SWIFT ESG PRINCIPLES

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Our Commitment

Swift is committed to driving meaningful impact in both our community and the broader global landscape. In an era of increasing complexity and interconnectedness, we recognise that integrating Environmental, Social, and Governance (ESG) practices is essential to building long-term resilience, fostering trust and delivering sustained value.

Swift ESG Strategy

We continue to execute against our ESG strategy to elevate and embed ESG principles across our business and operations, focused on four main pillars:

- **Delivering sustainable operations** by building on our solid foundations of risk and control, compliance and environmentally responsible business practices.
- Enabling **financial inclusion** and enhancing access to financial services and improved end-user experience through digital innovation, in alignment with G20 goals.
- Creating **stronger ecosystems** and enabling sustainability across the global Swift ecosystem, in partnership with our members and communities.
- Building **empowered teams** by creating the conditions for people to feel included, experience a sense of belonging and have opportunities to develop and contribute.

Swift ESG Principles

The following section sets forth our ESG principles. These principles are structured into two distinct areas. ‘Core ESG Areas’ encompass newly established domains that articulate Swift’s foundational commitments to ESG. ‘Other Business Areas’ refer to operational domains where relevant policies are already in place.

Core ESG Areas

- Climate Change and Energy Management
- Inclusion, Belonging & Opportunity
- Philanthropy
- Supply Chain Management

Other Business Areas

- Workforce Engagement
- Health and Safety
- Human Rights
- Data Privacy and Cybersecurity
- Business Conduct

Core ESG Areas

1. Climate Change and Energy Management

Swift is committed to driving sustainable outcomes and limiting environmental impacts as it advances its business strategy in support of the global financial community. To achieve this outcome, we work across multiple dimensions to manage our energy consumption, improve energy efficiency and reduce greenhouse gas (GHG) emissions, both within our operations and our supplier value chain. Additionally, we proactively work to identify and assess climate-related risks that could impact Swift.

Principle 1.1: Swift will take proactive actions to meet near term/net zero science-based targets across scopes 1, 2 and 3 GHG emissions, and demonstrate regular progress against our validated SBTi commitments.

Swift must procure renewable energy and capitalise on energy-efficiency improvements wherever possible.

Consequently, our SBTi targets are:

- Reduce absolute scope 1 and scope 2 emissions by 53.7% by 2030, from a 2019 baseline year;
- Reduce absolute scope 3 emissions from business travel and employee commuting collectively by 27.5% by 2030, from a 2019 baseline year;
- Ensure 67% of Swift's suppliers are committed to reducing their own greenhouse gas emissions by 2027(covering purchased goods and services, and capital goods);
- Reduce absolute Scope 1, 2, & 3 emissions by 90% by 2050, from a 2019 base year.

Principle 1.2: Swift will purchase high-quality and verified carbon credits to offset annual emissions.

Swift is committed to purchasing high-quality, verified carbon credits to offset GHG emissions that cannot yet be fully removed through value chain mitigation efforts.

Swift purchases carbon credits through reputable carbon credit brokers to ensure all credits purchased have been quality assured, rigorously risk assessed and conform to our own due diligence thresholds. Per the Oxford Principles for Net Zero Aligned Carbon Offsetting, we are also committed to increasing the proportion of durable carbon credits purchased over time.

Principle 1.3: Swift will ensure that company-related travel is managed aligned to Swift's Travel and Expenses Policy.

We will continue to ensure all company-related travel adheres to our Travel and Expenses Policy requirements, which includes consideration of our emissions reduction targets.

2. Supply Chain Management

Swift is fully committed to ensuring sustainable business practices across its operations and works with its suppliers in ensuring their operations are sustainable as well.

Principle 4.1: Swift integrates ESG considerations into the management of its supply chain

Swift is committed to managing its supply chain by:

- Working closely with our suppliers to uphold all applicable laws, regulations and the essential ESG standards outlined in our Supplier Code of Conduct.
- Conducting ESG due diligence on newly onboarded suppliers; and
- Engaging with top suppliers to drive reduction in their GHG emissions aligned to SBTi requirements.

3. Inclusion, Belonging and Opportunity

Swift continues to build a culture rooted in inclusion, belonging and opportunity. Our commitment to attracting and retaining diverse talent remains strong and we have made meaningful progress in ensuring Swift is a place where everyone feels they can be themselves and contribute fully.

Principle 2.1: Swift commits to a culture of accountability at all levels to deliver on inclusion, belonging and opportunity goals.

These goals are integrated into Swift Board and management policies and recruitment practices. Clear processes and policies guide our efforts, ensuring alignment with our corporate strategy while fostering shared accountability at all levels. By embedding inclusion considerations into decision-making frameworks, we reinforce an inclusive and progressive workplace.

