



ANNUAL CSR REPORT

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In the long run,
those who do not use
power
in a manner that
society considers
responsible
will tend to lose it.

- The Iron Law of Responsibility

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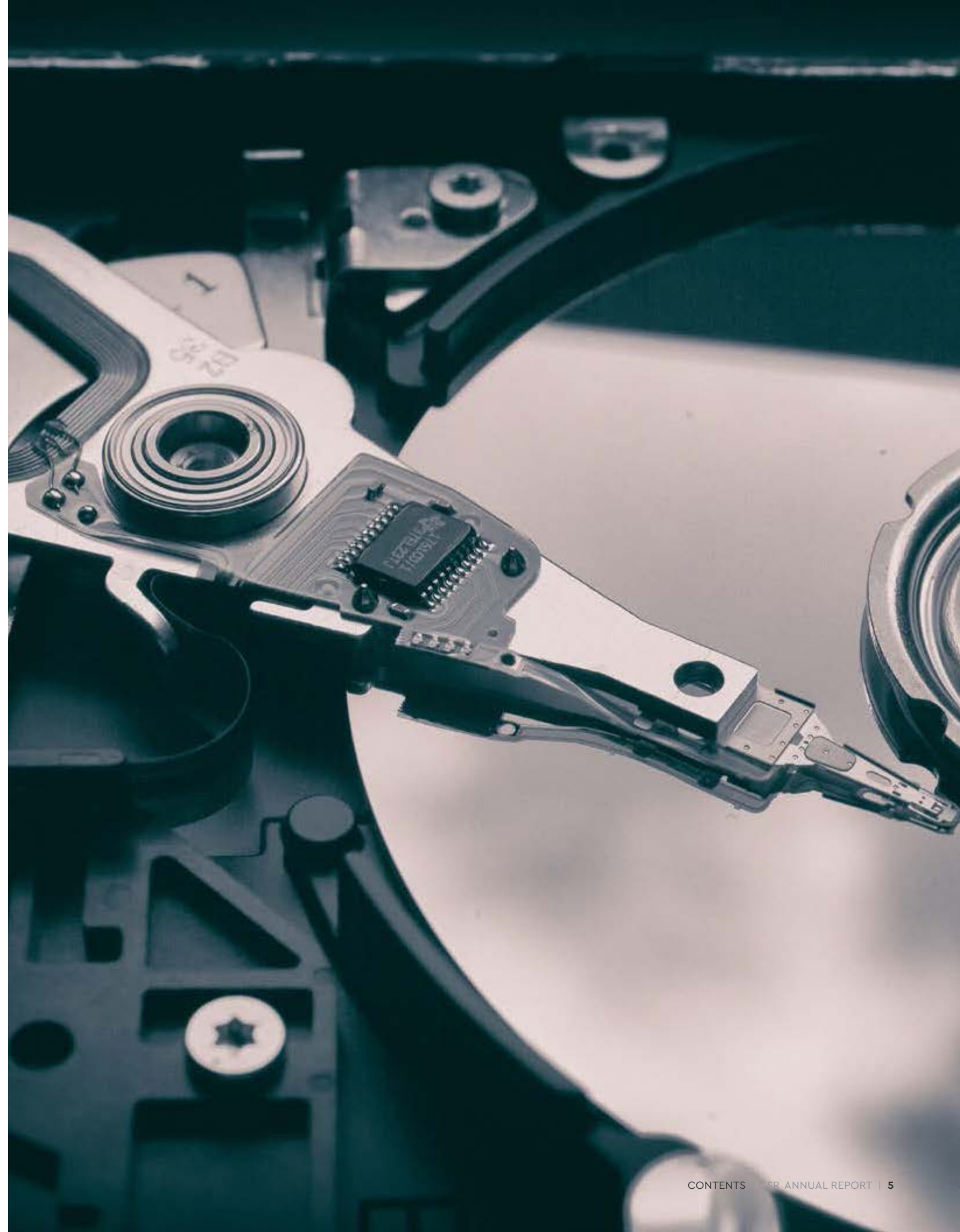
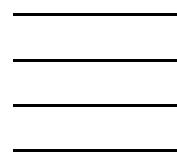
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Introduction



1.1 Mellon Group of Companies

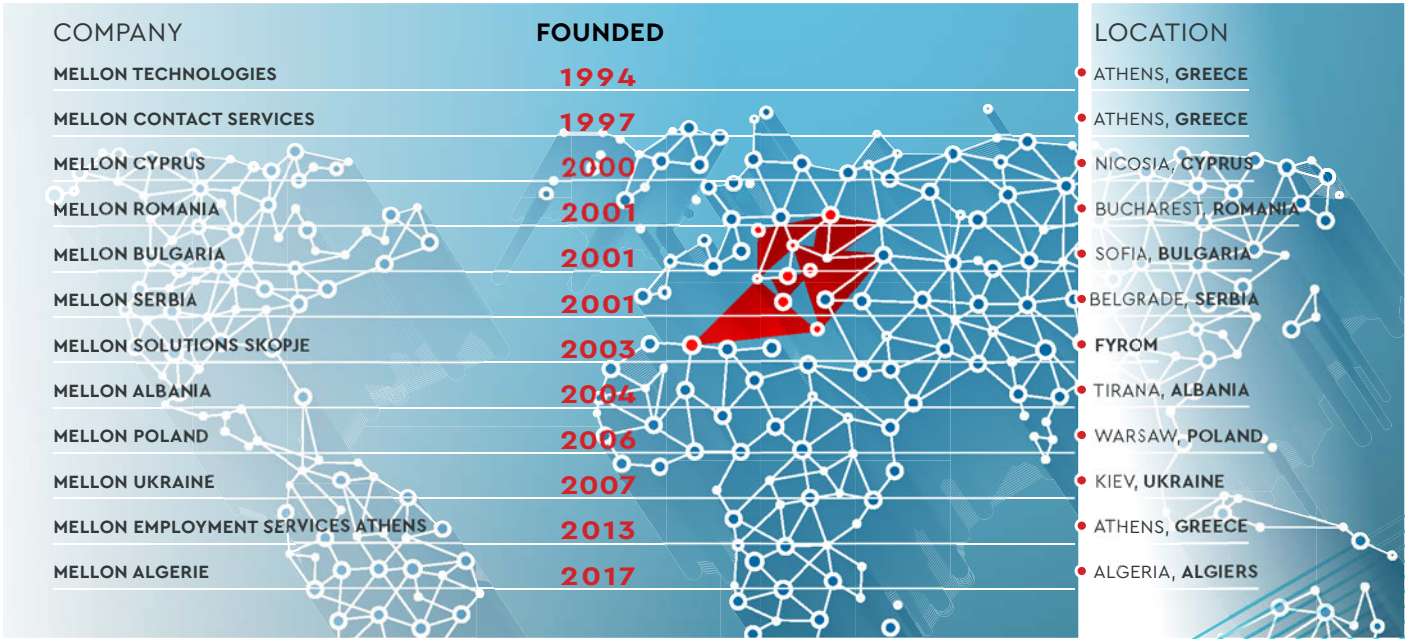
Mellon Technologies, the parent company of Mellon Group of Companies, was established in Greece in September 1994 and, for over two decades, it has played a leading role in the electronic transactions and business process management market. Its activity and technological solutions deliver real value to its clients and transforms their business by facilitating customer interactions and transactions, improving operational efficiency and boosting competitiveness.

At the time when the Greek market was opening up 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 the Balkans, Mellon developed and adopted its product and provided high quality, value added services to enable customers to grow quickly, at low operating costs. In other words, Mellon, capitalizing on the experience of the Greek market, began to internationally expand its expert know-how, proven capabilities and, most importantly, its invaluable experience with regard to the entire life-cycle of consumer credit.

Today, Mellon Technologies S.A. consists of 12 companies which assist our clients to increase their market share and introduce new products and services with significant cost efficiencies.

1.2 Historical Review



1.3 Business Activities

TECHNOLOGY SOLUTIONS

Representing leading technology vendors, Mellon offers a range of technologically advanced solutions, value-added technical support and customized software solutions that shape the payments landscape and have transformed transactions from a simple tool for exchange into one for growth and innovation for our customers.

- EFTPOS Payment Solutions
- Self Service Solutions
- Branch Automation
- Card Solutions
- Financial Management
- Electronic Security
- Risk & Compliance
- Cash & Logistics Management
- Mobile Applications & Payments
- Contact Centre Software Solutions
- Customer Management Solutions
- Physical Security
- Mail Automation
- IT Infrastructure
- Big Data Analytics

CONTACT CENTER SERVICES

As an integral part of Mellon Group of Companies comprehensive portfolio, our contact centre services leverage Mellon's core competences including cutting-edge technology and high level IT developments, expertise in human capital management, extensive know-how and effective operational processes; all delivered in the most efficient way to meet the highest requirements. Mellon covers both inbound and outbound campaigns in three key areas, along with a wide range of complementary services:

- Debt management & Collections
- Telemarketing
- Customer Support

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



Improvement motivates US

1.4 Values

As a leading IT and outsourced services provider, we are committed to making transactions easy, secure and accessible to everyone.

