

## ***Modern Slavery Statement July 2026 – June 2027***

### **Overview**

At Oodle, we have a zero-tolerance stance towards modern slavery and human trafficking. We are committed to protecting human rights by creating and improving our systems and controls. This statement explains what we have done so far, what preventative measures we have in place, and any next steps.

### **About Oodle**

Oodle is a business authorised and regulated by the Financial Conduct Authority in the UK. We provide consumer credit in line with Consumer Credit legislation, offering hire purchase agreements to individual customers to assist in their purchase of motor vehicles. We are a technology driven finance company in the used car market, focused on developing world class consumer retail propositions that re-invigorate the buying process and put the customer back in control. We work closely with a network of introducers located in England, Wales and Scotland.

We have a workforce of approximately 474 people (including contractors, sub-contractors and outsourced partners), about 350 of whom are direct employees based in the United Kingdom.

We consider that the skilled nature of our workforce and their primary geographical location together with our UK based business model are not commonly associated with; or have a high risk of, being vulnerable to modern slavery or human trafficking. We nevertheless take the responsibility of assessing this risk very seriously.

### **Our commitment**

At Oodle, we aim to employ high ethical and professional standards, to act responsibly and empathetically towards our customers, suppliers and other stakeholders; and always to comply with local laws and regulations applicable to our business.

### **Our supply chain**

Our supply chain includes national car dealerships, funding partners, third party outsourced providers, providers of IT solutions and office supplies as well as facilities management. Just as we will not tolerate modern slavery within our business or supply chain, we expect the companies we work with to support and promote this position in return. Any third parties we choose to work with must comply with all applicable laws, regulations and standards, and confirm that they (or any associated party) have not been involved in human trafficking or slavery activity as defined by the Modern Slavery Act 2015.

We assess this risk as part of our Third-Party Onboarding and oversight procedures, which are underpinned by our internal policies. Where we identify a risk, either through our onboarding process or in reassessing our existing supply chain, we plan and commit to managing it.

### **Our policies and procedures**

At Oodle, we have several corporate-wide policies and procedures in place that contribute towards mitigating the risk of modern slavery and human trafficking. This includes Whistleblowing, Outsourcing, Anti Bribery & Corruption, and Financial Crime; as well as our Employee Handbook. We have a Financial Crime team made up of subject matter experts, which will investigate any suspicious activity or risk in this field.

### **Speaking up**

Individuals can raise any concerns they have in line with our Whistleblowing policy. We are committed to take any such reports seriously and conduct any consequent investigation appropriately.

### **Our training**

All employees are required to undertake mandatory annual compliance training, as well as introductory, periodic, and department specific training as and where necessary in the course of their duties to demonstrate an appropriate level of understanding and capability.

### **Risk assessment**

All risks across the Oodle business are managed through our Risk Management Framework for monitoring and management at the most senior levels within the Company. Any concerns raised in relation to modern slavery and human trafficking would be raised, monitored, and managed in this forum.

### **Our next steps**

Over the next year, we will continue to monitor the risks associated with modern slavery and human trafficking. We aim to review current practices, policies, and procedures in order to mitigate the risk of modern slavery within our business and supply chain and look to enhance them, where necessary.

**We remain committed to delivering high standards and will take appropriate action to ensure Oodle is free of all forms of slavery and trafficking.**

### **Approval for this statement**

This statement is made by Oodle Financial Services Limited (“Oodle”). It is a statement made in accordance with section 54 (1) of the Modern Slavery Act 2015 and is in respect of the financial year from 1 July 2026 to 30 June 2027.

This statement has been approved by Oodle’s Board of Directors who will review and update it annually.

Signed by: Richard Gaskin CEO, on behalf of the Oodle Board