting customer satisfaction, transparency in customer contracts and compliance with legislative, regulatory and contractual obligations in the implementation of projects.

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



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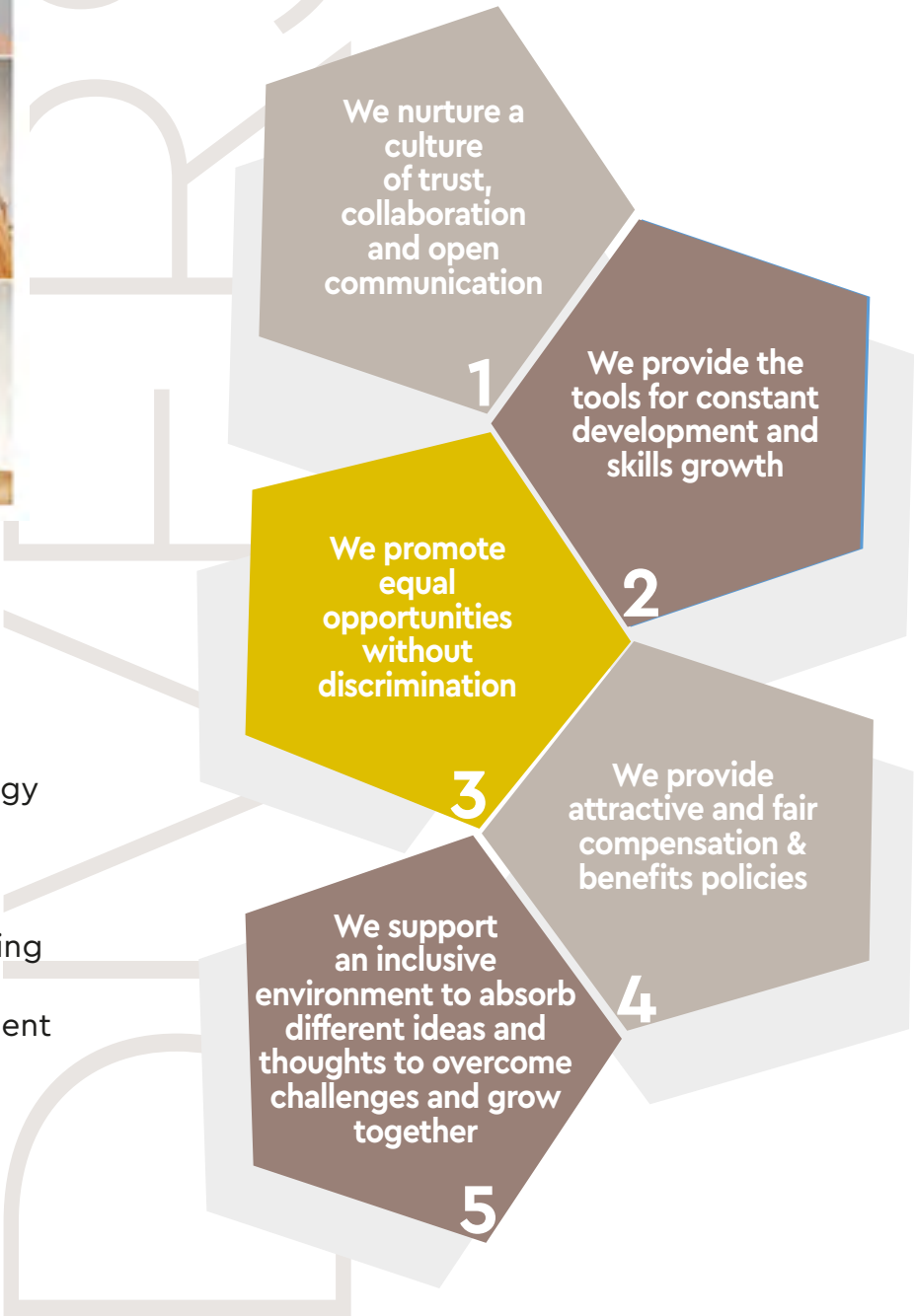
3.1 Empower our People

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:



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, such as: race, colour, 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.



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3.3 Training & Development Programs

3.3.1 On boarding Lifecycle

Every new employee receives a warm onboarding experience.

During the first day of a newcomer's employment, we guide them at our offices, provide a welcoming toolkit and introduce them to the current personnel, while organizing meetings with the manager and key employees. In this way, the newcomer gets to know the team better and gains some first impressions on Mellon's culture and values. Also, we provide a handbook tool 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 guide before the first day of employment to get insights for Mellon's culture, products and services.

