



## Statement on Slavery & Human Trafficking

Pursuant to the requirements of the Modern Slavery Act 2015 s.54

EP Financial Solutions (EPFS) is a trading style of Everyday People Financial Solutions Limited. Everyday People is a revenue cycle management consolidator founded on the belief that everyone deserves a second chance to reestablish and build credit and have access to affordable credit options. Headquartered in Edmonton, Alberta Canada with operations in Canada and the UK. Everyday People are changing the way revenue cycle management agencies work by enhancing our client services with affordable financial products and literacy programs.

### Policies on slavery and human trafficking

EPFS is strongly committed to ensuring that human rights are respected and fair working conditions are provided; in this respect, a Diversity and Equal Opportunity check takes place at the beginning of a new contract. All employees are made aware of both the Harassment Policy and Working Hours Policy.

### Due diligence

There are a number of practices in place to ensure that slavery or human trafficking is not taking place within our operations:

- All employees have a contract of employment that determines their rights and obligations, including their salary, hours of work, and their notice period to terminate the contract, and their holiday entitlement;
- All employees are free to hand in their notice at any time;
- All employees are paid at least the national minimum wage;
- All employees are required to undergo background checks prior to joining EPFS, which includes providing satisfactory evidence of their right to work in the UK;
- All employment is freely chosen; and,
- EPFS adheres to all legislation regarding employment contracts, wages, health and safety, working time, holiday entitlement and rest breaks.

### Employee training

Employees are required to comply with the Code of Conduct, which articulates our expectation that good employment practices are followed. At the beginning of the year, employees are required to participate in this e-learning course and all other mandatory courses that are required to enable employees to do their work.

New employees are briefed on this statement to ensure their awareness of it.

### Supplier agreements

Our supply chains mainly consist of organisations from within the UK or Europe. EPFS endeavours to avoid contracting with suppliers or sub-contractors that are located in geographical areas where slavery and human trafficking are a more prevalent risk. EPFS does, however, recognise that the upstream supply chain may include countries with a higher risk of modern slavery or human trafficking. EPFS has put processes in place to ensure suppliers pass on this obligation to their supply chain to counteract this.

EPFS has informed its suppliers of the requirements of the Modern Slavery Act 2015 and has sought confirmation that these organisations meet their obligations by filling in a declaration as part of the supplier contract.

These additional requirements have been added to EPFS's Internal Supplier Review process. This ensures that any new or existing supplier is compliant with the provisions of the Modern Slavery Act 2015 and the Bertelsmann Code of Conduct when entering or renewing a contractual relationship with EPFS.

If these standards cannot be met, EPFS will take reasonable steps to review the relationship and may consider whether or not it should maintain the supplier relationship going forward if deficiencies cannot be rectified in a reasonable timeframe.

This statement will be updated on an annual basis to reaffirm actions have been taken to ensure that slavery and/or human trafficking is not taking place within our operations or supply chains.

Signed by,

*John Storrie*  
**Operations Lead UK**

A proud member of  
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