



METTLE INVESTMENTS LIMITED

(“Mettle” of the “Company”)

STAKEHOLDER ENGAGEMENT POLICY

INTRODUCTION

Mettle is part of a greater socioeconomic ecosystem and we recognise that we depend on robust relationships with all other stakeholders in order to deliver on our purpose of using our financial expertise to do good for individuals, families, businesses and society.

Best practice as outlined in King IV requires a company to have a stakeholder engagement policy. Accordingly this Stakeholder Engagement Policy outlines Mettle’s approach to communicating and working with our stakeholders.

Engagement is an integral part of developing an understanding of our stakeholders’ needs, interests and expectations and assists the Company with strategic, sustainable decision making. Collaboration and regular interaction with all stakeholder groups is essential to the Company’s long-term resilience and to the effectiveness of our integrated sustainability approach.

Stakeholder engagement is undertaken with a far broader aim than merely communicating ‘to’ various stakeholder groups. Rather, Mettle considers its various stakeholders as key partners in its endeavours.

While the Mettle board of directors (“**the Board**”) has ultimate responsibility for our group’s stakeholder engagement efforts, the process of engaging with stakeholders is decentralised to form part of the operations of our various clusters and business areas.

Each business area is required to report regularly on its stakeholder engagements through the Board. This is to ensure the Company’s various business units maintain and commit to playing a role in nurturing impactful relationships that deliver mutual benefits.

IDENTIFICATION AND COMMUNICATION

Stakeholders are those individuals, groups of individuals or organisations that impact and/ or could be impacted by Mettle’s activities, products or services and associated performance. Mettle identifies its stakeholders and monitors its relationships through a multitude of communication channels including regular dialogue.

Mettle also includes ‘silent’ stakeholders such as future generations and the environment. Stakeholders are prioritised according to the level of influence they have on Mettle and the level of influence Mettle has on them.

Our primary key stakeholders are Mettle’s staff, clients, shareholders, regulators and communities. These along with our secondary stakeholders are discussed in detail in the policy matrix table below. Communication with these stakeholders will take various forms as set out in the below matrix.

This matrix will be reviewed, and where necessary, updated by the Board from time to time.

Chairman

Date:

Reason for Mettle:	Reason for stakeholders:	Frequency:	Method:
<p><u>Employees:</u> To provide staff with strategic direction and keep them informed about group activities. To ensure that we remain an employer of choice that provides a safe, positive and inspiring working environment. To understand and respond to the needs and concerns of our staff members.</p>	<p>To provide us with feedback and input that can help us improve their working environment experience as well as the performance of our business.</p>	<p>Ongoing and daily engagement at all levels. As required by staff.</p>	<p>Regular, direct communication between managers, teams and individuals. There's also a robust combination of face-to-face, written, digital and broadcast communications, culture and engagement surveys, Mettle results presentations, CEO roadshows. We use emails, direct communications as well as group orientated communication.</p>
<p><u>Clients:</u> To provide appropriate advice, proactive financial solutions and value-adding services. To ensure that we maintain the high service levels they expect and deserve. To inform product development and prioritisation. To develop products that embody client-centred innovation. To ensure accuracy of client personal and/or business information.</p>	<p>To receive sound financial advice and financial education. To access world class innovative solutions and services. To obtain access to financing and solutions that are purpose specific, innovative and efficient. To get value financing that is competitive and transparent in pricing.</p>	<p>Ongoing. Dependent on client needs and identified sales, service or guidance opportunities.</p>	<p>There are interactions through branch outlets and relationship managers.</p>
<p><u>Shareholders:</u> To provide current and future shareholders with relevant and timeous information, ensuring Mettle shares are appropriately valued. To manage shareholder expectations and reputational risk. To maintain strong relationships, keep abreast of market developments and inform our shareholder targeting strategy.</p>	<p>To receive relevant timeous information on our prospects and financial and non-financial performance so that they can value and assign appropriate valuations and credit ratings. To understand our financial performance. To gain insight into our</p>	<p>On a formal basis, once a year to coincide with the release of yearend results. On an ad hoc basis and as requested by the financial media, investment analysts, credit-rating agencies and investors during open periods. A few times a year through</p>	<p>Annual results announcements and roadshows. Various investor group meetings.</p>

