

SOCIAL RESPONSIBILITY GOVERNANCE POLICY



V1 – APRIL 2025



الاتحاد للمدفوعات
AI Etihad Payments

Policy Overview

Al Etihad Payments (AEP), a subsidiary of the Central Bank of UAE (CBUAE), aims to be the world's leading payments authority, delivering best in class payment solutions and contributing to financial stability and financial inclusion of the UAE. To further its strategic objectives and establish its social responsibilities, AEP commits to the following:

1. Supporting the 'UAE Centennial 2071' and 'We the UAE 2031' vision towards community development.
2. Promoting innovation and development of products and services that address the specific financial needs of local communities and align with the UAE's digitalization objectives.
3. Developing and promoting ethical digital payment solutions that are fair for everyone, especially for people with less digital experience.
4. Creating an inclusive digital payments environment by extending banking services to sections of society with limited or no access to traditional banking services.
5. Establishing robust frameworks to safeguard consumers against fraud, misuse, loss of privacy, and unfair practices in payment services and systems.
6. Launching educational campaigns to improve financial literacy regarding digital payments.
7. Establishing effective channels for users to voice concerns and seek recourse in case of issues with digital payments.
8. Fostering fair labor practices by ensuring that all employees, vendors, and stakeholders are treated with equality, fairness, and respect.
9. Publishing disclosures reflecting AEP's efforts towards its commitment to social responsibilities.

As part of AEP's commitment to the continuous improvement of its social responsibility practices, AEP's Senior Management will review and update this policy on an ongoing basis, obtain the relevant approval from the Audit and Risk Committee and Board of Managers, and disseminate it through the approved communication channels to all its employees. Supporting documentation such as frameworks, procedures and standards will be drafted in due course to support the implementation and embedding of this Policy within AEP.