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Board meeting of "SendMN NBFI" LLC on April 11<sup>th</sup> 2025,  
Attachment

**ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) POLICY OF "SENDMN  
NBFI" LLC**

**YEAR 2025**

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# **ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) POLICY OF “SENDMN NBFI” LLC**

## **One. General Provisions**

1.1. The purpose of this policy is to define the principles and responsibilities to be followed by “SendMN NBFI” LLC (hereinafter referred to as the “Company”) in order to establish an environmental, social, and governance (hereinafter referred to as “ESG”) system, introduce environmentally and socially friendly and good governance practices in all its business and daily operations, and fulfill its function of ensuring sustainable development and green economic growth.

1.2. This policy has been developed in conjunction with the Company's medium to long-term policy documents and other related documents.

## **Two. Principles of the Environmental, Social, and Governance Policy**

2.1. The Company's ESG policy shall be guided by and adhere to the following 8 principles of the Mongolian Sustainable Finance Program:

2.1.1. Protecting the Environment - We shall preserve and protect the soil, water, air, biodiversity, and both renewable and non-renewable natural resources, and shall work to support a sustainable use approach in order to minimize adverse impacts on them.

2.1.2. Protecting Human Rights and Society - We shall respect, support, and promote human rights and labor standards, protect the health and safety of citizens, and work to ensure their equality and accessibility.

2.1.3. Protecting Cultural Heritage - We shall work to preserve and protect Mongolia's special cultural heritage that represents specific historical periods and places, such as customs, language, and other traditions, as well as social, cultural, historical, archaeological, and paleontological heritage sites.

2.1.4. Supporting Green Economic Growth - We shall support projects and other activities that contribute to Mongolia's economy and green transition.

2.1.5. Promoting Financial Inclusion - We shall support the creation of a broad system of financial inclusion in Mongolia by increasing access to financial products and services for women and vulnerable groups, providing financial education, and protecting customers.

2.1.6. Promoting Ethical Finance and Corporate Governance - We will not finance activities on the prohibited list, will implement a policy of zero tolerance for unethical or criminal acts, and will uphold ethical standards and support good practices in corporate governance.

2.1.7. Promoting Transparency and Accountability - We support transparency and accountability and will work to promote reporting practices within the framework of our sustainable finance responsibilities.

2.1.8. Leading by Example - We will actively work and introduce new initiatives to bring about positive environmental, social, and economic development in Mongolia. We shall strive to set a similar standard for our customers and in our sector through our leadership.

2.2. The Company shall be guided by the UN's 17 Sustainable Development Goals and, within the framework of the 169 possible targets, will specifically define and integrate the work to be implemented into its operations in conjunction with the annual business plan. These include:

*Table 1.*

No	Goal Name	Target
1	No poverty	7
2	Zero Hunger	8
3	Good health and well-being	13
4	Quality education	10
5	Gender equality	9
6	Clean water and sanitation	8
7	Affordable and clean energy	5
8	Decent work and economic growth	12
9	Industry, innovation and infrastructure	8
10	Reduced inequalities	10
11	Sustainable cities and communities	10
12	Responsible consumption and production	11
13	Climate action	5
14	Life Below Water	10
15	Life on Land	12
16	Peace, Justice and Strong Institutions	12
17	Partnerships for the Goals	19

### **Three. Functions and Duties for Implementing the ESG Policy Principles**

3.1. The Company's departments and units shall implement the principles to be followed within the ESG framework through their external and internal operations.

3.2. The Company's ESG working team, with a composition of no fewer than 5 members, shall be appointed by a decision of the Board of Directors or the Executive Director.

3.3. In collaboration with other departments and units, the Company's ESG working team shall develop the plan for activities to be implemented within the ESG framework for the following year, ensuring it is aligned with the main directions of the annual business plan, and shall present it to the Board for approval during the annual business plan development and approval period.

3.4. The ESG working team shall prepare the Company's ESG report, which includes content on the activities implemented according to that year's ESG plan, achieved results, performance indicators, impacts, etc., and present it to the Board by January 10th of the following year.

3.5. The Company's ESG report shall be posted on the Company's website in a publicly accessible manner within the first quarter.