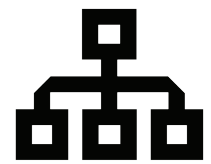
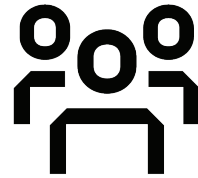


SUSTAINABILITY **ON THE** **HORIZON**

ESG STRATEGY
APRIL 2025



EDITORIAL

Today, sustainability is indisputably an essential driver of resilience and growth for companies. At Mobilize Financial Services, we consider sustainability not just as a challenge, but as a strategic opportunity to transform our industry and create sustainable value for all our stakeholders.

In a world faced with increasing demand on resources and ecosystems, it is essential to rethink our economic models. The automotive sector, in particular, must meet the requirements of CAFE standards and the carbon neutrality targets set by the Paris Agreements. The shift to electric and hybrid vehicles is crucial to reducing CO₂ emissions and air pollution. As Renault Group's financial captive, we have a key role to play in this shift by offering innovative and sustainable financing solutions.

For this reason, Mobilize Financial Services has devised its ESG (Environment, Social, Governance) strategy to contribute to Renault Group's sustainability objectives.

It is founded on three pillars. An environmental pillar, in particular through the financing of electric vehicles to promote sustainable mobility. A social pillar, through the establishment of long-term relationships with employees and customers. And a pillar on governance, to guarantee an ethical and responsible value chain.

For Mobilize Financial Services, sustainability is a real opportunity that permeates the entire organisation and profoundly influences the way we work. Our responsibility and our commitments structure the way we offer our products and services, interact with our employees and manage our relationships with our suppliers.

We are proud of the progress we have made so far, but we know that the road to sustainable mobility is still a long one. That is why we will continue to innovate and work with our partners to meet the challenges of tomorrow.



Martin Thomas
and **Lara-May Drole**
Chief Executive Officer and
Chief Sustainability Officer