At Mellon, we believe that it is of paramount importance to create long-term value for our stakeholders, as well as for the society in general.

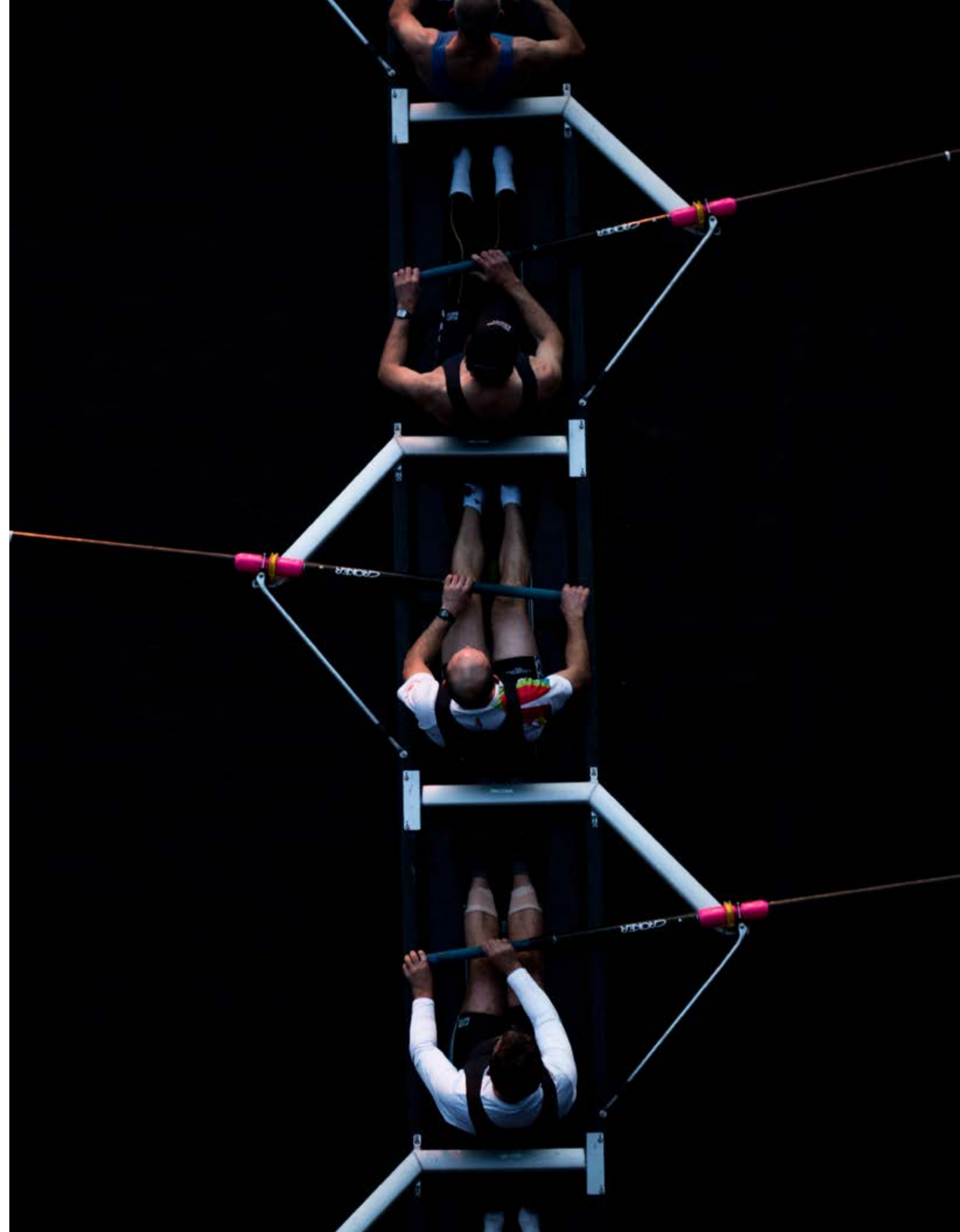
We aim to deliver top performance by investing in our people, thus building solid, honest relationships with our stakeholders and leaving a positive footprint in our world, both in terms of society and the environment.

1 We know our clients, their companies, and our business. In our business it is often the details that count the most.

2 We succeed through a spirit of excellent service, exceeding the core requirements of our industry, while always seeking to improve and innovate.

3 We can really succeed only when we work together. We encourage participation and communication. We trust and respect each other and recognize good results.

4 Improvement motivates us. We recognize and adjust to the changing environment and we constantly seek ways to work smarter. We are willing to hear new ideas.





1.5 Awards

Mellon has been recognized on national and international level for its international footprint, innovative technologies, superior quality of services, culture and people practices. We have been awarded by top organizations including Europe's 500 Entrepreneurs for Growth, Best Workplaces, Contact Center World Awards, Business IT Excellence Awards and European Business Awards.

Below is a list of all the awards that Mellon has been awarded over the last ten years:

2017

Mellon Technologies listed among the "Diamonds of the Greek Economy 2016" Mellon Poland along with mBank wins two awards at the Contact Center World Awards, one Gold award for the best Outbound Campaign and one Silver award for the best Outsourcing Partnership Mellon Technologies scoops up two awards at the Business IT Excellence Awards in the categories Specialized Solutions for Specific Industries and Corporate Social Responsibility Mellon Poland receives the "Gepard Biznesu 2016 / Business Cheetah 2016" award by the Institute of European Business

2015

Mellon Technologies receives an award at the Greek Exports Awards for its international activity

2016

Mellon Solutions is named National Champion in the European Business Awards representing the country in The Award for Customer Focus Mellon Technologies scoops up 2 awards at the Business IT excellence Awards in the categories International Activity and Software Provider Mellon Technologies is distinguished in the category Mobile Banking Applications at the Mobile Excellence Awards Mellon Technologies is awarded by Eurobank & Grant Thornton with the "Growth Driver 2016" prize for its exceptional performance

2014

Mellon Poland scoops up 3 awards, two of them along with mBank for Best Outbound Campaign and Best Outsourcing Partnership

2013

BlueSphere is distinguished in the category Best Outbound Campaign at the Contact Center World Awards - EMEA region Mellon Romania receives an award at the CSR Romanian Awards in the category of Internal CSR Campaigns. Mellon Poland is a finalist in the category Best BPO Firm of the Year of the first Poland Outsourcing and Shared Services Awards Mellon Solutions is distinguished in the category Best Community Spirit at the Contact Center World Awards - EMEA region Mellon Poland is distinguished in the category Best Outsourcing Partnership at the Contact Center World Awards - EMEA region

2011

Mellon Ukraine receives an award at the Ukrainian Competition "Professional Award In Banking Technologies, Equipment And Services - 2011" for the category "Best Equipment For Plastic Card Personalization Mellon Romania is distinguished in 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 earns the two companies a spot in the 2010 Europe's 500 List

2012

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

2010

Mellon Technologies is 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 in 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 in the category "The Atradius Growth Strategy of the Year Award" of the European Business Awards 2009

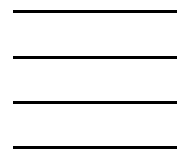
2008

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

2007

Mellon Romania scoops up 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 Nicos Petrakopoulos, President and Managing Director of the Group, places among the top ten finalists of the 2008 European Business Awards in the category «Entrepreneur of the Year» The outstanding employment and business growth of Mellon Financial Products Support and Mellon Contact Services (then Mellon Collection Services) earns the two companies a spot in the 2007 Europe's 500 List.

Organizational Governance



2.1 Our Culture

We recognize that 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 of our business dealings. 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 seriously. 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 must have the trust of all of our stakeholders. This includes our employees, customers, shareholders, partners, and suppliers, as well as the governmental and non-governmental organizations with which we work, 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.

2.2 Stakeholders Engagement

Stakeholders are the environment (direct and indirect) which interacts with the company and is interested in its activities. The stakeholders at Mellon are customers, employees, partners and suppliers. Indirectly interested parties include the State, the local societies in which the group operates, the NGOs and the media.

Mellon respects stakeholders and nurtures a business environment that takes into account all stakeholders (both directly and indirectly), seeking to engage in a meaningful dialogue process before defining its action plan on corporate social responsibility.

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





Remain open reliable & respectable

2.3 ISO 26000 Principles

2.3.1 Principles



As an entity which is closely linked with the 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 and takes into consideration the seven principles of right which are outlined below, as well as the principles relatively to each core subject.

