

## **NCO Europe Modern Slavery Act Transparency Statement**

### **Introduction**

This statement for the financial year ending 31 December 2025 is made by NCO Europe Ltd, New City House, 57-63 Ringway, Preston PR1 1AF in accordance with Section 54(1) of the Modern Slavery Act 2015 (the "Act"). This statement sets out the actions taken by NCO to understand all potential risks and steps taken to develop processes to improve transparency and eliminate risks of slavery or human trafficking in its business and/or supply chains.

### **Our Business**

NCO is a leading Financial and Customer Care outsourcing partner. At NCO we pride ourselves on understanding customer's individual needs. Our aim is to work with each customer to achieve the best possible outcome. Customers are at the heart of our business and throughout our entire philosophy and culture.

### **Our People**

Passion, talent, loyalty and 'whatever it takes' are the ethos that runs through each and every one of us. We value our people and pride ourselves in the significant investment we place into developing home grown talent and offering superb opportunities for learning new skills and promotion from within. Our goal is that each and every one of us achieve our full potential.

### **Our Supply Chains & Due Diligence**

NCO has zero tolerance to slavery and human trafficking. Prior to the appointing of an outsourcer/supplier NCO should be satisfied that the third party is an appropriate partner who can replicate its standards of customer service, accuracy and responsibilities under the modern slavery and human trafficking Act. Therefore, before any agreement is confirmed, NCO undertakes a comprehensive due diligence audit to validate its principles, values, and any applicable legal/regulatory requirements.

Ongoing monitoring is completed as stated in NCO's internal processes.

### **Our policies on slavery and human trafficking**

NCO is committed to ensuring that there is no modern slavery or human trafficking in our supply chain or in any part of our business. Our Slavery and Human Trafficking Policy reflects our commitment to acting ethically and with integrity in all our business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in our supply chains.

## **Our Progress**

We believe that there is a low risk of slavery and human trafficking within our operations. Any potential risk is mitigated as a result of our policies and procedures, the controls built into our business operations and the knowledge, skills and behaviours of our colleagues. These are clear performance indicators by which we can measure our effectiveness. In addition, we have processes in place to encourage the reporting of concerns and protect whistle-blowers.

## **Training**

The Act is included in our Annual Compliance Training and in our induction training, our policy is available to all staff so that they are able to identify risk factors, understand the implication and assist us with implementing the Anti-slavery policy effectively.

## **Our 12-month objectives**

- Continue to improve our understanding of the changing threat posed by modern slavery and ensure our control environment response reflects this.
- Continue to raise a general awareness of the topic amongst our colleagues via NCO annual compliance training, encouraging colleagues to report concerns and providing assurance that such concerns will be acted upon.
- Continue to ensure our Supplier Audit Evidence document is fit for purpose in gaining clear confirmation from small companies without a Modern Slavery statement of their commitment to these standards.
- Further develop our ESG strategy including modern slavery

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our slavery and human trafficking statement for the financial year ending 31 December 2025. This statement has been approved by the NCO Europe Ltd board and will be reviewed and updated annually.