MOBILIZE FINANCIAL SERVICES

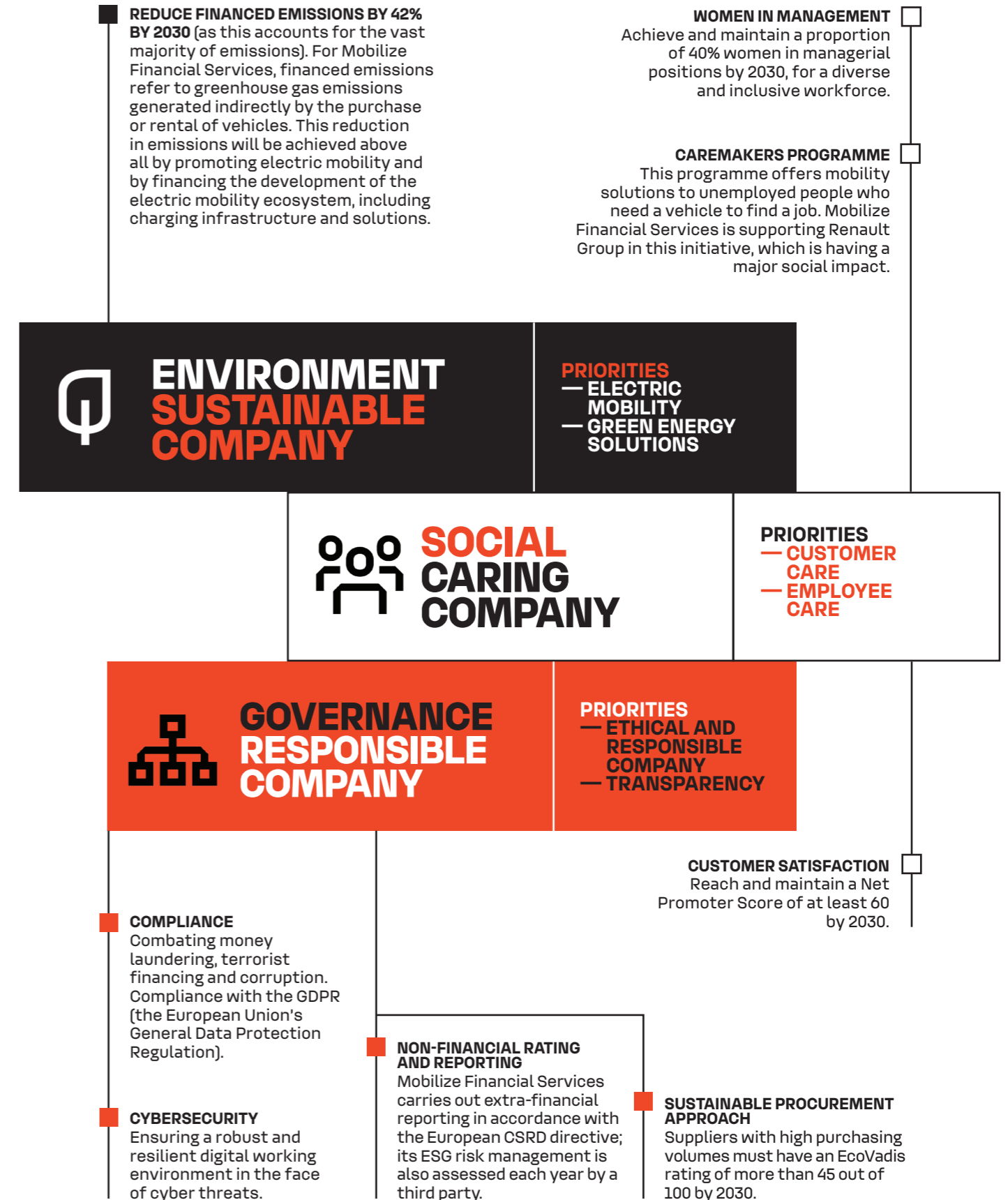
Mobilize Financial Services, a subsidiary of Renault Group, creates financial services with the aim of contributing to sustainable mobility for all. It is the commercial brand operated by RCI Banque S.A., a French bank specialising in automotive financing and services for customers and dealer networks of Renault Group brands, as well as for the Nissan and Mitsubishi brands.

Operating in 35 countries, Mobilize Financial Services offers its customers - both private individuals and professionals - the most appropriate financing and services for new and used vehicles.



AT THE HEART OF THE ESG STRATEGY

HERE ARE SOME OF THE KEY ACTIONS AND OBJECTIVES THAT WILL ENABLE US TO ACHIEVE THE 6 PRIORITIES OF OUR ESG STRATEGY.



1 ENVIRONMENT SUSTAINABLE COMPANY



Mobilize Financial Services' ESG strategy is aligned with that of Renault Group on environmental issues. The Group's objective is to achieve net-zero emissions by 2040 in Europe, and by 2050 in the rest of the world, in line with the Paris Agreements. To achieve this, priority is being given to electric mobility.

Mobilize Financial Services' ESG strategy follows the same line, with the aim of rapidly reducing emissions through several levers: improving the energy efficiency of its offices, promoting sustainable energies and electric vehicles, and increasing the lifespan and use of vehicles.

Here are the different components of this strategy.

OWN EMISSIONS (SCOPE 1, 2 AND 3 UPSTREAM)

With regard to the company's own emissions, the target for reducing carbon emissions has been set at **35% by 2030**. These emissions are a minor part of the total emissions associated with Mobilize Financial Services.

PROMOTING ELECTRIC VEHICLES WITHIN THE GROUP

In order to accelerate their adoption, Mobilize Financial Services is counting on **renewing the group's fleet so that it is made up as much as possible of electrified vehicles (hybrid or electric)**. Mobility plans are also encouraging employees to opt for public transport or low-carbon modes of transport.