ACCOUNTABILITY
Mellon is accountable for its impacts on society, the economy and the environment. No member of 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 bribes or other advantages, nor accept a demand for the same. The enterprise do not provide any rebate or kickback concerning part of the payment for performance of a contract to the employees of their contracting party, nor have 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. Also our 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, 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.

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 members of staff must comply with the law in all countries where it does business. 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.

RESPECTS FOR HUMAN RIGHTS
Mellon respects human rights, recognizes their importance and their universality that they are indivisibly applicable in all countries, cultures and situations and where is possible promotes them.

& Core Subjects2.3.2
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 all categories of 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 guarantee 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
- ▶No discrimination incident or related complaint has ever been detected or reported.

Health and safety

We improve product and service quality and to boost employee morale by securing a safe and comfortable working environment.

- ▶We ensure workplace health and safety and maintain 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.

- ▶For manufacturing equipment and facilities or other machinery used, we take safety measures to prevent accidents and health problems.
- ▶We identify all types of physically demanding work always surveying the conditions and controlling such work.
- ▶We maintain hygiene in welfare facilities, so that these facilities are kept safe and clean.

The Environment

We live in a society where people can live a healthy life, 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.
- ▶We aim to reduce materials and energy use for an effective eco-efficiency.
- ▶We give preference to 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 bribes 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 always aiming at developing trusted relationships with our customers.

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

Community involvement and development

Mellon seeks to build strong links with local communities, aiming at supporting 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%.

2.4 Materiality Analysis

In 2017, we carried out an extensive analysis to identify and prioritize our sustainability-related topics that are important to Mellon and our stakeholders. Following the international best practices in the process of identifying the material issues, 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.

CORE SUBJECT	MATERIAL ISSUES
Consumer issues	Securing customer datas privacy
Consumer issues	Securing customer privacy
Consumer issues	Compliance with rules, market operations
Consumer issues	Cyber security
Consumer issues	Secure use of services
Consumer issues	Quality of customer service
Consumer issues	Digital rights-Data subject personal rights
Consumer issues	Customer satisfaction
Consumer issues	Negotiation of terms with customers that aims to best customer service
Consumer issues	Responsiveness to specialized market needs
Consumer issues	Updating and upgrading of provided services
Labor Practices	Health and safety at work: certifications
Labor Practices	Non-discrimination and
Labor Practices	Transparency and equality among employees
Fair operating practices	Compliance with the legislative framework
Fair operating practices	Quality and transparent financial information
Fair operating practices	Preventing Corruption
Fair operating practices	Respect of human Rights of suppliers
Fair operating practices	Procurement: Compliance with legislation, transparent policy and payments
Fair operating practices	Responsiveness to requests from Independent Authorities
Fair operating practices	Transparency of contracts, pricing policy
Fair operating practices	Tax compliance
Community involvement & development	Services and products that contribute to an effective environmental and social impact
Community involvement & development	Process of developing new technology solutions
Community involvement & development	Promoting technology and innovation
Community involvement & development	Support for NGOs, Institutions or vulnerable social groups
The environment	Environmental compliance with international standards
Human Rights	Child labour



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.

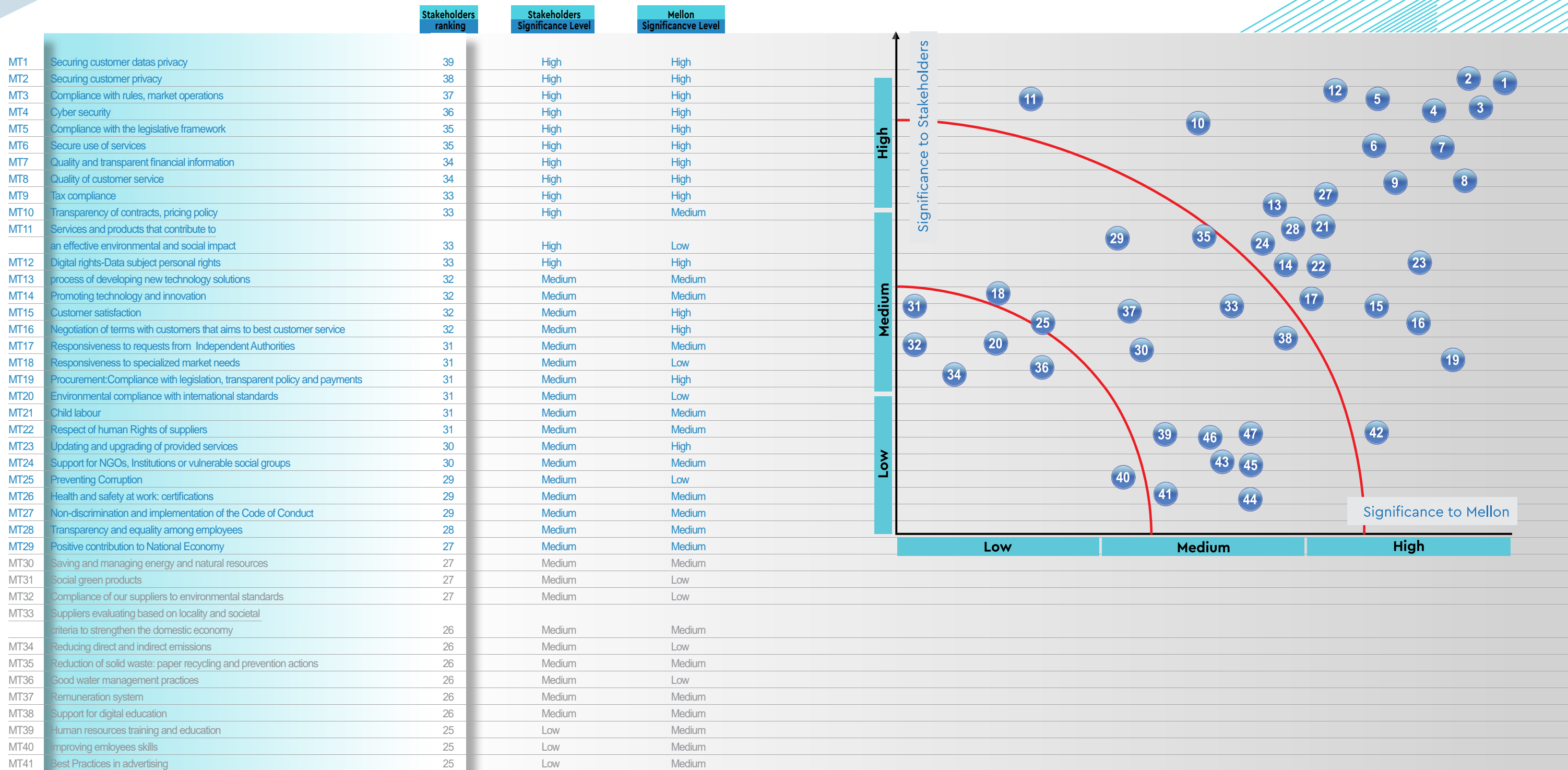
2.4.1 Key findings included

- ▶Customer issues, and specifically data security and data privacy, are ranked as the most important of our CSR topics
 - ▶Topics regarding Fair operating practices and Labor practices are important, while Environmental issues are perceived to be of lesser importance.
- The findings of the materiality assessment are extensively analyzed in this report.

2.4.2 Administration Review and Quality Council

The Group CSR Strategy is defined, reviewed and approved by the following:

- ▶President & CEO
- ▶Managing Director
- ▶Group Quality Systems Compliance Manager
- ▶Head of Marketing





UN Principles

ISO 26000 CORE SUBJECT	MATERIAL ISSUE	DEPARTMENT / DOCUMENTATION
Consumer issues	Securing customer data privacy	GDPR
Consumer issues	Securing customer privacy	GDPR
Consumer issues	Cyber security	ISO 27001
Consumer issues	Secure use of services	ISO 27001
Consumer issues	Quality of customer service	
Consumer issues	Digital rights-Data subject personal rights	ISO 27001
Consumer issues	Customer satisfaction	ISO 9001
Consumer issues	Responsiveness to specialized market needs	ISO 9001
Consumer issues	Updating and upgrading of provided services	ISO 9001
Fair operating practices	Compliance with the legislative framework	ISO 9001
Fair operating practices	Quality and transparent financial information	Finance
Fair operating practices	Tax compliance	Finance
Fair operating practices	Transparency of contracts, pricing policy	Sales
Fair operating practices	Responsiveness to requests from Independent Authorities	Legal/ ISO 9001
Fair operating practices	Procurement: Compliance with legislation, transparent policy and payments	ISO 9001
Fair operating practices	Respect of human Rights of suppliers	ISO 9001
Fair operating practices	Preventing Corruption	Mellon Group of Companies Quality System

Principles 1 & 2:

