

SUSTAINABILITY REPORT

- 18 Sustainability Board Statement
- 19 About The Report
- 19 Sustainability Governance
- 20 Stakeholder Engagement
- 21 Material Assessment & Material Topics
- 22 Sustainable Economic Growth
- 24 Ethical Business Conduct
- 26 Fair Employment Practices
- 28 Corporate Social Responsibility
- 29 Environmental Stewardship
- 30 Climate-related Disclosures
- 33 GRI Content Index



SUSTAINABILITY BOARD STATEMENT

The Board of Directors (the "**Board**") is pleased to present the Sustainability Report (the "**Report**") for MoneyMax Financial Services Ltd. and its subsidiaries (the "**Group**") for the financial year ended 31 December 2025 ("**FY2025**"). This Report outlines the Group's sustainability performance and details our progress towards fulfilling long-term objectives.

As a prominent financial services provider and luxury goods trader in Southeast Asia, the Group remains steadfast in its commitment to delivering lasting value to all stakeholders. Our sustainable growth strategy is anchored on four key pillars: (i) prudent financial management, (ii) embedding customer-centricity into our organisational culture, (iii) cultivating an inclusive and forward-looking workplace, and (iv) upholding rigorous legal compliance and corporate governance practices. These guiding principles form the basis of our strategic approach, allowing the Group to respond with agility and resilience within a dynamic marketplace.

The Board maintains ultimate oversight for the Group's sustainability agenda, ensuring effective integration of sustainable practices throughout our business operations. Furthermore, the Board upholds strong corporate governance, oversees material environmental, social, and

governance ("**ESG**") issues, and champions initiatives that support the Group's ongoing sustainability journey. Additional information regarding our Sustainability Governance Structure can be found within this Report.

The Group acknowledges its environmental responsibilities and is committed to minimising its carbon footprint. Through ongoing participation in the LowCarbonSG initiative—led by the Carbon Pricing Leadership Coalition Singapore—the Group has utilised digital solutions and expert advice to monitor and manage its carbon emissions.

Looking forward, the Group remains dedicated to enhancing its sustainability efforts and contributing meaningfully towards a greener and more inclusive future. The Board expresses its appreciation to the management team, employees, partners, and stakeholders for their continued support and collaboration in advancing these initiatives. With collective determination, we are confident in our ability to achieve sustainable growth and long-term resilience.

Sincerely,
The Board of Directors



This Report discusses the Group's strategies, performance and targets for all sustainability issues identified for our business and stakeholders.

Reporting Framework

This Report has been prepared with reference to the Global Reporting Initiative ("GRI") Universal Standards 2021. The adoption of GRI Standards reflects their global reputation as a leading framework for the disclosure of an organisation's economic, environmental, and social impacts. Furthermore, the Report incorporates selected disclosures from International Financial Reporting Standards ("IFRS") S2 Climate-related Disclosures issued by the International Sustainability Standards Board (the "ISSB standards"), acknowledging their status as internationally recognised guidance for climate-related reporting.

Consistent with Rules 711A and 711B of the Singapore Exchange Securities Trading Limited Listing Manual Section B: Rules of Catalyst, this Report presents the essential components of a sustainability report on a 'comply or explain' basis. For FY2025, the Group has commenced a phased integration of ISSB disclosures. Details regarding the implementation timeline are provided in the "Climate-related Disclosures" section of this Report.

Reporting Scope and Period

This Report primarily focuses on the Group's Singapore operations, including its headquarters and over 50 outlets

nationwide, which accounted for approximately 85% of total revenue for FY2025. Notwithstanding this focus, the Scope 1 and Scope 2 greenhouse gas emissions boundary has been expanded to cover the full consolidated accounting group and other investees, with plans to extend full reporting scope to the Group's Malaysian operations in the future.

The reporting period for this Report is in respect of FY2025.

Independent Assurance

The Group has not obtained external assurance for this Report; however, it will consider the feasibility of engaging such assurance in future financial years. In the interim, internal auditors conduct ongoing reviews of the Group's sustainability reporting processes, and recommendations arising from these reviews are considered to support the accuracy and reliability of the information disclosed.

Feedback

In line with our sustainability strategy, printed copies of this Report will not be distributed. A digital version is available on the Singapore Exchange Network ("SGXNET"). The Group values input from all its stakeholders and warmly welcomes feedback on this Report. Please feel free to contact us at: ir@moneymax.com.sg.

SUSTAINABILITY GOVERNANCE

The Board is responsible for overseeing the Group's sustainability initiatives, providing strategic direction, and ensuring effective identification and management of material topics. The Board also reviews and approves the annual sustainability report. To equip the Board with the relevant sustainability knowledge, all the Directors have attended the mandatory sustainability training course.

To support these efforts, the Group has established a Sustainability Committee ("SR Committee"), led by the Sustainability Coordinator ("SR Coordinator"). The SR Coordinator is tasked with convening at least one SR Committee meetings annually to evaluate the monitoring and management of the Group's material topics.

For further details on the sustainability governance of the Group, please refer to the Corporate Governance Report within our Annual Report (pages 35 to 58).

Membership associations

We maintain active engagement with a range of industry associations and regulatory bodies to remain apprised of best practices, contribute to sector advancement, and uphold regulatory compliance. Our memberships comprise:

- Singapore Chamber of Commerce & Industry
- Singapore Pawnbrokers Association
- Singapore Vehicle Trading Association
- Hire Purchase, Finance and Leasing Association of Singapore
- Credit Association of Singapore
- Singapore Business Federation

STAKEHOLDER ENGAGEMENT

Effective stakeholder engagement is essential for the Group to acquire meaningful insights into critical issues requiring attention. Such an approach ensures that our sustainability strategy remains aligned with stakeholder priorities while providing updates on significant developments and progress. This practice also enables the Group to remain adaptable and responsive within a dynamic industry landscape.

