HONG LEONG BANK MANAGEMENT POLICY ON ENVIRONMENT

Energy, Water and Waste Management

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Energy, Water and Waste Management

This document is a summary of the official HLB Management Policy on Environment: Energy, Water and Waste Management.

Hong Leong Bank Group (hereinafter "HLBG" or the "Bank") is committed to reducing the impact of its operations on the environment through its initiatives to promote efficient utilization of energy and water while effectively managing waste without compromising safety, comfort and reliability of the Bank Buildings.

This Environmental Policy establishes Bank-wide energy, water, and waste management initiatives designed to meet or exceed HLBG's ESG targets while ensuring full compliance with internal standards and national legislative requirements.

The Bank is committed to minimizing its environmental impact across all operations through:

- **Employee Awareness and Education:** Raising awareness about environmental impact and promoting energy and water efficiency and conservation practices.
- **Resource Efficiency:** Optimizing energy and water consumption through data monitoring, analysis, and target setting.
- **Carbon Footprint Management:** Measuring and analyzing the Bank's carbon footprint.
- **Building Management:** Implementing strategies to improve energy, water, and waste management in Bank buildings.
- **Responsible Waste Disposal:** Ensuring proper waste sorting, recycling, and disposal.
- **Achieving Emission Targets:** The Bank is committed to achieving its short, medium, and long-term net-zero targets.
- **Compliance:** Full adherence to all relevant environmental laws and statutory requirements, including but not limited to:
    - Environmental Quality (Amendment) Act 2024
    - Energy Efficiency and Conservation Act 2024
    - Solid Waste and Public Cleansing Management Act 2007

Furthering the Bank's environmental goals, the following Triple-R (3R) Principles guide our waste management efforts to prevent pollution and mitigate risks to human health and ecosystems:

- **Reduce:** To reduce the purchase of single use items whenever possible
- **Reuse:** To ensure before discarding an item, it is at the end of its useful life and is no longer reusable by anyone
- **Recycle:** To actively be aware of any company, state and local community recycling initiatives; support them by way of participation as part of recycling the Bank's waste

Where practical, the Bank prioritises purchasing electrical appliances rated under the Minimum Energy Performance Standards (MEPS) and water-efficient products certified by the Water Efficient Product Labelling Scheme (WEPLS).

This Policy will be reviewed annually to ensure the Bank maintains practical strategies to continuously improve energy, water, and waste management across its operations.

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