-Businesses should support and respect the protection of internationally proclaimed human rights. Business should make sure that they are not complicit in human rights abuses.-Businesses should uphold the elimination of all forms of forced and compulsory labour

Principles 1,2 & 10:

-Businesses should support and respect the protection of internationally proclaimed human rights. Business should make sure that they are not complicit in human rights abuses.-Businesses should uphold the elimination of all forms of forced and compulsory labour- Businessess should work against corruption in all its forms, including extortion and bribery of forced and compulsory labour

UN Principles

Principles 7, 8, 9, 10:
Businesses should support a precautionary approach to environmental challenges-Businesses should undertake initiatives to promote greater environmental responsibility-Businesses should encourage the development and diffusion of environmentally friendly technologies-Businesses should work against corruption in all its forms, including extortion and bribery

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-Businesses should support and respect the protection of internationally proclaimed human rights. Business should make sure that they are not complicit in human rights abuses.-Businesses should uphold the elimination of all forms of forced and compulsory labour

Principles 3,4,5 & 6:

-Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining- Businessess should uphold the effective abolition of child labour -Businesses should uphold the elimination of discrimination in respect of employment and occupation

Principles 7,8,9, 10

-Businesses should support a precautionary approach to environmental challenges-Businesses should undertake initiatives to promote greater environmental responsibility- Businessess should encourage the development and diffusion of environmentally friendly technologies-Businesses should work against corruption in all its forms, including extortion and bribery

Principles 4,5 & 6:-

-Businesses should uphold the effective abolition of child labour -Businesses should uphold the elimination of discrimination in respect of employment and occupation

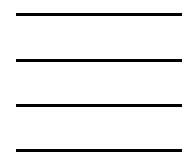
Principles 3,4,5 & 6:

-Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining- Businessess should uphold the effective abolition of child labour -Businesses should uphold the elimination of discrimination in respect of employment and occupation

ISO 26000 CORE SUBJECT	MATERIAL ISSUE	DEPARTMENT / DOCUMENTATION
Community involvement & development	Services and products that contribute to an effective environmental and social impact	ISO 26000
Community involvement & development	Process of developing new technology solutions	ISO 9001
Community involvement & development	Promoting technology and innovation	ISO 9001
Community involvement & development	Support for NGOs, Institutions or vulnerable social groups	ISO 26000
Labor Practices	Health and safety at work:	ISO 9001
Labor Practices	Non-discrimination and implementation of the Code of Conduct	Newcomers guide code of conduct
Labor Practices	Trasparency and equality among employees	HR
The environment	Environmental compliance with international standards	WEEE Directive ISO 26000
Human Rights	Child labour	ISO 26000 UN Global Compact
Labor Practices	Human Development and training in the workplace	HR



Labour Practices



3.1 Mellon's People

The starting point for our strategy on society is the creativity of our people, and the diverse talents experiences, and perspectives they bring with them. Our strategy extends beyond the company, through our people sharing their time to help others in the community and beyond, through the work of Mellon, where we aim to scale broader social and economic development through digitization. Although, we are a multinational organization operating across many countries, we have a common belief: 'Empowering our people to lead and innovate, and to act in ways that enable people to reach their potential.' Our approach with regards to managing Human Resources is based on 5 pillars, which place people at the first level of our strategy. Our people form the foundation on which everything else is built – serving our employees' needs and supporting our long-term business objectives:

3.2 Equal Opportunities

The company's policy is to provide equal employment opportunities and address the applicants and employees without taking into account personal characteristics such as 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 (such as these defined by applicable law), the existence of mental or physical disability and other characteristics protected by applicable law.

We are committed to maintaining an impartial attitude and behaving with respect for all our employees as well as those applying for jobs. The policies that we apply prohibit discrimination, harassment and retaliation, are global policies aiming at creating a workplace that promotes a positive and productive environment.

We believe in cooperation, teamwork and trust, which contribute to a healthy working environment. Hostile behavior and harassment are not tolerated. Strengthening corporate culture based on open dialogue and communication among all levels is a priority for Mellon.

- ▶ We promote mutual respect, honesty, and trust among the Group's employees.
- ▶ We adopt equal opportunity policies at all levels, placing special emphasis on an objective evaluation process, without discrimination towards individuals or populations which may be challenged in any way.
- ▶ We are focused on honing individual strengths and skills for career growth and development, helping our leaders build world class teams, driving innovation by aligning teams across the company in order to be successful together. This is how we create the best employee and team experience.
- ▶ We foster an open, trusting, equitable, and inclusive community where diverse thoughts, ideas, and obstacles are shared and heard. We embrace an approach which enables everyone to play to their unique strengths and career aspirations.

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.

INDUCTION TRAINING - ONBOARDING

We welcome each and every new employee; we introduce him/her to the current colleagues and organize onboarding meetings with key employees so as to get more familiar with our products, services and our culture. We also provide new employees with a handbook tool with useful information regarding the Group, which is a helpful guide for the first days within the organization.



THE ANNUAL TRAINING SESSION

Every year Mellon conducts the Group Annual Product & Services Roadmap Training, which is held in Athens with participants from all of the group companies. The annual training is a warm welcome of the season not only for the newcomers but for Mellon's sales personnel who benefit from interactive team-bonding activities and informative business and training sessions. Sales sessions are conducted from international business experts, who present best practices and successful sales initiatives.

TRAINING & DEVELOPMENT PROGRAMS

Throughout the year, we schedule various Training & Development Programs, targeted to our employees working in Greece and abroad. These programs may vary from Technical to Soft Skills Training, with the aim to boost and develop our talents' skills and competencies and they are organized internally or with the cooperation of external providers.

For the high potential positions, we organize Individual Development Plans (IDP's), by which we help employees further develop their strengths and improve their weak areas in order to undertake higher positions-promotions. For management roles, we provide management trainings and coaching sessions in order to help executives perform at a high level.

The Training & Development seminars which were implemented during 2017, exceeded 55 in number. Employees from Greece and subsidiaries participated at various seminars, 37% of the seminars included sales and technical subjects, while 63% of them addressed soft and management skills. Below is an indicative list:

SALES & TECHNICAL SEMINARS

DISCRIMINATION AND EQUAL OPPORTUNITY STRATEGY IN WORKPLACE (ISO 26000)				
SAFETY AT WORK (FIRE PROTECTION)	AMENDMENTS IN REGULATIONS OF BUSINESS TRIPS ABROAD	OFFICE 2000	CUSTOMS PROJECT MANAGEMENT	PROCUREMENT & LOGISTICS SEMINARS
INDUCTION TRAININGS - GROUP PROCEDURES SEMINARS	ATM WINCOR	POS PROJECT SEMINAR	FCS SOLUTIONS AND NEC HOSPITALITY	NEC EXPRESS5800 GPS, ECO AND HA SERVERS & MANAGEMENT TOOLING
SALES STRATEGIC SELLING SESSIONS	FOREIGN LANGUAGE LESSONS (RUSSIAN, ENGLISH, GREEK)	CTI/CRM AS DAILY STRATEGIC TOOLS	LABOR LEGISLATION - LAW APPLICATIONS	POS ESTATE MANAGEMENT TRAINING
NEW DATA PROTECTION LAW SEMINARS - GDPR TRAININGS	MASTERING THE RECRUITING CYCLE	THALES PAYSHIELD 9000	INGENICO POS - TELIUM PLATFORM - LEVEL 2 H/W TRAINING	PA DSS TRAINING
DIALER TRAINING	NEC TRAINING	NEXT GENERATION OF IT RECRUITMENT	EURONOVATE EN SOFT SOLUTION	ORACLE BOOSTING CUSTOMER EXPERIENCE WITH DIGITAL CONVERSATIONS
ALTITUDE TRAINING	INGENICO TRAINING	EURONOVATE TRAINING ON SW SERVER PART	EURONOVATE SOLUTIONS PRESALES	
EPR SYSTEM - NAVISION SEMINARS	WEBSITE TRAININGS	NEC SMART HOSPITALITY	ACCOUNTING & TAX RELATED SEMINARS	E-SIGNATURE SOLUTION FOR BANKS

SOFT SKILLS & MANAGEMENT SEMINARS

LEADERSHIP IN THE FUTURE	EXECUTIVE COACHING SESSIONS
CUSTOMER SERVICE EXCELLENCE	THE ART OF STORYTELLING
PEOPLE MANAGEMENT SKILLS WORKSHOPS	LEADERSHIP & TEAMBUILDING SEMINAR
MANAGEMENT TRAININGS	STRATEGIES FOR CUSTOMER SERVICE EXECUTIVES
TRAIN THE TRAINER	PROJECT MANAGEMENT TRAINING
PEOPLE MANAGEMENT SKILLS AND MINDSET	HR DIGI 2017

Employees from Greece and subsidiaries participated at various seminars, **37% of the seminars** included sales and technical subjects, while 63% of them addressed soft and management skills.