The Group has identified six key stakeholder categories, as indicated in the table below, and maintains communication with each through a range of channels.



	ENGAGEMENT CHANNELS	STAKEHOLDERS' EXPECTATIONS	OUR RESPONSES
CUSTOMERS	<ul style="list-style-type: none"> Feedback channels, including social media platforms, emails, hotlines, in-store feedback forms Informal feedback sessions 	<ul style="list-style-type: none"> Product offering Quality service Value-for-money products and services Customer safety 	<ul style="list-style-type: none"> Launch of new products and tools for our customers Customer service trainings and orientations for new hires to maintain our service standards
SHAREHOLDERS	<ul style="list-style-type: none"> Annual general meetings Annual reports SGXNET announcements Shareholders' circulars Press releases Corporate presentation deck 	<ul style="list-style-type: none"> Financial performance Investment returns Transparency and timely reporting 	<ul style="list-style-type: none"> Provide timely information to shareholders, in line with good corporate governance and disclosure practices
EMPLOYEES	<ul style="list-style-type: none"> Induction program for new employees Weekly town halls and meetings Regular company events Informal feedback channels Setting of key performance indicators and annual performance appraisal 	<ul style="list-style-type: none"> Fair employment practices Recognition of efforts Opportunities to learn and grow 	<ul style="list-style-type: none"> Provide job rotation and training opportunities to develop and upskill employees Organise staff engagement activities to improve working relationships and allow for team bonding
BUSINESS PARTNERS	<ul style="list-style-type: none"> Regular meetings and dialogue sessions 	<ul style="list-style-type: none"> Good relationship Fair market practices Timely payments Business prospects 	<ul style="list-style-type: none"> Frequent communication and meetings with business partners
REGULATORY AUTHORITIES	<ul style="list-style-type: none"> Participation in discussions and consultations Regular reports to regulatory authorities 	<ul style="list-style-type: none"> Accurate and timely reporting Compliance with local laws and regulations 	<ul style="list-style-type: none"> Timely submission of reports to Registry of Pawnbrokers and Ministry of Law Provide regular staff training and orientations for new hire to ensure compliance to the regulatory requirements
LOCAL COMMUNITY	<ul style="list-style-type: none"> Community outreach activities Engagement with community projects and charities 	<ul style="list-style-type: none"> Social responsibility Environmental responsibility 	<ul style="list-style-type: none"> Participation in community programs to support the underprivileged Monetary donations to various charity organisations

MATERIAL ASSESSMENT AND MATERIAL TOPICS

In FY2025, we revisited the material ESG factors identified in FY2024 and confirmed their ongoing relevance to our business and stakeholders.

The materiality assessment was conducted in consultation with the Board, who is responsible for reviewing and approving the Group's material topics. Senior management supports

the Board by implementing the Group's sustainability plans and maintaining regular communication.

Below is the complete list of our material topics, including their FY2025 targets and an evaluation of our performance against their FY2025 targets.

MATERIAL TOPICS	TARGETS FOR FY2025	PERFORMANCE FOR FY2025
Sustainable Economic Growth	We target to drive organic growth across various business units and enhance shareholders' value by actively investing in its regional pawnbroking network and enhancing our digital product and service offerings.	We have attained our targets. The Group's total revenue for the year increased by 38.9% and is strategically positioned to meet and serve the growing market for financial services in the region.
Consumer Experience and Product Responsibility	We target to have zero (0) complaints from the Consumer Association of Singapore in FY2025 so that we maintain service quality standards in accordance with the Consumer Protection (Fair Trading) Act (Cap. 52A) and reduce the number of complaints from customers received throughout the year.	We have attained our targets. There were no substantiated complaints received from the Consumer Association of Singapore, and we maintained service quality standards in accordance with the Consumer Protection (Fair Trading) Act (Cap. 52A) and received no complaints from customers in FY2025.
Legal Compliance and Corporate Governance	We target to have no material incidents of non-compliance with any laws and regulations governing our businesses.	We have attained our targets. There were no material incidents of non-compliance with any laws, rules and regulations governing our businesses in FY2025.
Anti-Corruption and Anti-Fraud	We target to have no whistleblowing reports received and have no incidents of internal fraud or corruption.	We have attained our targets. There were no whistleblowing reports received and we had no material incidents of internal fraud or corruption in FY2025.
Data Privacy	We target to have no substantiated complaints from the Personal Data Protection Commission ("PDPC").	We have attained our targets. We did not receive any substantiated complaints from the PDPC.
Diversity and Equal Opportunities	We target to receive no reports of gender or age discrimination from our employees. We also target to maintain the number of training sessions provided to our employees.	We have attained our targets. We received zero (0) reports of gender or age discrimination from our employees and 71 training seminars were conducted in FY2025 (FY2024: 59).
Corporate Social Responsibility	We target to enrich and strengthen the social bonds with local communities, thereby building community resilience.	We have attained our targets. We have made various donations and sponsorships and collaborated with new and existing partners.
Environmental Stewardship	We target to maintain our track record of having no incidents of non-compliance with environmental laws and to include quantitative disclosures on the Group's energy consumption and emissions after establishing our internal data collection methodology.	We have attained our targets. We maintained our track record of having zero (0) incidents of non-compliance with environmental laws and included quantitative disclosures on the Group's energy consumption and emissions. We have also saved 48,530 paper bags and reduced our emissions associated with physical store visits.

