

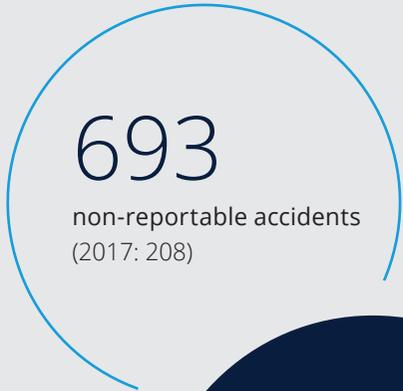


Ensuring the health, safety and wellbeing of our staff

Workplace health and safety and wellbeing of all our people are top priorities. We are committed to protecting our employees, self-employed agents in ROI, contractors, suppliers and customers.

We firstly do this through a Group-wide health and safety policy and through compliance with health and safety legislation. Our operating divisions also have additional policies on a range of health, safety and wellbeing issues that are subject to factors unique to their business. All policies are made available to all employees via our intranet sites, employee handbooks and through our induction programmes, as well as mandatory training that is in place to help colleagues work safely at all times.

Across the Group, we have a number of indicators we use to measure the health and safety level of our colleagues, alongside programmes in place to support their physical and mental wellbeing, from discounted gym memberships, to free counselling access and nutritional wellbeing courses.



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BEHAVIOURS**



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Our blueprint

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* The Reporting of Injuries, Diseases, and Dangerous Occurrences Regulations (RIDDOR) define a reportable accident as an injury that is not 'major' but results in the injured person being away from work or unable to do their full range of normal duties for more than three consecutive days a major injury or a fatality.



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2018 has been a year of embedding our personal safety values, working together with our field staff and industry to identify and raise awareness of potential health and safety risks. We ensure that personal safety training is undertaken by every member of staff at least annually to provide an awareness of potential on-the-job risks and hazards, whilst supplementing with comprehensive internal communications and bi-annual personal safety weeks.

Rebecca Wignall
Health and Safety Manager
CCD

There are a number of factors that influenced the rise in both reportable and non-reportable accidents over the last year.

During 2018, vehicle incidents were among the most common cause of non-reportable accidents and injury. The increase in the number of driver accidents coincides with the move to the new operating model introduced in 2017, meaning there is a much greater number of employed drivers within the business.

The Group is committed to achieving high standards of health and safety in relation to all of its stakeholders; however, CCD has the particular

risk of personal safety whilst out collecting from customers, so it carries out an extensive training programme and conducts safety weeks for employees in spring and autumn each year to reinforce a strong safety culture. There are stringent processes in place to report accidents and incidents, and we place great importance on accident prevention with measures designed to analyse accidents and their causes. In addition, there are a range of current best approach documents detailing best practice and safe systems of work.

We manage health and safety through steering committees that exist across the Group to facilitate dialogue and collaboration, define

standards, identify accident trends, develop preventative measures and lay the groundwork for decisions made by the Board. Each divisional board regularly considers health and safety and produces an annual compliance report on the Group-wide health and safety policy, which is reviewed by the Group Board. We also offer access to an Employee Assistance Programme (EAP) to all our employees and their families. The EAP offers support on financial, work, personal, health and family matters.

Following the tragic death of one of our staff members last year, we have redoubled our efforts on safety and the company continues to prioritise what further safety enhancements can be made.





Empowering staff to raise concerns

We are committed to the highest standards of quality, transparency and accountability, so employees are encouraged to raise any concerns they may have. We have whistleblowing policies in place which outline how concerns can be raised. All employees receive anti-bribery and corruption and whistleblowing training annually and have access to a confidential third-party helpline through which they can raise concerns relevant to anti-bribery and corruption or corporate hospitality.

In 2018, this helpline received 37 complaints, which were thoroughly investigated and dealt with in accordance with the appropriate internal procedures, and in May 2018, the Audit Committee undertook a review of the whistleblowing escalation process to ensure its effectiveness.



Encouraging staff to save for their future

Because of the industry we work in, we feel that it is just as important to ensure that our staff, as well as our customers, manage their money in a sustainable way. This is why we offer initiatives that allow staff to either invest in the company through a 'share scheme' or save for their future through a workplace pension.

Pensions

There are two main pension schemes for employees across the Group. New employees are automatically enrolled into the Provident Financial Workplace Pension Scheme after two months' service, and after two years of membership, they are invited to join the PFG Retirement Plan; however, employees joining at a managerial level are invited to directly join the PFG Retirement Plan.

The Provident Financial Workplace Pension Scheme is provided through Nest and requires employees to contribute 3.2% of their pensionable salary after tax relief. On top of this, we will also contribute 4% of their pensionable salary.

The PFG Retirement Plan allows employees to contribute between 3–8% of their pensionable salary and we will contribute 5–10%. All employees are entitled to a death in service payment; however, the PFG Retirement Plan includes an increased death in service payment of 3x salary and offers long-term sickness benefit.

Employee share schemes

Share schemes are a long-established and successful part of the total reward package offered by the Group, encouraging and supporting employee share ownership. The Group's four schemes aim to encourage employees' involvement and interest in the financial performance and success of the Group through share ownership.

The current schemes for employees resident in the UK are the Provident Financial plc Employee Savings-Related Share Option Scheme (2003), the Provident Financial Savings-Related Share Option

Scheme 2013 and the Provident Financial Share Incentive Plan (SIP). The current scheme for employees resident in the Republic of Ireland is the Provident Financial Irish Savings-Related Share Option Scheme 2014.

1,718 employees were participating in the Company's save as you earn schemes as at 31 December 2018 (2017: 1,466). The Group's SIP offers employees the opportunity to further invest in the Group and to benefit from the Group's offer to match that investment on the basis of one matching share for every four partnership shares purchased. 483 employees were participating in the SIP as at 31 December 2018 (2017: 318).

1,718

employees participate in our save as you earn schemes