01

On-boarding:

Material with Organization information, Trainings, Individual and Group meeting sessions.

02

Re-boarding:

Trainings for employees who change role and duties or return from maternity or after a long period away from the company.

03

04

Off-boarding:

Insights when an employee leaves the company.



3.3.2 9th Solutions Roadmap: Group Annual Services & Products Training Session

Roadmap takes place every year in Athens and includes various business sessions, where employees from different levels and departments of Mellon's subsidiaries participate.

After two years of Roadmap's online implementation due to the pandemic restrictions, the 9th Roadmap was implemented successfully in a hybrid way with more than 100 participants with half of them attending in person and the rest joining remotely. The attendees, whether virtual or in-person, engaged with each other and participated in all activities.

Our experienced sales and client-faced personnel presented informative topics relevant to our services, solutions and challenges of the fin-tech industry, as well as upcoming trends. Moreover, an expert facilitator in visual note-taking imprinted employees' presentations and conversations on a board in a very creative way. The approach of combining words and drawings made the training experience more engaging, interactive and comprehensive, as the participants had the chance to view their presentations into visual notes and discuss the content with each other.

The event run smoothly and successfully both for the on-site and virtual participants.



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3.3.3 Our Culture of Competencies 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 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



(4) Four Leadership Competencies





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3.3.4 Developing our People

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. Also, Mellon's Training Programs include the following categories:

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.

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. Recognizing the importance of continuous growth in the fields of IT and software, Mellon provides to the employees access to e-learning platforms, aiming at empowering them for online self-learning, as these platforms are continuously been updated with fresh, business and tech oriented content that is taught by expert instructors.

4. DIGITAL SKILLS

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

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. In 2022, Mellon conducted a classroom training for the supervisors and team leaders of the call center department in collaboration with an external

provider specialized in enhancing employees' development skills. The training included interactive learning techniques, aiming to strengthen participants' management skills and provide them with the necessary tools to guide and motivate the call center agents. Given the new working conditions that covid-19 brought, it is more important than ever to come up with new ways of thinking and motivating others, while creating a strong culture of teamwork and feedback.

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, and 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.



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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

Building a positive work environment

Recognizing the importance of a positive and collaborative climate, Mellon organizes a variety of corporate events every year.

Cyber Talks

The last few years were very challenging, as the pandemic disruption demonstrated that employees' wellbeing matters more than ever. In fact, higher levels of employee wellbeing are associated with higher productivity, engagement and cooperation.

Realizing the importance of this, our HR team introduced Cyber Talks, a new initiative to support our employees' development and mental health. Cyber Talks are online talks conducted by an external partner regarding areas of personal development, parenting and nutrition. Our employees receive valuable insights from these informative and interactive talks and give very positive feedback.

Celebrations

Every year, Mellon organizes a variety of team building events for the employees to develop collaboration and trust among them. After two years of implementing our events virtually, 2022 was the year to celebrate together in person.

In October, Mellon implemented the BBQ Project in company's premises to provide to our people a relaxed day to chat, eat and have fun all together. Additionally, our Christmas Celebration included Secret Santa Celebration, Christmas gifts and gift cards to employees as well as toys and books to employees' children.

The year of 2022 closed with a live music event at the terrace of our premises as a way to bring together all our employees from different teams and exchange holiday wishes.



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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, our aim is to have the highest standards to protect the safety of our employees, internal associates and visitors and promote a culture of safe behaviours. 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

Additionally, 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.

Regarding the period of the COVID-19 outbreak, the firm took prompt actions and measures to protect the personnel, as well as ensure the business continuity for Greece and the subsidiaries abroad. Mellon continues several processes, such as frequent workplace disinfections, clean-ups and the use of antiseptics, while implementing hybrid working model for every applicable position.

SAFETY



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DIGITAL RIGHTS

*“Ptolemy made a universe
which lasted 1,400 years.
Newton also made a universe,
which has lasted 300 years.
Einstein has made a universe and I
can’t tell you how long that will last.”*

- George Bernard Shaw

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.



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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'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 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 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, 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.



