

Resurs to strengthen sustainability activities and launch *Resurs Society*

Resurs wants to contribute to a more sustainable society and a more responsible credit market. As a result, we are now launching *Resurs Society*, which pools all of Resurs's concrete investments to contribute to a sustainable development for customers, partners, the industry and society as a whole.

Resurs is a part of society, and influences it. With this, comes responsibility. As part of raising our ambitions as a partner of society and maintaining a rapid pace in our sustainability activities, we are launching *Resurs Society*, which will include starting the following initiatives:

- targeted activities for focus groups aimed at young people and first-time borrowers;
- online financial training for customers to learn more about taking out loans or purchasing products on repayment plans;
- developed support for those who have payment difficulties and require assistance;
- reduced climate impact.

Resurs wants to become a more competitive digital and sustainable financial company. As part of this development, Resurs wants to develop and strengthen its sustainable and responsible customer experience in the credit market together with its partners and customers.

“This provides us with a unique opportunity to create an even stronger and improved customer experience for our private customers and business partners. At the same time, we are raising our ambitions as a partner of society. Both customers and the industry can expect to see Resurs entering into even more strategic partnerships with additional business partners, such as we have done with Hemma, who make it easier to make sustainable investments in the home, and with Fairown for subscription solutions,” says Nils Carlsson, CEO of Resurs Bank.

Resurs also wants to make it even easier for customers to make wise and sound long-term financial decisions.

“As such, we are initiating educational activities such as financial training for young people. We are making our customer communication even more clear and easier to understand since we have noticed that many people currently find it difficult to comprehend complicated financial information. Our customers can also rely on us when their lives take an unexpected turn and they may, for example, need to change their repayment plans,” says Henrik Linder, Nordic Sustainability Manager, Resurs Holding.

More information will be presented at **Resurs Capital Markets Day on 29 September** – Link to [registration](#)

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ABOUT RESURS BANK

Resurs is a Nordic niche bank that offers leading payment and financing solutions for the retail industry and its customers. We help companies and private individuals with lending, saving and payments. With more than 40 years of experience in the retail sector, we make shopping online and in stores quick, easy and secure. We focus on the customer experience and make good things happen and the hard feel easier. We have a customer base of about 6 million private customers. At the end of the first half of 2021, the Group had 666 employees and a loan portfolio of SEK 31.1 billion. When we use the term “Group” in this report, we are referring to the Resurs Bank Group.

Resurs's new sustainability initiatives and objectives

1. Contribute to an inclusive credit market

We take responsibility for increased transparency, dialogue and training initiatives for customers and partners. As a result, in 2022 we will be developing and launching:

- **Targeted focus group activities** for young people and first-time borrowers with the aim of taking extra responsibility for these groups across the entire customer journey
- **Online financial training** to teach customers about what taking out a loan or purchasing products on repayment plans entails.
- **More proactive initiatives** to increase opportunities for providing support and individual solutions for customers who have payment difficulties

2. Launch more sustainable products and financing solutions

In 2022, we will continue to inspire our customers to make and want to make more sustainable choices. Examples of this are energy solutions for the home such as solar panels and charging stations as well as subscription solutions, which helps us promote climate-positive activities and increased circularity.

3. Reduce our direct climate impact 50% by 2030. From 2022, we will also climate compensate for our expected climate impact and thus ensure that this part of our operations is climate-neutral. (footnote)

4. Launch our own initiative for how we channel and optimise our social responsibility with a focus on employee commitment and our ambition to be an active partner of society. Examples of content vary from associations and integration to finance and entrepreneurship.

*The climate impact was calculated in accordance with the Greenhouse Gas Protocol with 2020 as the base year. Further details will be published on our website soon.



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