



Statement on Equality, Diversity and Inclusion

1 Policy Statement

- 1.1 The Credit Services Association is committed to a working environment for all our people, which is built on the principles of Equality, Diversity and Inclusion ('EDI').
- 1.2 We also want to promote transparency in our approach to supporting EDI and we expect the same high standards from all of our contractors, suppliers, learners, and other business partners and stakeholders.
- 1.3 This policy applies to all persons working for us or on our behalf in any capacity, including employees at all levels, directors, officers, agency workers, seconded workers, volunteers, interns, agents, contractors, external consultants, third-party representatives and business partners.

2 Our Commitment

We believe that a diverse and inclusive environment with equal opportunity for all, is not only beneficial for the working lives of our people, but will also help us meet the needs of our members and other stakeholders. The success of any business or organisation depends on people and capitalising on what is unique about individuals and drawing on their different perspectives and experiences will add value to the way that the CSA conducts its business. By accessing, recruiting and developing people from the widest possible talent pool we can drive innovation and gain an insight into different markets and generate greater creativity in anticipating customer needs. We commit to creating a productive environment, representative of and responsive to different cultures and groups, where everyone has an equal chance to succeed.

3 Actions we have taken

- a) We are a signatory to the HM Treasury Women in Finance charter and have met our target to have women in 50 per cent of senior roles. Women and men are fully and properly represented and rewarded for their contribution at all levels of the CSA.
- b) We operate a hybrid working policy which allows great flexibility in how people balance their personal and working lives, including working from home options. We

also promote this flexibility, as part of our recruitment process to support a greater range of candidates. Note this includes with regards location in that while we are based in Newcastle, we have scope for some roles to be based outside the North East. We also support part time working where that suits the individual and the CSA.

- c) We have trained mental health first aiders who are able to help colleagues and identify issues which might apply across all of our teams. They also play the role of helping introductions to additional sources of help as required.
- d) We offer generous maternity, paternity, adoption and shared parental leave pay over and above statutory requirements, and we facilitate the return to work after maternity leave by 'keeping in touch' days.
- e) Everyone has free access to an Employment Assistance Program telephone line which provides 24-hour access to trained counsellors to support them and their families on a range of topics including wellbeing, finance and legal issues. Note we also make this service available free of charge to all apprentices studying with us.
- f) We actively encourage board applications from a diverse range of backgrounds ahead of our AGM when inviting nominations. However, as a Trade Association we are limited to some extent in that all nominations must be put forward by our members.
- g) We operate a Health & Safety Committee which draws people from across the organisation to ensure that issues are quickly identified and outcomes/resolutions can be reported back to the full team.
- h) Our Whistleblowing policy is designed to encourage employees to raise concerns that they may have about the conduct of others in the business or the way in which the business is run, without fear of retaliation.
- i) Our Speaker policy is designed to ensure we have speakers from a diverse range of backgrounds but also that they do not have views which are likely to offend their audience or damage the good reputation of the CSA
- j) British Values are core to our People Handbook which states that everyone is expected to promote and uphold British Values in all aspects of the work that we do. The five British Values being, Democracy, The rule of law, Individual liberty, Mutual respect and Tolerance of those of different faiths and beliefs. CSA policies are designed to support a culture that embraces and promotes British Values. Note for our learners we actively promote British Values as part of induction and it is built into the curriculum of all our apprenticeship material.
- k) Our Equal Opportunities and Dignity at Work policy outlines how we actively promote equal opportunities throughout the organisation through the application of employment policies and procedures that ensure individuals receive treatment that is fair, equitable and lawful. It also establishes our zero-tolerance approach to any form of bullying or harassment.
- l) Our teaching is available through online options, including for apprenticeships to maximise access to those who would be unable to fully participate in a face to face only environment. We also assess all learners prior to commencing teaching to establish if they have any issues with Maths or English and create an individual plan of support as required.
- m) We have reviewed the language/options of our Company policies and benefits in order to ensure that no colleague is unintentionally excluded.
- n) Age diversity within the workforce is promoted and valued
- o) All of our corporate videos include subtitles so that they are accessible to people who are deaf or have difficulty hearing