"Electric vehicles powered by low-emission electricity offer the greatest decarbonisation potential for land transport."
— IPCC Report, 2022.

REDUCING EMISSIONS WITHIN THE GROUP BY FOCUSING ON CLEAN ENERGIES

According to the SME Climate Club, 60% of office emissions are due to the energy used to heat, cool, light and operate equipment.

It is therefore an important lever for reducing a company's carbon footprint.

With this in mind, Mobilize Financial Services is aiming to **power its offices with renewable energy**. Mobilize Financial Services also intends to **make its IT infrastructure greener** by monitoring energy consumption and promoting the circular economy.

EXTERNAL (SCOPE 3 DOWNSTREAM)

Externally - in all Mobilize Financial Services financing operations -, the target for reducing carbon emissions has been set at **42% by 2030** (see the infographic for the definition of financed emissions).

FINANCING INNOVATIVE ELECTRIC VEHICLES

Financing is the key to the development of electric vehicles, and it is a lever on which Mobilize Financial Services can act very effectively, thanks to its business model. This includes **financing 100% electric vehicles**. But also by financing a new type of vehicle for micro-mobility, such as the **100% electric Mobilize Duo and Bento quadricycles**.

INVESTING IN INFRASTRUCTURE FOR ELECTRIC VEHICLES

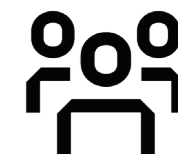
The lack of charging infrastructure can act as an obstacle to the breakthrough of the electric vehicle by creating a fear among users of running out of battery without the possibility of charging: this is the famous "range anxiety". Mobilize Financial Services is helping to solve this problem through **investments and partnerships to develop electric charging networks** with the Mobilize brand.

RANGE ANXIETY
Range anxiety is the concern that an electric vehicle won't have enough battery power to reach a destination, causing fear of being stranded without a charging station nearby.

EXTENDING VEHICLE LIFE CYCLES AS FAR AS POSSIBLE

Finally, reducing the carbon footprint of mobility also means extending the life of vehicles and maximising their use. This is what Mobilize Financial Services is promoting by also **financing used vehicles**, whatever the type of engine.

2 SOCIAL AND SOCIETAL CARING COMPANY



The well-being and satisfaction of employees and customers are at the heart of a company's sustainable and responsible growth. That is why Mobilize Financial Services is committed to providing a fulfilling and inclusive work environment that fosters the commitment, creativity and loyalty of its employees. Similarly, by developing a close and attentive relationship with its customers, it can better meet their expectations and offer them a quality experience.

FOR EMPLOYEES

A balanced relationship requires fluid communication. That is why Mobilize Financial Services is committed to creating a work environment that allows all employees to develop and express themselves. Through its managers, the company encourages a culture of feedback on a daily basis. The company also relies on employees being able to report potential problems, observations or complaints through dedicated channels.

Mobilize Financial Services also promotes diversity and inclusion, so that all employees feel defended and represented, whatever their profile. This includes:

- A target of at least **40% of women** in managerial positions by 2030.
- A **zero discrimination** policy.
- In-house **anti-discrimination** training programmes.
- Striving for greater inclusion of **people with disabilities**.

Finally, in a world beset by major technological disruptions, numerous studies* show that it is crucial to be able to learn throughout one's life in order to acquire new skills in response to changes in the economy, including during one's career and not just during one's formative years. An organisation that wants to bank on the future must therefore invest in its human capital.

*** Read the study of Pew Trusts on the subject, dated 13 April 2020. Lifelong Learning Will Be the New Normal—But Are We Ready?**

At Mobilize Financial Services, this means in particular:

- Investment in employee development through in-house training. An **e-learning platform, Learning@Mobilize-FS**, offers a wide range of courses and resources.
- **Coaching** sessions.
- **Climate-related** training courses (including the Climate Fresk programme).