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Quality Assurance & Complaint Management

Mellon's Quality Assurance Department is made aware all oral or written reports of potential product defects arriving at 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:

Standard



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

COMMITMENT



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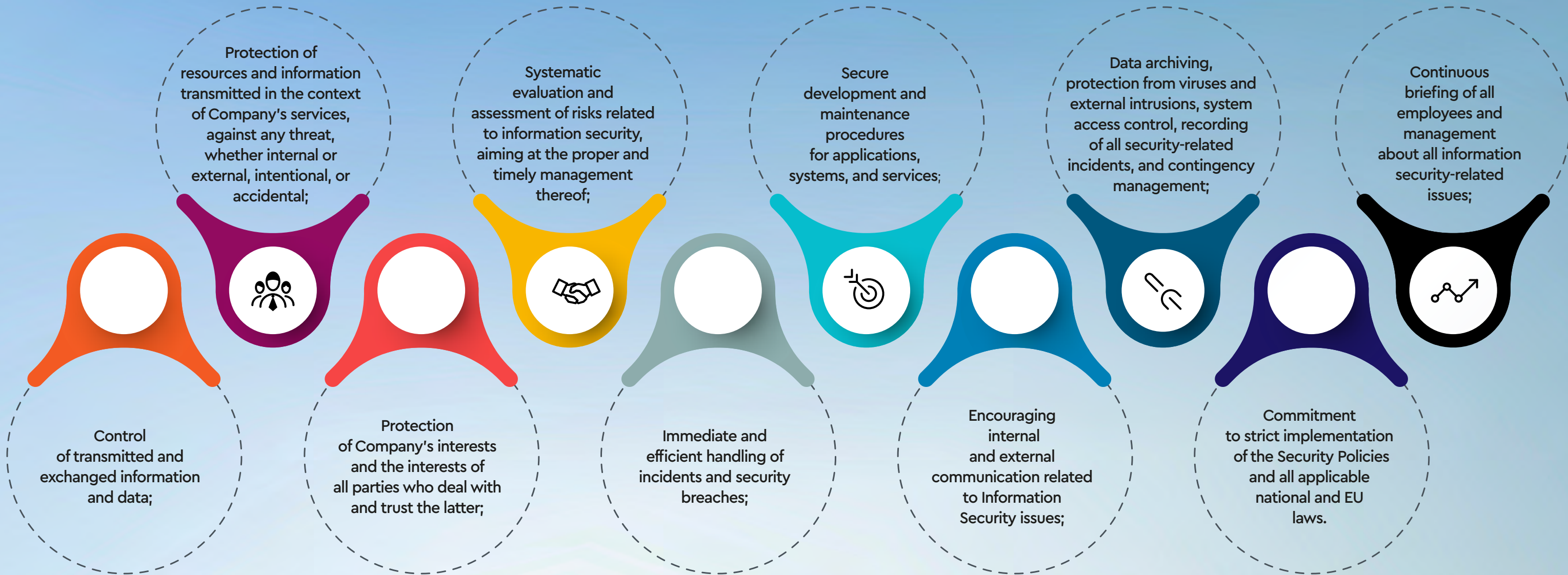
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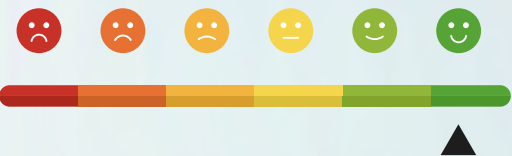
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Our commitment to Information Security and the avoidance of incidents which may compromise it, is implemented following individual steps:



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.



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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



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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 Behavior 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."



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Responsible Supply Chain Management – Transparency in contracts and 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.



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Community Involvement & Development



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It is of vital importance that our companies cultivate and support relationships with the communities in which they are active.

We recognize that these relationships are based on community involvement and development, both being integral parts of sustainable 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.



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.

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.



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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.

We are proud to offer a great range of employment opportunities, while aiming at increasing the retention of our employees by offering development, engaging and challenging roles to achieve our business goals.

Mellon 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

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 internship opportunities with a set of tools and technologies.

Internship Opportunities

We offer internship positions to students of all educational institutions across Greece, aiming at developing their professional skills and knowledge in specialized areas of activity of the company. 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, different perspectives and offer mentoring advices by developing themselves.

Mellon collaborates with many reputed educational institutions across Greece, especially in the areas of Information Technology and Computer Science, as our relevant business line has a continuous growth. Specifically, in 2022 Mellon welcomed many interns in Software and IT Departments.

Our aim is to provide meaningful work experiences relevant to students' field of study and interest. In this way our interns learn new competencies, gain experience at a business setting and understand better their future career goals. We continue to build strong relationships with educational institutions and we strive to include young and talented people to join our team.



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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.





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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.