<p>To ensure good governance and deepen the trust placed in us and our brand. To get feedback that informs our strategy, business operations and how we govern.</p>	<p>strategy and management.</p>	<p>various broker-hosted investor events and non-deal roadshows. Once or twice a year through a Mettle-initiated roadshow and investor days.</p>	
<p><u>Regulators:</u> To maintain open, honest and transparent relationships and ensure compliance with all legal and regulatory requirements. To retain our various operating licences and minimise our operational risk.</p>	<p>To ensure regulatory compliance. To promote the soundness and stability of the domestic financial system, thereby contributing to its financial stability.</p>	<p>Daily, weekly, quarterly and as required.</p>	<p>Various industry and regulatory forums, meetings between regulators, and our board and management. This includes one-on-one discussions with various executive officials at prudential meetings as well as onsite meetings.</p>
<p><u>Communities:</u> To create partnerships that serve to facilitate our integrated sustainability activities. To obtain input from environmental experts, communities and non-governmental organisations (NGOs) regarding key focus areas. To create awareness of our integrated sustainability commitment and initiatives.</p>	<p>To get advice and guidance on how to achieve desired outcomes for themselves, their families, their businesses and their communities. To partner on common social and environmental issues. To collaborate in a way that furthers social, environmental and other common agendas for the greater good.</p>	<p>Ongoing – as partnerships dictate or stakeholder needs require.</p>	<p>Interactions with community organisations in those communities in which Mettle does business.</p>
<p><u>Government:</u> To cement our social licence to operate with society, with government being one of the key stakeholders. To build and strengthen relationships with government, both as a partner in the development of the country and as a key client. To provide input into legislative development processes that</p>	<p>Mettle is a role player in the economic, social and environmental transformation of the country.</p>	<p>Monthly or as deemed necessary by either party.</p>	<p>Interactions with Government departments with which Mettle does business.</p>

<p>will affect the economy and our activities and operations. To reaffirm our commitment to public sector business development. To participate visibly in, and be a partner to, the transformation of SA and the financial sector. To partner in increasing economic growth and reducing inequality and unemployment.</p>			
<p><u>Media:</u> To leverage the reach and influence of media channels to share our business and citizenship story with stakeholders. To communicate with relevant stakeholders and the broader public with a view to having a positive influence on behaviour that will lead to desired business results. To protect and manage our reputation.</p>	<p>To educate and inform their audiences on developments in the financial services sector and Mettle specifically. To be informed about our contribution to the SA economy and our products and services. To empower their audiences to make informed financial decisions.</p>	<p>Interactions in response to business-related media enquiries. Regular interactions to share information and respond to media requests for commentary about our business. Ad hoc engagements in response to our various business and sustainability initiatives. Proactive, scheduled engagements to build vibrant, mutually beneficial media relationships.</p>	<p>Launches of various products and services. Interviews with key business media on relevant reporting dates. Regular telephone and email interaction regarding media enquiries.</p>
<p><u>Business Partners and Industry Bodies:</u> To continue learning through interaction with the industry and cross-sectorial organisations. To use business associations as a forum through which we can promote our viewpoints on key industry issues.</p>	<p>To deliver mutually beneficial learning. To influence and/or promote common agendas.</p>	<p>As required or dictated by performance contracts and association or partnership membership agreements.</p>	<p>Interactions with business partners with which Mettle does business and with industry bodies in the sectors in which Mettle operates.</p>
<p><u>Suppliers and contractors:</u> To obtain products or services required</p>	<p>To provide products and</p>	<p>Ongoing, as required.</p>	<p>Ongoing interaction with suppliers and</p>

<p>for conducting our business. To maintain an ideal and timeous supply of goods and services for our operations. To encourage responsible practices across our supply chain BBEE, local procurement, supplier conduct and environmental considerations. To include critical suppliers in cross-functional teams so as to contribute expertise and advice before specifications are developed for products or services.</p>	<p>services. To negotiate pricing and contracts. To promote new products and service offerings. To respond to tenders. To seek input and guidance on their sustainability journeys.</p>		<p>contractors for procurement purposes. One-on-one negotiations and meetings. Changes to the BBEE Codes of Good Practice. Changes to trading arrangements in terms of our procurement systems, etc.</p>
<p><u>Organised labour:</u> To promote fair and equitable employee-relations practices, good governance and a sound working relationship. To ensure that all matters having an impact on basic conditions of employment are effectively addressed through collective bargaining.</p>	<p>To represent their members on matters of mutual interest. To represent the interest of union members who are Mettle employees and members of the bargaining unit. To consult on salary negotiations and engage in consultations on any changes impacting staff within the bargaining unit through a consultative forum and collective bargaining forum.</p>	<p>Annual salary negotiations. Ongoing consultations or meetings as required by unions or as a result of business changes or projects.</p>	<p>We consult on any changes in working conditions, restructuring of the business and performance management issues. Consultations also take place on the resolution of alleged unfair labour practices to ensure the fair and equitable treatment of staff.</p>