SUSTAINABLE ECONOMIC GROWTH

The Group utilises a comprehensive strategy to foster sustainable economic development within the region through its diverse business operations. Key elements of this strategy include:

1. Advancing financial inclusivity across local communities,
2. Creating employment opportunities for our workforce,
3. Procuring goods and engaging collaboratively with service providers,
4. Supporting initiatives that benefit local communities,
5. Ensuring timely tax contributions to governmental bodies, and
6. Delivering dividends to shareholders.

The Group's primary mission is to facilitate access to affordable and responsible financial services, tailored to the needs of both individuals and businesses. As an

innovative financial service provider, we deliver alternative credit solutions to clients who encounter challenges with traditional financing. By offering asset-backed financial products, we strive to bridge the financing gap faced by local Small and Medium Enterprises ("SMEs") that may be unable to secure conventional credit. Our provision of essential working capital empowers SMEs to maintain robust cash flow, pursue emerging opportunities, enhance operational capabilities, and achieve sustainable growth.

Responsible financial management is integral to sustaining our competitive advantage. To maintain agility amidst evolving market conditions, we conduct weekly management meetings to review and refine business strategies. Monthly financial assessments further guide optimal resource allocation. These disciplined financial management practices have proven crucial in navigating global challenges.

ECONOMIC FIGURES (IN S\$ MILLIONS)	FY2025	FY2024
Economic Value Generated		
Revenue	541.9	390.1
Other gains	2.0	1.8
Economic Value Distributed		
Material costs	336.4	243.9
Employee benefits expenses	44.3	34.9
Depreciation and amortisation expenses	13.3	12.2
Finance costs	33.8	31.1
Other expenses and losses	20.2	17.3
Income tax expense	19.6	10.9
Economic Value Retained¹		
Net profit	76.3	41.6

¹Economic Value Retained = Economic Value Generated - Economic Value Distributed

SUSTAINABLE ECONOMIC GROWTH

Performance

In FY2025, the Group recorded a strong financial performance, driven by robust revenue growth across all business segments. Economic value generated increased to S\$541.9 million, reflecting a 38.9% rise in revenue, while profit attributable to owners of the parent grew 87.6% year-on-year to S\$71.7 million. Economic value distributed rose to S\$467.6 million, largely due to higher material costs, employee benefits, and operating overheads in line with increased business activity. As a result, economic value retained improved significantly to S\$76.3 million, demonstrating enhanced operating leverage, disciplined cost management, and strengthened earnings capacity.

During the year, the Group expanded its presence by adding eight new stores in Singapore and Malaysia, including five Malaysian outlets acquired through the purchase of CChaw Holdings Sdn. Bhd. The Group remains committed

to introducing innovative products and strengthening its digital offerings and services.

Please refer to pages 7 to 9 of the Annual Report for more details on our FY2025 financial performance.

TARGETS FOR FY2026

The Group seeks to capitalise on opportunities that strengthen our market position and drive sustainable long-term growth. We aim to foster organic growth across our various business segments and increase shareholder value by investing in our regional pawnbroking network and enhancing our digital products and services. Moreover, the Group will remain open to exploring acquisition opportunities as they emerge to support further business expansion.



Customer Experience and Product Responsibility

Customer centricity remains a cornerstone of MoneyMax's operations. The Group is committed to delivering high-quality service and maintaining accountability for the environmental and social impacts of its products and services. We acknowledge the importance of transparency in communicating our sustainability initiatives and actively engaging with customers. Although sustainability reporting may present challenges—such as the potential to lose customers whose values differ from ours and increased costs associated with sustainable product development—we firmly believe that the long-term benefits outweigh such risks. We address these challenges by clearly articulating the value of sustainable products and services to our customers.

Our customer engagement strategy is designed to foster trust through transparency regarding the environmental and social impact of our offerings. We aim to inform consumers about our sustainability efforts and empower them to make

responsible choices, influencing purchasing behaviour and reinforcing our reputation. In addition, comprehensive sustainability reporting is critical to demonstrating our dedication to product responsibility and strengthening our relationship with customers.

TARGETS FOR FY2026

To achieve service excellence and minimise customer complaints by conducting customer service training for all outlet employee.

We target to have zero (0) complaints from the Consumer Association of Singapore in FY2026 so that we maintain service quality standards in accordance with the Consumer Protection (Fair Trading) Act (Cap. 52A) and reduce the number of complaints from customers received throughout the year.

ETHICAL BUSINESS CONDUCT



Robust compliance and governance frameworks form the cornerstone of our organisation's success. They promote accountability and transparency throughout all aspects of our operations. Upholding these principles is essential for sustaining stakeholder confidence and achieving long-term objectives.

Legal Compliance and Corporate Governance

The sustainability and credibility of our business are underpinned by robust corporate governance practices. We adhere to stringent regulatory frameworks, including the Pawnbrokers Act 2015, Pawnbroking Rules 2015, Second-hand Goods Dealers Act (Chapter 288A), Anti-Money Laundering regulations, and the Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019 in Singapore, as well as the Pawnbroking Act 1972 in Malaysia.



Our Risk and Compliance Department oversees a comprehensive compliance and governance program encompassing staff training, continuous monitoring, and enforcement to ensure full regulatory compliance. Regular assessments conducted by our Risk and Compliance team,

supplemented by independent third-party audits, reinforce this commitment. Furthermore, we ensure that employees remain informed and up to date regarding relevant legislative developments.

We are dedicated to safeguarding the financial system by mitigating the risk of financial crime. To enhance our anti-money laundering and counter-terrorism financing initiatives, we perform customer due diligence using an external solutions provider. In addition, we have established rigorous internal policies, procedures, and controls organisation-wide to uphold these standards.