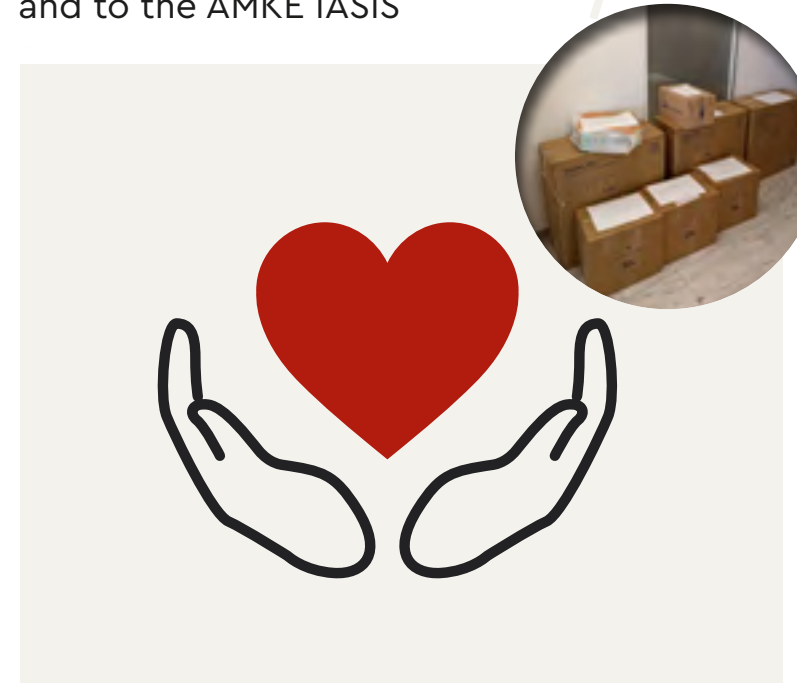
Mellon supports co-operation with NGOs. In particular, the Greek companies of the group actively supported more than ten non-governmental organizations and charity organizations.

Remaining faithful to our principles in year 2022 we supported adults and children both practically and morally by:



1.DONATIONS

- ❖ Through ActionAid we support Epicenter, the support center for our fellow human beings facing financial problems and social exclusion
- ❖ Medical Supplies to Doctors Without Borders (aid in Ukraine)
- ❖ We collected food and necessities to E.E. Stavros for the civilian population of Ukraine and to the AMKE IASIS



- ❖ We offered medical consumables for the needs of the Aegean Team
- ❖ Mellon collected and distributed basic first aid needs to Hatzikirakio Foundation

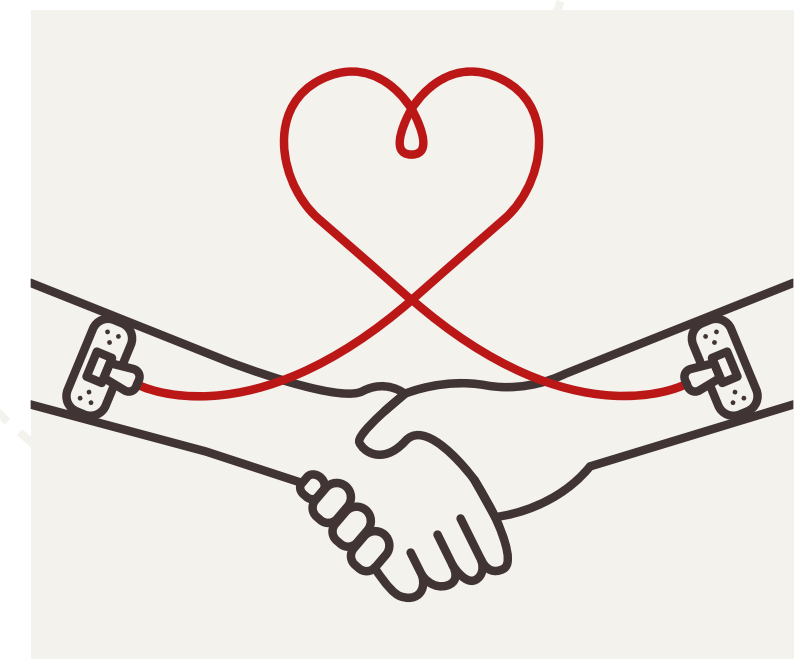


2.SPONSORSHIPS

- ❖ Sponsorship in the context of the upcoming THINKING FORWARD – exclusive business breakfast event, which took place on Thursday, May 12, 2022 with the speaker Mr. Konstantinos Hatzidakis – Minister of Labor and Social Affairs.
- ❖ Sponsorship in the theater performance "Friday & 13th ", at the Alma Theater.
- ❖ MELLON sponsors the 2nd Kastellorizo Riddle Festival, organized for the second year, from September 22 to 25. The unique Festival of Riddles of Kastellorizo/Science Games, piqued the interest of the students of the island, students from Rhodes as well as teachers and visitors of the island.