3.4 Company Employment & Benefits

3.4.1 Company Employment

As a Group, we are adjusting to the new era while attracting and retaining employees from Generation Y (20–35), also known as Millennials, as they will represent half of the workforce by 2020. As, they regard that career should be purposeful, fulfilling and balanced with personal life we try to provide the right environment for them to develop. Mellon is oriented towards the personal and professional development of its employees, guided by corporate values: Drive, Integrity and Evolution. Today, Mellon Group of Companies occupies 5.489 employees in Greece and subsidiaries. Analytic data are presented in the following tables:

HEADCOUNT UNTIL 31/12/2017	Albania	FYROM	Kosovo	Romania	Ukraine	Bulgaria	Poland	Cyprus	Serbia	Total Subsidiaries	Total Greece
	3	6	1	12	4	7	18	3	7	61	119
	12	36	0	98	1	58	231	3	94	533	653
	37	39	0	375	15	53	434	0	73	1026	3097
	52	81	1	485	20	118	683	6	174	1620	3869

PERCENTAGES PER COUNTRY AND GENDER	Bulgaria	Albania	Kosovo	Romania	Serbia	Poland	Ukraine	Cyprus	FYROM	Subsidiaries	Greece
	84	81	100	80	65	55	65	16	75	69	56
	16	19	0	20	35	45	35	84	25	31	44

3.4.2 Team Building Activities

Recognizing the importance of a collaborative climate for employees, Mellon organizes a variety of corporate events; the BBQ project every four months, Christmas and Easter events as well as many other corporate events aimed not only building strong relationships among employees, but also rewarding them.

The Annual Photo Competition is an annual team bonding event aiming at creating strong bonds among employees. Annual Photo Competition traditionally takes place every January and every year has a different theme idea. The 2018 was the year with mass participation: 534 voters for 63 competing photos around 'Food stories'.

3.4.3 Company Benefits

In all areas where the Group is active, salaries and employee welfare programs respect the provisions of labor law and collective agreements where these exist. The aim is to ensure meritocracy in earnings, to ensure competitive remuneration according to the conditions of the business environment in which we operate.

In addition, the Group implements several short-term programs and provides long-term benefits to full time employees. These benefits vary by sector and include, but are not limited to:

- ▶ Minimum wage greater than collective agreement
- ▶ Apply an objective pay system
- ▶ Bonus for team productivity and targets achievement
- ▶ Private health insurance
- ▶ Check-up and various diagnostic tests with the office doctor
- ▶ Life, disability and accident insurance
- ▶ In-house training and seminars
- ▶ Coverage of business travel expenses
- ▶ Corporate Doctor
- ▶ Blood donation and corporate blood bank
- ▶ Several corporate social events and celebrations
- ▶ Corporate Discounts – Discount Cards

3.5 Health and Safety of Employees

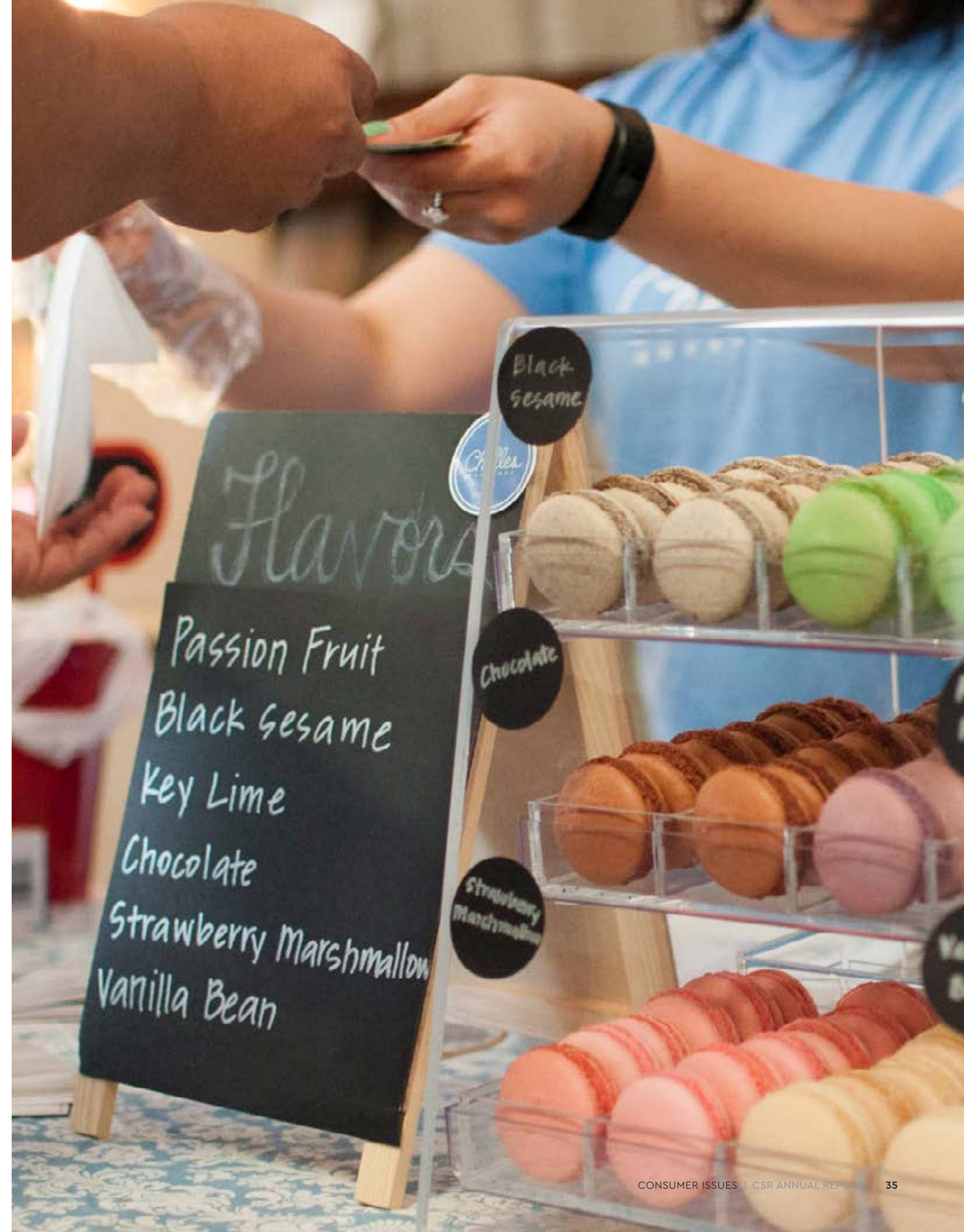
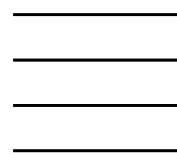
Ensuring the Health and Safety of employees, internal associates and visitors is a priority and lies at the very heart of Mellon. We are committed to:

- ▶ Ensure compliance with any applicable law and internal standard with regard to health and safety.
- ▶ Continuously improve our performance on health and safety issues
- ▶ Educate and motivate employees to work safely, while respecting the environment.

During 2017, no work-related injury, work-related illness or death occurred. This applies to all employees occupied by our company, with any employment status. Procedures exist to ensure the proper operation of the company, with a view towards protecting all our employees. More specifically, a committee consisting of individuals from different company departments has been appointed, which manages issues that may arise related to employee health and safety. At the same time, annual audits are carried out and their results monitored until their definitive resolution. No accidents or crashes have occurred which have been characterized as work related.

Moreover, 2017 was the year during which we expanded our headquarters in Greece, with a new renovated floor possessing a surface area of 2,600 square meters. The working conditions and daily routine of our employees have improved, with bigger and brighter offices that include spacious meeting and training rooms, leisure and lunch break rooms.

Consumer Issues



4.1 Digital Rights

The right to freedom of expression is fundamental to business and society. 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 opportunities for freedom of expression.

► We do not participate in business activities that aid repression.

► We do not support attempts to fragment the Internet or to create a "closed" Internet; such attempts undermine fundamental human rights, including the right to freedom of expression.