TARGETS FOR FY2026

1. To continue our record of having no material incidents of non-compliance with laws and regulations in the upcoming year.
2. To maintain effective corporate governance and accountability structures across the Group, to ensure regulatory compliance.

Anti-Corruption and Anti-Fraud

The Group enforces a rigorous zero-tolerance policy regarding bribery and corruption, as stipulated in the Employee Handbook. Employees are comprehensively informed of the prohibition of all forms of corruption, and any reported incidents are subject to thorough investigation by the appropriate authorities. To mitigate and identify fraudulent conduct, an extensive monitoring and enforcement framework has been implemented. In addition, the Risk and Compliance Department conducts both scheduled and unannounced cash inspections at operational outlets.

The Board actively oversees the Group's internal controls and risk management processes. A whistleblowing policy is in place to enable employees and stakeholders to report concerns—which may include misconduct, illegal activities, suspected fraud, or unethical behaviour—directly to the Audit Committee (“AC”).

Reports submitted in good faith are assured full confidentiality and protection from retaliation. All submissions are investigated promptly, with necessary actions taken and regular updates provided to the Board.

There were no material cases of corruption or fraud reported during FY2025. The Group maintained a clean record with respect to business contract terminations or non-renewals resulting from corruption violations throughout the reporting period.

Additionally, there were no public legal proceedings relating to corruption involving the organisation or its employees, nor were any whistleblowing reports received.

TARGETS FOR FY2026

1. Aim to maintain zero (0) whistleblowing reports and zero (0) material incidents of fraud in FY2026.
2. To strive towards enhancing the Group's risk management strategy and control environment at the operational level, and adhere to the highest standards of professionalism, integrity, and ethics across the Group.

Data Privacy

Safeguarding personal data and protecting our information systems from disruptions and security threats are vital for our business's ongoing success. Since the Group manages highly sensitive financial information, prioritising data protection for all stakeholders is essential. To ensure this, we require every employee to strictly follow the Group's data protection policies at all times. We also promote a culture of awareness and vigilance, emphasising the crucial role of securing data for customers, employees, and other stakeholders. This approach not only keeps us in line with relevant data protection laws but also fosters trust among our customers.

To uphold these standards, the Group has appointed a Data Protection Officer who, in collaboration with the Information Technology/Management Information Systems team, oversees the implementation and updating of the Group's data protection policies. Regular PDPA (Personal Data Protection Act) training sessions are also organised for both new hires and existing staff to maintain high levels of compliance and awareness.

The course equipped them with in-depth knowledge and practical experience to align their departmental practices with industry standards and document important processes, creating a solid foundation for certification.

In FY2025, 330 employees received both initial and refresher training on best practices for managing personal data, following the 345 participants in FY2024. There were no customer privacy complaints reported by external parties or regulators, and the Group experienced zero (0) incidents of customer data leaks, theft, or loss in FY2025.

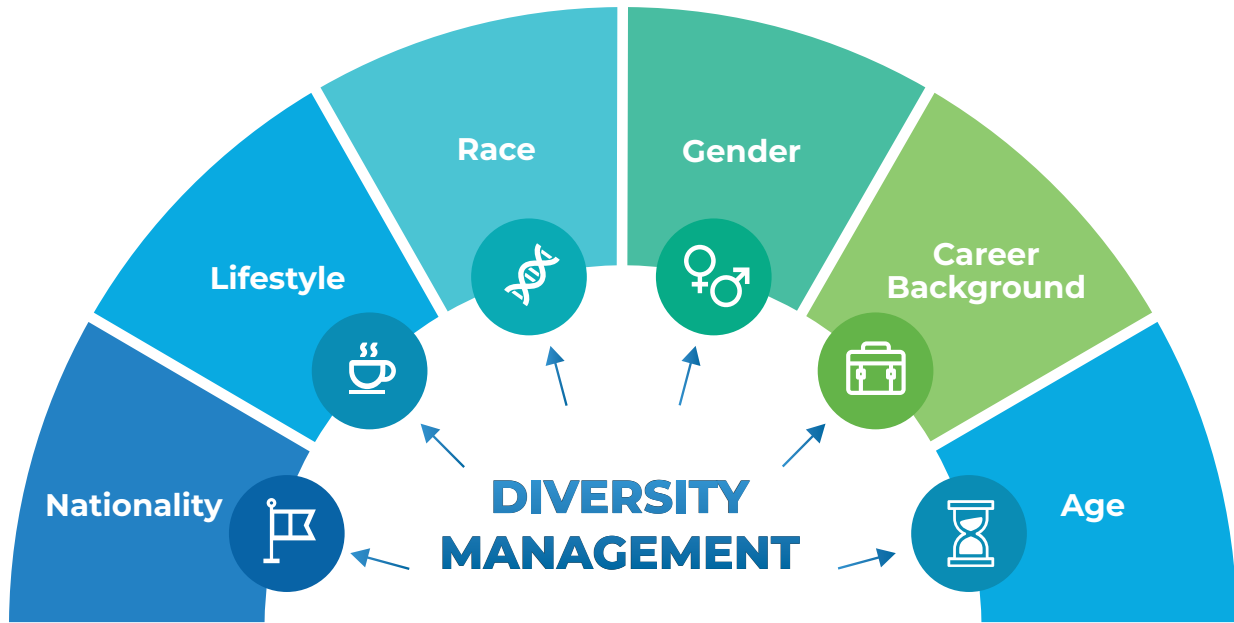
TARGETS FOR FY2026

To uphold our record of no substantiated complaints from the PDPC for the foreseeable future and ensure that our information systems and data are protected against service interruption and security breaches.