Principle 2.2: Swift is committed to fostering an inclusive culture where all employees feel valued, respected and empowered to contribute.

At Swift, inclusion is more than representation – it is about cultivating psychological safety, encouraging diverse perspectives and ensuring that all voices are heard. Inclusion is embedded within the organisation via our Code of Conduct policy applicable to employees and suppliers. Through leadership engagement, awareness initiatives and structured support networks, individuals can thrive, bring their full selves to work and feel empowered to grow — driving both innovation and collaboration.

Principle 2.3: Swift strives to ensure workplace opportunity for its people.

Opportunity is central to how we attract, develop, and retain talent at Swift. We are committed to ensuring fair, transparent legally compliant practices in recruitment, career progression, performance evaluation and compensation. By leveraging data-driven insights, structured talent development programmes and clear progression pathways, we create equitable opportunities for all employees. Our approach aims to remove systemic barriers and enable career growth based on skill, experience and potential.

Principle 2.4: Swift is dedicated to creating external impact by advocating for inclusion, belonging and opportunity.

As a global financial industry leader, Swift is uniquely positioned to advocate for and drive progress in this space. Through our convening power, we curate and sponsor talent accelerator programmes, facilitate industry-wide discussions and foster leadership development initiatives that promote inclusion across the sector. By using our platform to champion inclusion, we encourage meaningful change, ensuring that the financial ecosystem evolves in a way that reflects the diversity of the world it serves.

4. Philanthropy

Swift's philanthropy program focuses on three main impact areas:

- Social, economic and financial inclusion;
- Preserving the environment and supporting climate action; and
- Health and wellbeing for all.

Principle 3.1: Swift is dedicated to contributing to positive impactful, measurable and sustainable long-term changes in society and the environment.

To maximise our impact, Swift partners with a select group of carefully vetted non-government organisations (NGOs) focused on achieving measurable outcomes and sustainable impact, driving meaningful and systematic change across society and the environment. By effectively addressing systemic issues, Swift advances the social impact dimension of its ESG strategy through targeted philanthropy programmes.

Principle 3.2: Swift is dedicated to supporting humanitarian response in times of large-scale disasters.

Swift contributes to the emergency funds of selected NGOs to support provisioning of basic and advanced humanitarian aid in times of large-scale disasters.

Principle 3.3: Swift is dedicated to a corporate culture of employee engagement in philanthropy.

Swift encourages its employees to volunteer in support of local philanthropy projects. Employees are allotted two days each year that they can use individually or as teams to support projects aligned with our overall philanthropic policies.

Principle 3.4: Swift is dedicated to donating end-of-business life material.
When possible and relevant, Swift seeks to donate end-of-business life equipment (IT, communication devices, furniture, etc.) still in good working condition to vetted charities, NGOs, schools or education bodies.

All donations must comply with our robust security procedures and policies.

Other Business Areas

5. Operational Excellence

As a critical and trusted infrastructure provider, Swift is deeply focused on operational excellence and is committed to going above and beyond to strengthen the security, resilience and availability of its services. Our priority is to ensure that international transactions are conducted in a fully compliant manner in accordance with applicable regulations. Swift is also dedicated to supporting the G20's goals of enabling fast, transparent and inclusive international payments, serving users across more than 220 countries globally.

6. Workforce Engagement

At Swift, we understand that our workforce is a key asset and we strive to be an employer of choice by attracting and retaining the right talent through a culture of recognition and appreciation and continuous learning and development. We are proud to foster an environment where everyone's voice counts.

7. Health, Safety and Wellbeing

Health, safety and wellbeing play a vital role in supporting employee morale, job satisfaction and productivity. We put proactive focus on all these areas across physical, mental, social and environmental dimensions.

8. Human Rights	In 2012, Swift became a signatory to the United Nations Global Compact (UNGC), committing to the 10 principles[1] on human rights, labour, environment and anti-corruption. In addition to the UN principles, Swift's commitment to respecting fundamental human rights is detailed in our annual Modern Slavery Statement.
9. Data Privacy and Cybersecurity	Privacy is a fundamental commitment at Swift, an essential component of our core services and integral to the Swift environment. As a European headquartered company processing most of our personal data in Europe, we align our data protection and privacy standards to the comprehensive and robust EU General Data Protection Regulation (GDPR).
10. Business Conduct	Swift operates in compliance with relevant laws, regulations, international standards and guidelines to ensure ethics, integrity and trust are upheld in business conduct.

This document will be available to customers and third parties on our external website.

[1] The Ten Principles | UN Global Compact