4.2 Digital Rights – Internet Security

Today, tension undoubtedly exists between security and freedom. We want authorities to detect and disrupt terrorist networks while protecting citizens' basic human rights. When we learn of security vulnerability in a product or service, we respond by validating it, fixing it, and informing our customers. If customer's security has been impacted by external forces, we react in 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

4.3 Privacy -The changing regulatory landscape

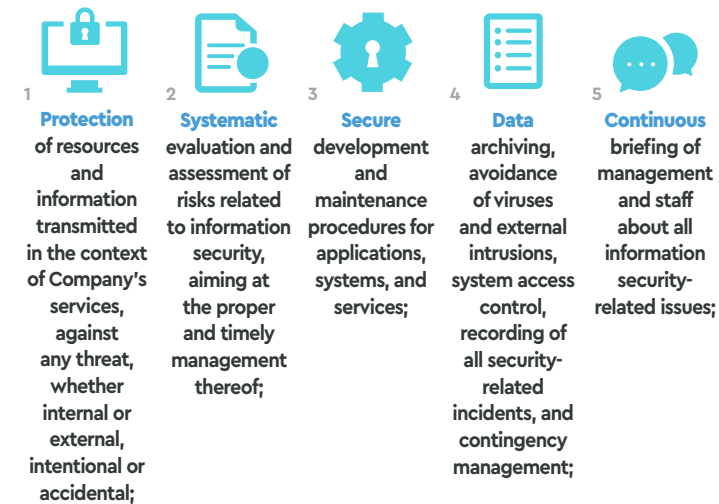
Personal Data is subject to certain legal safeguards and other regulations which impose restrictions on how organizations may process Personal Data. Each Mellon entity, as a controller or a processor, is responsible for ensuring compliance with Data Protection regulations and obligations set forth in this Policy. Noncompliance with this Policy may expose Mellon to complaints, regulatory sanctions and fines. 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.

4.3.1 Securing Customers' Data & Customers' Privacy

Mellon's leadership is fully committed to ensuring and monitoring continued and effective implementation of the present Policy and expects that all of 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 present Policy. Each Mellon entity shall ensure that all recipients,

Our commitment
to Information Security and the
avoidance of incidents which may
compromise it is implemented
via the following

individual steps



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). This major reform is designed to strengthen and unify data protection. We are also witnessing stricter regulation in some countries and an increasing trend in data localization laws.

We have begun implementing a new privacy program throughout the Mellon Group. Central to this is the fact that we introduced a Standard which covers all stages of data processing, from collection to deletion. The Standard reinforces our data protection principles and is supported by a strengthened network of information security officers and a data privacy officers. In order to serve the purposes of the Information Security System, the company Management recognizes the dangers which threaten the Security of 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. (Application submission date for certification end of October 2018.)

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.



4.4 Quality Assurance & Complaint Management

Mellon's Product Quality Department records all oral or written reports of potential product defects arriving at the department through colleagues, or directly from consumers. Each report is reviewed to see whether it meets the terms of the product quality complaint and whether it is decided to return the sample to our offices, along with compensating the customer for the product. All reports qualify as valid quality complaints and a specific process for the handling of complaints concerning both products and services is recorded. Through this base, quality complaints are received and answered within a specified time (30 days). This reply is also communicated to the complainant. In addition to the requirements for policy complaints, Mellon has introduced further guidelines and procedures for the recording, monitoring and analysis of product quality

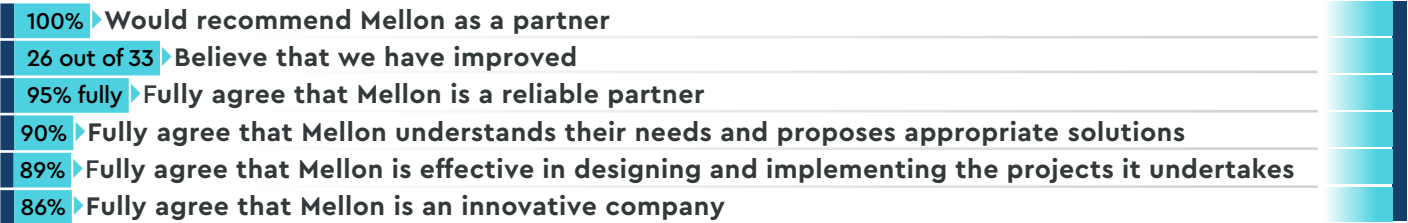
complaints and identification of preventive and corrective actions. Mellon Group of Companies has installed and implemented a quality system in accordance with ISO 9001:2015, in order to increase customer satisfaction.

To this end, the Company's Quality System was 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;
- ▶The management of resources required for meeting the specifications laid down in the Quality Standard;
- ▶The procedures for designing and implementing the basic services (records storage and management 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.

4.5 Customer Satisfaction Survey

Mellon annually conducts customer satisfaction surveys in order to identify the needs of our clients and assess the level of their trust and in the organization. The findings of the satisfaction survey are being considered when designing new products and services and are presented to the management team.



General Management and Quality Systems Compliance Manager are responsible for ensuring the quality of the services provided and the safe management of information

GENERAL MANAGEMENT IS RESPONSIBLE FOR:

- ▶Designing or redesigning achievement of the company's objectives and the final assessment of the objectives,
- ▶Reviewing the quality indicators on a yearly basis to assess the Company's performance and deviations with regard to the objectives
- ▶Setting 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 (to be indicated if the person responsible for implementation is different than the owner);
- ▶Deciding with implementing managers / owners responsible on the timetable for implementation and how to evaluate the results.

QUALITY SYSTEMS COMPLIANCE MANAGER IS RESPONSIBLE FOR:

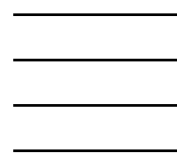
- ▶Collection of the data necessary to carry out the measurements,
- ▶Keeping track of the Target Indicators track record to measure performance
- ▶Proposals for the adjustment of indicators when these are deemed to be improving or cannot be measured – are monitored efficiently,
- ▶Proposals for continuous improvement of the indicators, and hence of the production processes
- ▶Informing the Management over a certain period of time about the performance of the indicators

4.6 Measurement of Processes and Continuous Improvement

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

- ▶Ensure compliance of services in the Quality System,
- ▶Ensure continuous improvement of the Quality System, including through the implementation of corrective actions and targeted actions. The process defines targeting through the Company's objectives and the level of each goal. It also describes the methodology for recording the quality indicators, identifying the individual responsible (at a departmental level) with regard to recording of indicators, the frequency of their monitoring, the method of monitoring, measuring, analyzing and estimating the level of performance, as well as the analysis and evaluation of the indicators' results. Objectives, indicators are described, recorded and monitored. General Management and Quality Systems Compliance Manager are responsible of ensuring the quality of the services provided and the safe management of information.

Fair Operating Practices





5.1 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 is active. Behaving ethically 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, the promotion of transparency is a common component with two parameters:

- the business value that governs the entire Group's governance system, which is realized

by avoiding any transaction or contact with any third party that may, or may have been suspected to, cultivate conditions of corruption the voluntary public commitment to the 10th Global Compact initiative of the United Nations, according to which "the Group is opposed to all forms of corruption, including blackmail and bribery."

5.2 Responsible Supply Chain Management

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

5.2.1 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. During 2016, we organized a training regarding anti-corruption with the participation of the group managers and directors.

5.3 Procurement Policy

Mellon applies 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 with Mellon's registry. The main categories of purchases of materials 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.

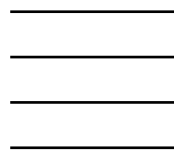
Mellon applies specific procurement management procedures that refer to actions relating to the placement, management and monitoring of supplies.

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, it is the Head of the Procurement Department who undertakes a series of specified actions before proceeding with the processing of orders / exports such as:

- 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 (2 for commissions over €1,000 and 3 for commissions over €3,500 in cases where the procurement is not from a strategic supplier for the company, and evaluating them in collaboration with the direct participant, choosing the most suitable for the supplier's case. The person in charge of the procurement department undertakes the handling of many other actions that are recorded and included



Community Involvement & Development



6. Community Involvement and Development

It is widely accepted today that organizations have a relationship with the communities in which they are active. We recognize that this relationship is based on community involvement so as to contribute to community development and believe that organizations that engage in a respectful manner with the community and its institutions reflect and reinforce democratic and civil values.

6.1 Culture

Through the crowdfunding platform Act4Greece, Mellon supported the YouGoCulture initiative. YouGoCulture is an online interactive platform which is run by the E-learning Program of the Continuing Education Center of the National and Kapodistrian University of Athens (NKUoA). It is a Greek educational, open-access digital platform that aspires to bring Greece to the world through its culture. This open access platform aims at the promotion of Greek culture through virtual tours, aiming to democratize knowledge, stimulate academic extroversion and promote the cultural heritage.