FAIR EMPLOYMENT PRACTICES

The Group is dedicated to fostering a workplace that values inclusivity and innovation. Our goal is to support every employee in reaching their fullest potential. By maintaining this focus, we help ensure the business achieves sustainable growth and long-term success.



Diversity and Equal Opportunities

The Human Resources Department is responsible for formulating and implementing strategies in talent acquisition, development, and retention to cultivate a highly skilled and diverse workforce. Adhering to the Tripartite Guidelines, we uphold fair employment practices by selecting employees based on relevant skills and experience without discrimination against race, age, gender, religion, or ethnicity.

Promoting respect among all staff members is essential to sustaining an inclusive and supportive workplace within the Group.

Performance

As of 31 December 2025, the Group employed 414 permanent staff members in Singapore, compared to 387 in FY2024. Our workforce encompasses a broad age range, enabling us to develop products and services that address the varied needs of consumers across multiple age groups. Women represent the majority of the Group's workforce (75%) and hold over half of both top and middle management positions.

The Group upholds a strict policy of zero tolerance for any form of discrimination and encourages employees to report incidents promptly to the Human Resources Department. In FY2025, we are pleased to note that zero (0) reports of gender or age discrimination were received from our employees.

Building a Culture of Empowerment

Our employees are regarded as the organisation's most valuable asset. We are committed to ensuring equal opportunities for job rotation and internal career advancement across all business units, with decisions guided by individual performance and capabilities. Transparent communication is encouraged at every level, and employee feedback collected during the annual performance appraisal process informs our strategic initiatives to enhance long-term staff retention. To support professional growth, we deliver training on a broad range of subjects throughout the year, designed to strengthen skills and increase workforce productivity.

In FY2025, the Group held 71 training seminars, compared to 59 sessions in FY2024.

TARGETS FOR FY2026

1. To continue to maintain zero (0) reports of discrimination for FY2026 and maintain the number of training sessions provided to our employees.
2. To build a workplace that is not only inclusive and progressive, but also one that encourages employee growth and success.



FAIR EMPLOYMENT PRACTICES

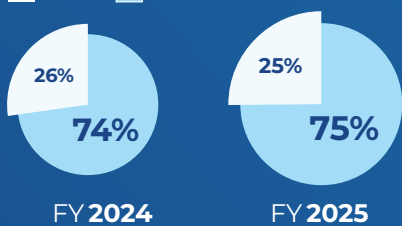
The table below presents the employee profile of MoneyMax as of 31 December 2025. All individuals engaged by the company are employees; no non-employee workers are utilised.

EMPLOYEE CATEGORY	BY GENDER					
	MALE		FEMALE		TOTAL	
	FY2025	FY2024	FY2025	FY2024	FY2025	FY2024
PERMANENT	102	102	312	285	414	387
TEMPORARY	-	-	-	4	-	4
TOTAL	102	102	312	289	414	391

STATISTICS FOR GENDER RATIO

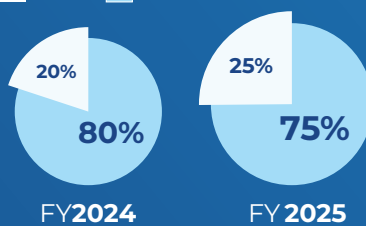
Employees

Male Female



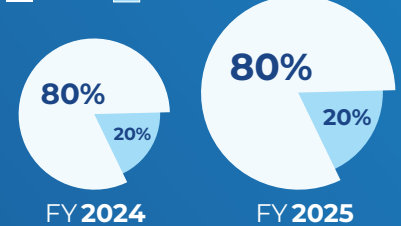
Management

Male Female



Board of Directors

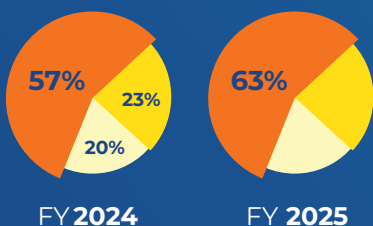
Male Female



STATISTICS FOR AGE RATIO

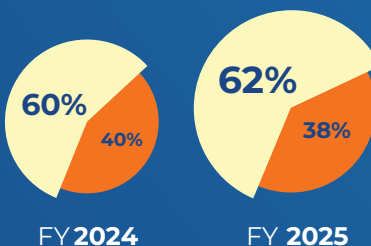
Employees

< 30 30 - 50 > 50



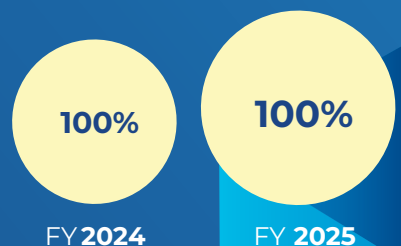
Management

< 30 30 - 50 > 50



Board of Directors

< 30 30 - 50 > 50



CORPORATE SOCIAL RESPONSIBILITY

At MoneyMax, we prioritise supporting our local communities. We are committed to giving back and making a meaningful difference through active involvement in community-focused activities.

Our employees are encouraged and empowered to participate in volunteering, donations, and fundraising initiatives. This dedication underlines our goal to strengthen communities and improve the lives of those nearby.

Performance

In FY2025, five companies within the Group, collectively accounting for 33% of our operations, demonstrated a strong commitment to community support through both donations and sponsorships. Donations totalling S\$159,528 were made to support a diverse range of charitable organisations, community partners and social initiatives in Singapore. The Group had given donations and sponsorships, and collaborated with some of the following partners in FY2025:

(i) Donations were made to Community Chest Singapore, which supports more than 100 social service agencies serving seniors in need, children with special needs and youth-at-risk, and persons with disabilities. Community Chest Singapore plays a key role in mobilising resources to build an inclusive and supportive social service ecosystem.