3.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 2022, More than 58 bottles of blood were collected, of which 22 were used to meet the needs of Mellon's employees and their families.





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4. SEASONAL BAZAARS

Mellon organized and hosted in its headquarters an Xmas bazaar together with the association «The sun will rise again, Alexandros» for children with neoplastic or other diseases serious to their healthcare and th NGO 'The Smile of the Child'. The Smile of the Child is a voluntary, non-profit child welfare organization based in Athens.

5. OMADA AIGAIYOU

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.



6. RECYCLING

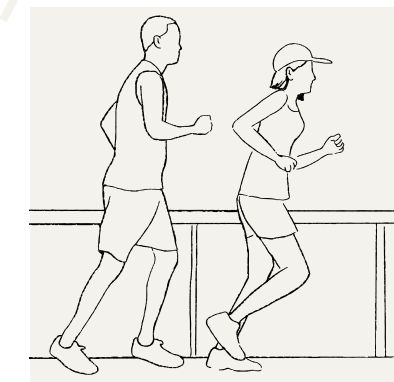
❖ As part of our ecological sensitivity, we recycle paper, aluminum, glass, lamps, batteries and plastic caps which we offer to the Association for the Prevention of Traffic Accidents & Support for the Disabled, Love for Life. More specifically in 2022 we recycled:

- ✓ 3050 kg of paper,
- ✓ 3766 kg of lamps
- ✓ 163 kg of batteries.

❖ Since 2019, Mellon replaced all plastic cups with paper, recyclable. Community directives regarding the Waste Management of Electrical and Electronic Equipment (Waste Electrical and Electronic Equipment).



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



8. MARATHON RACES

❖ Half Marathon/ Mellon Running Team (day), we ran for a good cause alongside Actionaid, organized by the Hellenic Organization of Occupational Sports & Health



7. TEAM BUILDING ACTIVITIES AND EMPLOYEES EVENTS

- ❖ Session on the occasion of Women's Day «WOMAN & PREVENTION AGAINST BREAST CANCER & GYNECOLOGICAL Malignancies» (Build a bridge)
- ❖ Barbecue project for all employees, in "Green veranda" of 4th floor
- ❖ Cyber talks for all employees





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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.

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.**



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The Environment

Separating economic growth from consumption of natural resources is fundamental to sustainable development the transition towards a circular economy. Mellon recognizes that natural 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 reducing the environmental impact of our activities. Since 2021 we have been measuring energy and water consumption, but in 2022 we expanded our calculations to Scope 1 and 2 emissions, promoting at the same time energy reduction by designing a major environmental plan to substitute all lights and lightbulbs with led ones in our Headquarters premises in Greece. The environmental plan commenced early in 2022 and was concluded within the same year, saving 207,54 CO2 tons

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 learning to support the environmental efforts within the organization.

Sustainable use resources

As part of our ecological sensitivity, we recycle paper, aluminum, glass, batteries and lightbulbs and, more recently plastic caps, which we donate to support individuals with mobility problems. During 2022, we collected over 3050kg of paper, plastic, aluminum, and glass, as well as over 163kg of batteries and 3766kg 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.



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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 2022.

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.

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 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.



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INDICATORS

Mellon Technologies has adopted and measured the Core Indicators of the ATHEX QUIDE 2022



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About this ESG Report:

The ESG Report covers the time period from January 1, 2022, to December 31, 2022, which is in line with the reporting period for Mellon's financial report.

On https://mellongroup.com/assets/uploads/00_MELLON_2022_final1.pdf, you may see the prior Report, which covers the period from 01.01.2021 to 31.12.2021.

The calculation, gathering, and consolidation of quantitative data as well as the accuracy and completeness of the quantitative and qualitative data presented in this Report are the responsibility of the Mellon Technologies Corporate Social Responsibility & Sustainability Division.

Mellon Technologies has adopted and measured the Core Indicators of the ATHEX GUIDE 2022



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Environmental:

Sustainability is more than simply a buzzword to Mellon. We support the transformation of our economy to a greener one because we believe in it, care about it, and work diligently every day to address climate effect through our own operations as well as through our finance and investment activities.

Social:

We take on initiatives and put social responsibility programs and activities into practice as part of our mission to create a better tomorrow alongside our customers and other stakeholders. These actions and programs significantly advance societal progress and prosperity.

Governance:

We take pleasure in always upholding the highest standards of corporate governance. To that goal, in 2022, we carried out a number of significant activities.

Mellon Technologies has been successfully inspected for the application of the ESG Metrics. The inspection was conducted by TÜV Austria Hellas, an official certification organization.