6.2 Employment Creation and Skills Development

Employment is an objective related to economic and social development. By creating employment we can make a positive contribution to reducing poverty and promoting economic and social development. It is undisputed that Greece is experiencing one of the worst financial crises in its recent history, with unemployment rates, especially among young people, reaching particularly high rates. At the same time, a significant paradox exists in the labor market: a large number of positions in new technologies

and information technology remain unfilled, and employers are finding it difficult to find people to fill these jobs. It is easy to link the great and ever-increasing demand for e-skills to the way that technology has greatly infiltrated our everyday lives. Mellon contributes to economy and social development by investing in technology and banking infrastructures that support entrepreneurship and growth with significant added value in the economy. Mellon employs specialized personnel in the areas of management, sales, software development, contact center and outsourcing, technical support and research and development, and occupies in Greece directly and indirectly 3.869 employees and, together with the 1.620 employees of our company abroad, the number rises to 5.489 according to 2017 figures. Mellon invests in attracting talented and trained employees. Overall, only the last two years (2016–17) have recruited more than 195 young employees, creating new jobs and giving a leading role to the widening of the labor market. In 2017, Mellon made more than 50 new recruitments in highly skilled positions. Mellon is steadily oriented towards the personal and professional development of employees, guided by corporate values (Drive, Integrity and Evolution). Among other things, a comprehensive employee support program (e.g. training, seminars, etc.) is being implemented, and significant benefits are offered (e.g. private insurance coverage scheme). From 2016, aiming to support students and young employees, Mellon offers the opportunity to graduate students through Traineeships to develop their professional skills and knowledge in specialized areas of activity of the company, enhancing their prospects of joining the labor market. In particular, Mellon collaborates, among other



educational institutions, with the University of Piraeus, Athens University of Economics and Business and the ALBA Business School. Mellon partners with the NGO "Job Pairs" Mellon started a close cooperation with the NGO Job Pairs, in order to help new graduates find the most suitable job for them by providing mentoring to graduates, starting at 2017. The 1st mentoring pair was completed successfully with an HR graduate, who found a relevant occupation, after the completion of the mentoring program.

6.3 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.

6.4 Social Investment

VOLUNTEERING AND DONATIONS

We aim to promote higher levels of wellbeing in the community through our participation in helping with communities needs and encouraging our people to become volunteers for community service, to improve the quality of life of our fellow citizens in need, especially children and the elderly. For Mellon, volunteering is a concept that establishes the development of corporate culture and, in this context, it encourages and utilizes the willingness of its employees and associates to give back

**Mellon is humanistic
and behind our actions
lie our beliefs;**


including, the importance
of **giving** back

**We seek to build strong ties
with the local communities in
which we operate, aiming at**

supporting their
needs

**We utilize local resources, work
closely with local NGOs and
offer our people's time, skills
and experience to support
and develop others.**

to society without monetary reward. Mellon has seen significant benefits from the development of volunteering. Specifically, volunteering enhances the climate of co-operation among workers and strengthens the relationship of employees with the Company as well as their pride as members of the company. Mellon has managed to work with most NGOs, and more NGOs in 2017 compared to any other year. In particular, the group's Greek companies actively supported more than ten non-governmental organizations and charitable organizations.

 **Remaining faithful to our principles in 2017,
we supported adults and children,
both practically and morally, through:**

Donations

- ▶ The Greek companies of the group collected clothes and toys for children and donated them to the NGOs "Emphasis" and "Smile of the Child", respectively.
- ▶ We donated money to the NGO "Ark of the world" to cover part of their needs.
- ▶ We participated in the fundraising campaign: "Fight for Evangelos life", a 6-year-old boy who was facing serious health problems.
- ▶ Mellon Poland collected presents for the the Gajusz Foundation and their families. Employees joined in small groups and played with the children. They also created a group on FB #pomagambo, and created a movie encouraging volunteering.
- ▶ Mellon Serbia donated clothes to the Zvečanska Center for the protetoin of infants, young children and youth and, for the second year, it continued to support the University children's hospital Tiršova, by donating furniture and other equipment.
- ▶ We supported "Coeurs pour Tous", a humanitarian not-for-profit foundation to cover surgery-related costs for deprived children with congenital heart disease.
- ▶ Mellon Serbia also supported the Traditional Easter reception for kids, organized by Their Royal Highness Crown Prince Alexander II and Crown Princess Katherine, for over 1.000 vulnerable children from all over Serbia.
- ▶ Mellon Serbia organized a communication skills training program to the University Children's hospital Tiršova. The training was organized within the Mellon Training Academy, specially designed to improve the quality of service at the UDK Tiršova call center and reception, where their staff provides information to the patients.
- ▶ Moreover, we offered clothing to over 700 families who receive assistance from the Municipality of Piraeus. We also provided technological equipment to over 15 schools in the Municipality of Piraeus worth € 35,000.
- ▶ Our volunteers, often called 'SuperMellon', offered their invaluable support to a cultural event for persons with disabilities, held in Piraeus, Greece.
- ▶ At Mellon Poland, employees donated presents for the children from The Special Education Centre "DOM PRZY RYNKU" in Warsaw. The center is responsible for assisting foster children to rebuild family relationships. In addition, in December, the Mellon Poland Voluntary Team prepared 42 gifts for these children.

Seasonals Charity Bazaars

Mellon organized and hosted, at its headquarters, seasonal charity bazaars, together with the NGO "Ark of the World" and "Smile of the Child".

Creative Workshops

The NGO "Smile of the Child" has initiated the Voluntary Creative Workshop based on the valuable aid of volunteers. Mellon's volunteers once again did their best to support the organization's work and actions by offering their time and creativity in preparing various hand-made gifts.

SOS Villages

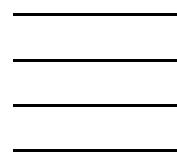
Mellon's employees played paintball with the children of the "SOS Villages". The game lasted three hours and was full of energy, fun, laughs, and, of course, many colors!

Our
volunteers,
offered their invaluable
support, called
"SuperMellon"

Races

- ▶ Run-No finishing line: Mellon Running team participated in a charity run where kilometers are converted into cash to support the NGO The "Together for Children". All together our runners 'collected' 300km
- ▶ Marathon & Half Marathon: The Mellon Running Team participates in the Marathon and the Half-Marathon race with NGO Actionaid and Doctors without Borders.
- ▶ In addition, Mellon supported the NGO Hellenic Organization for Company Sport & Health with its football team.
- ▶ The Mellon Poland Running Team took part in a charity run. Competitors dressed up as Santa Clause and fought to raise money for a good cause: For each kilometer, sponsors donated a 1 zloty to the Pediatric Surgery and Transplantation Department of The Children's Memorial Health Institute.

Human Rights



7. 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 all categories of human rights; civil and financial, social and cultural, and the dignity of individuals.

- ▶ We prohibit forced labor, and we do not use child labor in any processes.
- ▶ We guarantee our employees lawful working hours, holidays/leaves and wages, and we eliminate all forms of discrimination.
- ▶ In accordance with the law of each country in which we operate, we respect workers' rights to join labor unions and promote free communication.
- ▶ During the period 2016–2017, as in previous years, no incidents of discrimination or related complaints were detected or reported.

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 CSR and HR written company policies, which are summed up 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 vendors support and respect the protection of internationally proclaimed human rights through the completion of an evaluation questionnaire administered by the group procurement department.

Our Human Rights Policy is informed by international human rights frameworks, including the UN Global Compact. Since 2011, in an effort to progress our responsibility business development, we signed the United Nations Global Compact which is a strategic policy initiative for the commitment of companies to align their operations and strategies with ten universally accepted principles related to Human Rights, Labor Policies, Environmental Issues and anti-Corruption practices.

The policy reflects our commitment to apply the UN Guiding Principles on Business and Human Rights, which clarify the relationship between the state's duty to protect human rights and the corporate responsibility to respect human rights. We review our policy annually to ensure it reflects best practices.

7.1 Training in Human Rights

Aiming to maintain a work environment in which our Company's values will support respect for Human Rights and the fair and dignified treatment of all people associated with our activities, we have begun our efforts to educate our human resources in policies related to the protection of Human Rights.


37% of employees in Greece were trained in human rights protection policies, while the thematic units that covered this educational effort were briefly the following:

- ▶ Obligation to respecting Human Rights
- ▶ Right to life, freedom of thought, conscience and religion
- ▶ Freedom of expression
- ▶ Prohibition of Slavery or forced labor
- ▶ Right to freedom
- ▶ Prohibition of discrimination and prohibition of abuse of rights
- ▶ Gender equality


This effort will continue in the years to come, with the aim of maintaining human rights protection practices as a permanent unit in our educational curricula. 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 prohibit forced labor, and we do not use child labor in any processes




We guarantee our employees lawful working hours, holidays/leaves and wages, and we eliminate all forms of discrimination.



In accordance with the law of each country in which we operate, we respect workers' rights to join labor unions and promote free communication.



During the period 2016–2017, as in previous years, no incidents of discrimination or related complaints were detected or reported.



7.2 Un Global Compact

The following table shows Mellon's response to every principle of the UN Global Compact through its Systems and Procedures.