(ii) The Group also contributed to Jamiyah Singapore, a welfare organisation providing assistance regardless of race or religion. Support was directed towards its Jampacked foodbank initiative, a network of community-based mini food banks providing food assistance alongside holistic support programmes, including educational, youth development, and counselling services.

(iii) The MoneyMax Education Grant program, which is aimed at providing financial assistance to students from underprivileged backgrounds in Singapore to advance their education goals, encourage scholastic excellence, and promote a caring and sharing community. 107 students were awarded education grants in FY2025.

(iv) Further donations were extended to Metta Welfare Association, which provides day care, residential care, rehabilitation, and education services to the elderly, persons with disabilities, and underprivileged individuals, and to



TARGETS FOR FY2026

To continue to enrich and strengthen the social bonds with local communities, thereby building community resilience.



Blue Cross Charitable Institution, which offers free medical services, financial aid, and funeral assistance to support vulnerable families.

(v) The Group also supported grassroots and community initiatives through contributions to the Community Development & Welfare Funds of the Central Singapore Community Development Council and Northeast Community Development Council, as well as the Punggol Shore Citizens' Consultative Committee and the Radin Mas Citizens' Consultative Committee. These contributions supported community assistance schemes, wellness programmes, fundraising initiatives, and national events aimed at promoting social cohesion and community resilience.

(vi) In addition, the Group contributed to Bukit Timah Seu Teck Sean Tong Institution Limited, which provides free Traditional Chinese Medicine services to improve access to affordable healthcare within the community.

(vii) Beyond charitable donations, the Group provided sponsorships for community, cultural, and industry-related events during FY2025. These sponsorships supported community dinners, cultural celebrations, arts and clan association activities, charity events, and industry association functions, reinforcing the Group's commitment to community engagement and collaborative development within the markets in which it operates.

Overall, the Group's community contributions in FY2025 reflect its continued efforts to support social development, education, healthcare access and community engagement. The Group remains committed to working with community partners and contributing meaningfully to the communities in which it operates.

Carbon emissions pose operational, environmental and social risks to the Group, including potential impacts on employee health, business continuity and infrastructure arising from extreme weather events, as well as broader risks to access to essential resources. These risks may translate into financial exposure through operational disruptions and increased compliance costs. At the same time, effective carbon management presents opportunities to improve operational efficiency, strengthen brand reputation, attract environmentally conscious customers and contribute to improved public health through better air quality.

To mitigate these risks, the Group has implemented measures to reduce energy consumption, optimise logistics and minimise waste. Energy efficiency initiatives include the installation of LED lighting across operational sites, while supply chain emissions are managed through improved delivery planning. Waste reduction efforts focus on reuse and recycling, supported by targeted initiatives such as the “No Bag Day” campaign, which aims to reduce reliance on single-use carrier bags. In FY2025, the “No Bag Day” campaign resulted in the saving of 48,350 paper bags, exceeding our target of 30,000. This was supported by staff training, in-store communication and customer engagement. Progress is tracked annually through the number of carrier bags saved, which serves as a key performance indicator. In parallel, the Group is advancing sustainable sourcing by assessing suppliers against internal sustainability criteria and expanding its e-commerce platform to reduce emissions associated with physical store visits.

The Group also introduced the Pawn E-Renewal service, enabling eligible pawn transactions to be completed digitally. This initiative reduces paper consumption by replacing printed transaction slips with digital records and lowers the need for customers to travel to outlets, thereby indirectly reducing transportation-related carbon emissions. The Group also supports responsible waste management through the provision of recycling facilities and uses online platforms to facilitate staff training and development.

The Group’s carbon reduction approach aligns with industry best practices and is informed by scientific guidance, including the Intergovernmental Panel on Climate Change (IPCC). Key actions include improving energy efficiency through the adoption of energy-saving products, promoting sustainable transport options such as public transport, cycling and car-sharing, reducing single-use plastics, and exploring renewable energy and carbon offset opportunities. Greenhouse gas emissions are recalculated periodically to assess the effectiveness of initiatives and identify areas for improvement, with monitoring metrics including waste generation, recycling rates and employee participation in sustainable transport.

Stakeholder engagement supports the effective implementation of these measures. The Group engages employees, customers, suppliers, investors and local communities to communicate progress, gather feedback and support continuous improvement. In addition, through participation in the LowCarbonSG programme, the Group has adopted energy-saving tools and has been recognised as a LowCarbonSG participant since FY2023. Insights gained from the programme are used to guide and enhance ongoing sustainability initiatives.

TARGETS FOR FY2026

To maximise the environmental efficiency of our operations and contribute towards a greener future for everyone.



CLIMATE-RELATED DISCLOSURES

Governance

The Board exercises comprehensive oversight of all climate-related issues impacting the Group. The SR Committee is tasked with identifying, assessing, and managing climate-related risks and opportunities, routinely reporting to the Board and maintaining continuous dialogue on these subjects. To enhance the Board's strategic decision-making process, the SR Committee provides an annual review covering climate-related risks, opportunities, and key performance metrics. Additionally, the SR Committee meets annually to evaluate ESG performance metrics.

During FY2023, we commenced an assessment of our climate risks and opportunities and initiated the development of appropriate governance and risk management frameworks. This report represents our inaugural year of progress towards alignment with the ISSB standard disclosures, with full compliance expected by FY2030, in accordance with SGX requirements.