FOR CUSTOMERS AND SOCIETY

In Mobilize Financial Services' ESG strategy, the focus on customer satisfaction includes:

- A **Net Promoter Score** to monitor and improve customer and dealer satisfaction. **Regular surveys are carried out by the marketing teams** to understand their opinions.
- Customer requests handled **centrally**, with remediation plans put in place if necessary.

Other programmes enable us to take positive action in society, for example:

CareMakers, a programme designed to facilitate **access to mobility for unemployed people**, because the lack of means of transport is a considerable barrier to recruitment, as shown by several studies carried out in different countries. As part of this programme, vehicles are offered to jobseekers or employees on probation, combined with a microcredit, with payments starting from the fourth month. CareMakers aims to reach 10,000 beneficiaries by 2030.

In the UK, a 10% increase in public transport services to offices in urban areas increases the employment rate by 0.13%.
Does better job accessibility help people gain employment? The role of public transport in Great Britain, Urban Studies paper, May 2021.

86% of French people think that everyday mobility problems are an obstacle to employment.
Transport and access to employment, ELABE study conducted for the Inclusive Mobility Laboratory, 2016.

GOVERNANCE RESPONSIBLE COMPANY



Good governance is essential to the success of a sustainable strategy.

What is good governance? First and foremost, it is about long-term management, enabling the company to last and maintain good relations with society and its environment. It plays a key role in ensuring that sustainability is an integral part of everything Mobilize Financial Services does.



ETHICS, COMBATING CORRUPTION AND MALPRACTICE

Ensuring that its activities are not exploited by those with malicious intentions is a necessity for any sustainable company. At Mobilize Financial Services, this starts with a **compliance charter** that makes it mandatory to respect all regulations in force, as well as Renault Group's **anti-corruption code of conduct and code of ethics**. All employees also receive training in anti-corruption measures and good business practices.

Mobilize Financial Services also has an **anti-money laundering plan**. In particular, this includes procedures for detecting and reporting suspicious transactions, as well as training in this area.

At Mobilize Financial Services, particular attention is also paid to compliance in the protection of personal data. A **data protection policy** has been put in place, in line with the framework provided by GDPR, with training given to all employees.

The aim is for 100% of Mobilize Financial Services employees to complete the various training courses on business ethics.



CYBERSECURITY

Cybersecurity is an increasingly pressing challenge for companies that want to last and think long-term. Cyber attacks against businesses and private individuals are on the rise.

Mobilize Financial Services is responding to this growing threat with regular reminders, tests and mandatory training for all employees. The company also aims to **obtain ISO 27001 certification for its security policy by 2025**.

More than 5,400 ransomware attacks took place in 2024 and more than 195.4 million pieces of data were compromised. Comparitech Study, January 2025.



EXTERNAL RELATIONS

A sustainable company must also apply its ESG principles to external collaborations and relationships with its partners.

As for Mobilize Financial Services, this means in particular:

- Drawing up a **sustainable procurement charter** which commits Mobilize Financial Services to its suppliers and vice versa.
- **Raise the skills** of buyers to meet the new challenges of sustainable procurement.
- **Full transparency** on sustainability performance.

Two key elements enable Mobilize Financial Services to monitor the progress of its objectives:

- **CSRD reporting (Corporate Sustainability Reporting Directive)**: Mobilize Financial Services is subject to the European directive that frames and strengthens the obligations of companies in terms of non-financial reporting, which comes into force in 2024. By promoting transparency, it allows investors to make more informed decisions, supports the company's ESG strategy, and facilitates the transition to a sustainable economy.
- **ESG risk rating**: this measures a company's exposure to material ESG risks specific to the industry in which it operates, as well as the way in which it manages these risks. **In 2024, RCI Banque S.A. was rated for the third consecutive year by Morningstar Sustainalytics, an ESG research company.** In December 2024, it gave the bank a score of 9.7, representing negligible ESG risk due to strong management of material ESG risk.