	Mellon Application (extensively)	Actions
1 & 2 Principles Businesses should support and respect the protection of internationally proclaimed human rights. Business should make sure that they are not complicit in human rights abuses.-Businesses should uphold the elimination of all forms of forced and compulsory labour	Respect for human rights is a self-evident principle for Mellon. Respect for internationally agreed human rights, generally in Greece, does not pose a significant risk, as it is also protected by the Constitution of the country. Respect for human dignity and the protection of human rights are inalienable citizens' rights. Mellon strictly adheres to the rules and guidelines of the Data Protection Authority, and has also obtained the required authorization for the collection, preservation and processing of files with sensitive personal data of customers, suppliers, and staff. Code of Ethics and Ethics – Fair, equal and respectful treatment. The Company behaves towards its clients, employees, associates and suppliers with respect for dignity and respect and does not exploit anyone. Fair treatment is more important than sticking to the rules or short-term benefits for mellon. Justice and respect in practice means for the Company behavior in good faith, objectivity and do not misuse information, misinterpret or conceal information intentionally. It also means guaranteeing equal opportunities workers on the basis of strict professional criteria and creating a working environment free of discrimination or harassment of any kind. Code of Ethics and Ethics – Confidentiality. Employees are careful in managing information about their customers, colleagues and the Company itself, ensuring that third parties will not have access to confidential information. Employees' responsible positions are responsible for preserving this information and they must be worthy of the confidence that the Company encompasses them. Confidential information may be disclosed only with the permission of the persons to whom it relates.	No incidents of human rights violations has reported during 2017.Support for the Children's Undertaking Program of the Non-Governmental Organization ActionAid -Promoting Health and Safety at Work.
Principles 3, 4, 5, 6 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining- Businesses should uphold the effective abolition of child labour -Businesses should uphold the elimination of discrimination in respect of employment and occupation	"The way of manpower management is consistent with the principles and values of Mellon. The company respects the rights and dignity of all its employees. Every employee in the company has a stake in her success and the creation of a distinguished business. Working collectively and guided by their particular talents and their different views, the Company's people activate new creative opportunities for corporate activity. Teamwork creates a more enjoyable and rewarding work environment in which everyone feels responsible for the performance and reputation of the Future. The Company is committed to creating an environment of mutual trust and mutual respect in which diversity and inclusive participation of all are a true value. In addition, for anyone who Businesses should support and respect the protection of internationally proclaimed human rights. The Company is committed to creating an environment of mutual trust and mutual respect in which diversity and inclusive participation of all are a true value. In addition, everyone who works in the future is desirable and sought to: know what exactly the Company expects from him and his work to have a frank and constructive communication with his supervisor about his performance to be supported in developing his potential in an environment that promotes innovative thinking and facilitates its evolution within the Company to recognize its performance and to reward competitively with regard to the wages of the insurance market to sound the c brute and participate in improving team performance by the Company to treat him fairly and without discrimination to feel he has help in the management of personal needs and priorities. The Company respects and supports internationally proclaimed human rights and strictly enforces national and European legislation. In this context, it opposes any form of child or forced labor and takes all necessary measures to combat it."	The total number of employees (100%) in the years 2016-2017, as in previous years, was covered by Collective Labor Agreements. Mellon provides significant opportunities for education and development in its human resources, irrespective of gender, age, etc.

	Mellon Application (extensively)	Actions
Principles 7,8,9, 10 Businesses should support a precautionary approach to environmental challenges	Mellon as a VAR (value added reseller) it not in the manufacturing industry, however the company makes sure all suppliers adhere to environmentally friendly guidelines. More specifically, Mellon ensures its suppliers are in full compliance with RoHS and WEEE directives. Moreover, the majority of our partners have received the international certification for the environmental management system ISO 140001. Finally, our suppliers have explicit to their activity certifications from the corresponding local and international carriers.Moreover we support environmental non-governmental organizations (NGOs) and we create awareness and promote appropriate learning to support the environmental efforts within the organization.	We recycle significant quantities of used materials, appliances and consumables.
Businesses should undertake initiatives to promote greater environmental responsibility	Mellon believes businesses should support initiative to promote greater environmental responsibility as demonstrated in the relevant policies the company adopts and adheres to, its CSR Charter and the WEEE directive. 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.	
Businesses should encourage the development and diffusion of environmentally friendly technologies		Mellon has undertaken a number of green initiatives, such as recycling, park cleaning, tree planting etc. In addition, an effort is made to create environmental awareness among personnel through training and participation in such initiatives.
Businesses should work against corruption in all its forms, including extortion and bribery	Mellon believes in working against corruption in all its forms, as stated in the Code of Conduct and demonstrated in its ISO policies, such as vendor management and evaluation process, official and registered contract approval process and by the company's annual customer satisfaction survey. Finally, a chart of authority is applied to simplify the authorization process, while ensuring transparent processes.We conduct education and raise awareness to prevent improper conduct.We prohibit abuse of dominant bargaining positions, rejecting all behaviors that impede fair, transparent and free competition. Moreover, Our contracts with customers and suppliers protect us from anticorruption issues blackmail and embezzlement. Employees fully comply with applicable laws and internal regulations. They are cautious that they are not involved in money laundering and do not violate antitrust and internal information rules.	An Internal Audit was carried out at Sales Offices, Internal Directorates and Departments of the Company and corresponding audit reports were prepared to inform Management,

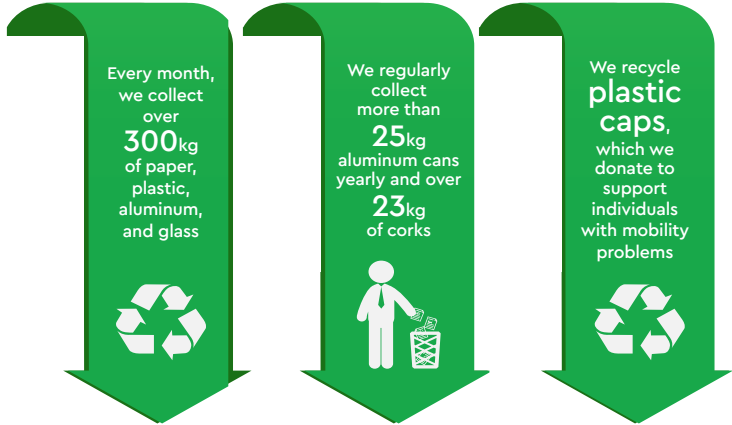


The Environment





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 initiative 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.

Our goal is to **reduce** our environmental impact and associated costs, while performing in a way that meets our customers' high expectations



8.2 Our Green Space

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 a variety of plants, and we aim to develop a relaxing green area.

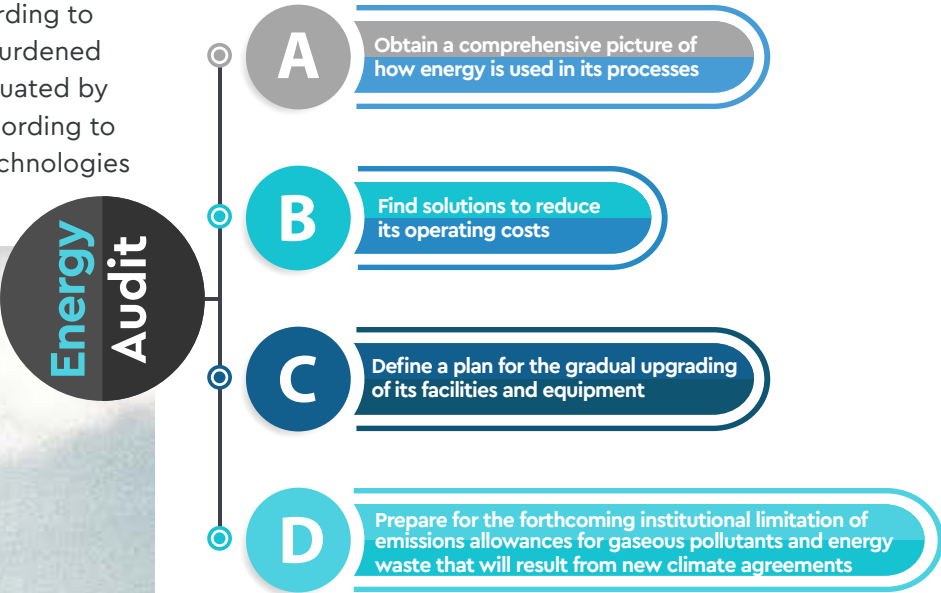
8.3 Environmental Compliance

8.3.1 Environmental Study

Within the framework of ISO 26000, we have developed an environmental study according to which the risk of all issues that may be burdened by the environment is recorded and evaluated by an external environmental specialist. According to the study's findings / opinion, Mellon Technologies is a perfectly safe working environment

8.3.2 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 has commissioned an Energy Audit by an independent Energy Auditor which aims to:



For all the above, Mellon performed extensive 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. ■