Strategy

We define our timeframes as the following:

- Short-term: 1 to 3 years
- Medium-term: 3 to 5 years
- Long-term: More than 5 years

Our Impacts

Climate-related risks and opportunities are systematically incorporated into the Group's financial planning processes. This approach includes evaluating the potential financial effects of climate change and integrating these evaluations into long-term strategic plans. Such strategies may encompass sustainable investment initiatives and adjustments to business models to better align with environmental objectives. Identified risks and opportunities are prioritised according to their potential financial impact and probability.

We have assessed our climate-related risks and opportunities, and the principal risks and opportunities are detailed in the following table:

Climate-related risks

RISKS	DESCRIPTION	FINANCIAL IMPACT BY CLIMATE SCENARIO		RISK MITIGATION
		1.5°C WARMING	>3°C WARMING	
TRANSITION RISK:				
Market: Energy cost fluctuations will lead to an increase in product prices.	<p>Energy markets can be volatile, with prices changing due to global factors like fluctuations in oil prices, changes in energy production levels, or shifts in government policies. Higher energy costs can lead to higher production costs (e.g., for raw materials, labour, or logistics), which businesses may offset by charging higher prices for their finished products.</p> <p>Period: Short, Medium, Long Financial Impact: Increase in operating costs, leading to higher product prices, may cause consumers to reduce demand.</p>	Moderate to High	High	Implement energy-saving measures to reduce overall energy usage.
PHYSICAL RISK:				
Acute and Chronic Risks: An increase in the frequency and intensity of extreme weather events, such as droughts and floods, affects day-to-day operations, leading to temporary closures of retail stores.	<p>Extreme rainfall and increased flooding events may cause extensive flooding, property and infrastructure damage (road transport and electricity supply), and service disruption, which can lead to significant economic impacts.</p> <p>Period: Short, Medium, Long Financial Impact: Increased operational costs, lower revenue due to disruption in operations</p>	Moderate	Moderate	We will review and ensure there is adequate insurance coverage in the event of property damage from weather events.

Climate-related opportunities

RISKS	DESCRIPTION	FINANCIAL IMPACT BY CLIMATE SCENARIO		RISK MITIGATION
		1.5°C WARMING	>3°C WARMING	
<p>Products and Services: Customers are increasingly seeking eco-friendly and organic products, driving down the demand for newly sourced resources.</p>	<p>By purchasing lab-grown diamonds, pre-owned luxury items, consumers decrease demand for newly mined resources like gold, gemstones and other materials. This helps reduce the environmental impact of mining and manufacturing, which are resource-intensive and can harm ecosystems.</p> <p>Period: Short, Medium, Long Financial Impact: New revenue stream due to shift in market demand and attracting environmentally conscious consumers.</p>	Moderate	Moderate	Expand the range of eco-friendly products (pre-loved products), focusing on sustainably sourced materials (lab-grown diamonds and pre-owned luxury items), reduce packaging usage to align with customer expectations.
<p>Resource Efficiency Opportunities: The company can reduce operating costs and enhance efficiency by implementing cost-saving measures.</p>	<p>Strategic cost-saving measures offer the company significant potential for improved financial performance and operational effectiveness. These measures can drive efficiencies, optimise resource allocation, enhance competitiveness, and ultimately improve profitability.</p> <p>Period: Short, Medium, Long Financial Impact: Reduced operating costs and improved profitability.</p>	Moderate	Moderate	Upgrading to energy-efficient systems and adopting sustainable practices to minimise waste helps reduce overall spending.

Risk Management

The SR Committee convened to identify climate-related risks and opportunities, subsequently prioritising them according to an evaluation of their potential financial impact and probability of occurrence. This approach ensures optimal allocation of resources towards addressing the most material threats and opportunities, thereby facilitating effective strategy development and proactive management of key climate-related challenges.

Metrics and Targets

Metrics used to assess climate-related risks and opportunities

Climate impact is assessed using various performance metrics, with a focus on those most likely to have significant financial implications for the Group. We monitor and report Scope 1 and Scope 2 greenhouse gas (“GHG”) emissions in accordance with the GHG Protocol Corporate Standard, ensuring consistency with leading practices established by the World Resources Institute and the World Business Council for Sustainable Development. By concentrating on financially material indicators, such as GHG emissions and their intensity, we are able to effectively evaluate environmental performance and identify areas for potential improvement.

Scope 1 and 2 carbon emissions

With increasing global attention on climate change, there is heightened expectations from both governments and consumers for organisations to evaluate and reduce their GHG emissions. Recognising the importance of minimising our carbon footprint, we remain dedicated to quantifying and managing our GHG emissions.

FY2025 marks our third consecutive year of disclosing GHG emissions data, building upon the baseline established in FY2023. Over the past year, we have continued to monitor and evaluate our progress towards emission reduction targets. This year, in alignment with ISSB disclosure requirements, our emissions inventory has been expanded to encompass all subsidiaries within the Group's consolidated accounting group in Singapore and Malaysia.

Our consolidation approach follows the operational control method. Consistent with the previous reporting period, Scope 2 emissions are largely attributable to electricity purchased from the national grid. Presented below is the updated breakdown of the Group's Scope 1 and 2 GHG emissions for FY2023 to FY2025

CLIMATE-RELATED DISCLOSURES

GHG EMISSIONS (SCOPE 1) IN TONNES OF CO₂ EQUIVALENT (tCO₂e)²

Source of Emissions ³	FY2025
Consolidated accounting group: motor vehicles	58.24
Total	58.24

In FY2025, the Group's Scope 1 GHG emissions amounted to 58.24 tCO₂e, arising entirely from motor vehicle fuel consumption. Emissions from motor vehicles were 36.03 tCO₂e and 22.21 tCO₂e for Singapore and Malaysia, respectively.

GHG EMISSIONS (SCOPE 2) IN TONNES OF CO₂ EQUIVALENT (tCO₂e)

Source of Emissions	FY2023 (baseline)	FY2024	FY2025
Consolidated accounting group: purchased electricity from Singapore national grid ⁴	729.6	761.0 ⁵	847.8
Consolidated accounting group: purchased electricity from Malaysia national grid ⁶	-7	-7	916.9
Total	729.6	761.0	1,764.7

The Group's Scope 2 GHG emissions increased over the reporting periods, rising from a baseline of 729.6 tCO₂e in FY2023 to 1,764.7 tCO₂e in FY2025. Emissions from Malaysian subsidiaries were a key contributor to the overall increase in Scope 2 GHG emissions in FY2025.

GHG EMISSIONS INTENSITY

Metric used for intensity ratio calculations	FY2023 (baseline)	FY2024	FY2025
Total GHG Emissions (tCO ₂ e)	729.6	761.0	1,764.7
Revenue (in S\$ millions)	285.7	390.1	541.9
GHG Emissions intensity ratio (tCO₂e/S\$ million)	2.6	2.0⁸	3.3

In FY2025, the Group's GHG emissions intensity increased as compared to FY2024. While revenue continued to grow strongly to S\$541.9 million in FY2025, total GHG emissions rose at a faster pace, driven primarily by the significant increase in Scope 2 GHG emissions due to the inclusion of emissions from Malaysian subsidiaries in FY2025. Scope 1 GHG emissions arose entirely from motor vehicle fuel consumption and represented a relatively small proportion of the Group's overall GHG footprint.

² Scope 1 emissions were not available for FY2023 or FY2024, as we only began tracking them in FY2025

³ Emissions factors were taken from UK Government GHG Conversion Factors for Company Reporting 2025 version 1.0

⁴ The emission factor for electricity was provided by the Energy Market Authority at <https://www.ema.gov.sg/resources/singapore-energy-statistics/chapter2>

⁵ FY2024 scope 2 emissions have been restated to reflect the updated grid emissions factor

⁶ Malaysia grid emissions factor was taken from <https://myenergystats.st.gov.my/documents/4/guest/grid-emission-factor-gef-in-malaysia-2022-2024-provisional>

⁷ Scope 2 emissions for Malaysian subsidiaries are not available for FY2023 and FY2024 as we only began tracking them in FY2025

⁸ GHG Emissions Intensity for FY2024 has been restated due to GHG Emissions restatement

STATEMENT OF USE

MoneyMax Financial Services Ltd. has reported the information cited in this GRI content index for the period from 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI 1 USED | GRI 1: Foundation 2021

DISCLOSURE TITLE		PAGE REF / REMARKS	
GRI 2: General Disclosures 2021	2-1	Organisational details	1-3
	2-2	Entities included in the organisation's sustainability reporting	19
	2-3	Reporting period, frequency and contact point	19
	2-4	Restatements of information	32
	2-5	External assurance	19
	2-6	Activities, value chain and other business relationships	1-3
	2-7	Employees	26-27
	2-8	Workers who are not employees	Not applicable - None
	2-9	Governance structure and composition	36-39
	2-10	Nomination and selection of the highest governance body	40-41
	2-11	Chair of the highest governance body	39
	2-12	Role of the highest governance body in overseeing the management of impacts	18-19
	2-13	Delegation of responsibility for managing impacts	19
	2-14	Role of the highest governance body in sustainability reporting	18-19
	2-15	Conflicts of Interest	35, 50-52, 83
	2-16	Communication of critical concerns	24-25
	2-17	Collective knowledge of the highest governance body	10-12, 19
	2-18	Evaluation of the performance of the highest governance body	41-42
	2-19	Remuneration policies	42-43
	2-20	Process to determine remuneration	42-43
2-22	Statement on sustainable development strategy	18	
2-27	Compliance with laws and regulations	24-25	
2-28	Membership associations	19	
2-29	Approach to stakeholder engagement	20	
2-30	Collective bargaining agreements	Not applicable - None	

GRI CONTENT INDEX

DISCLOSURE		PAGE REF / REMARKS
MATERIAL TOPICS		
3-1	Process to determine material topics	21
3-2	List of material topics	21
Sustainable Economic Growth - GRI 201: Economic Performance 2016		
3-3	Management of material topics	22-23
201-1	Direct economic value generated and distributed	22-23
Customer Experience and Product Responsibility		
3-3	Management of material topics	23
Legal Compliance and Corporate Governance		
3-3	Management of material topics	24
Anti-Corruption and Anti-Fraud - GRI 205: Anti-Corruption 2016		
3-3	Management of material topics	24-25
205-2	Communication and training about anti-corruption policies and procedures	24-25
205-3	Confirmed incidents of corruptions and actions taken	24-25
Data Privacy - GRI 418: Customer Privacy 2016		
3-3	Management of material topics	25
418-1	Substantial complaints concerning breaches of customer privacy and losses of customer data	25
Diversity and Equal Opportunity - GRI 405: Diversity and Equal Opportunity 2016		
3-3	Management of material topics	26-27
405-1	Diversity of governance bodies and employees	26-27
Corporate Social Responsibility - GRI 413: Local Communities 2016		
3-3	Management of material topics	28
413-1	Operations with local community engagement, impact assessments, and development programs	28
Environmental Stewardship		
3-3	Management of material topics	29-32