



亞投金融集團有限公司

ASIA INVESTMENT FINANCE GROUP LIMITED

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 0033)



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT 2016

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

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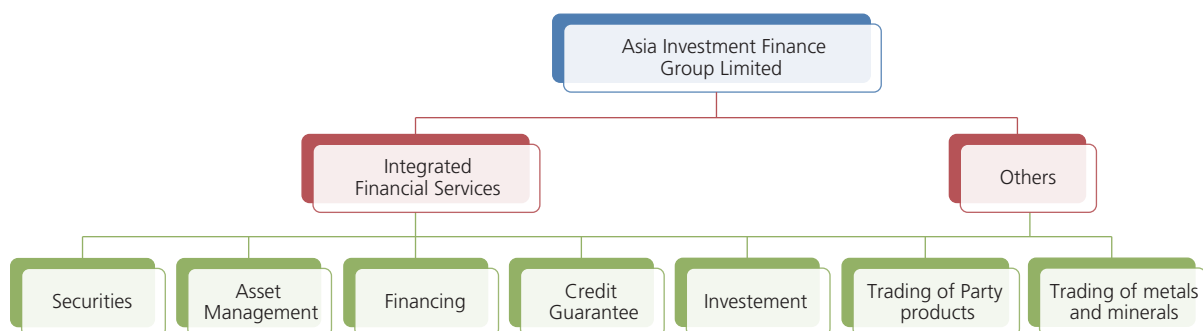
About the Group

In 2016, Asia Investment Finance Group Limited (hereafter referred to as “Asia Investment Finance” or “the Group”) has taken on this name to replace the previously used name of Harmonic Strait Financial Holdings Limited, and unveiled a new chapter in its business development.

Asia Investment Finance Group Limited and its subsidiaries (together, the “Group”) are engaged in securities brokerage and asset management, money lending business, credit guarantee and investment business, trading of party products and metals and minerals.

The Group has licensed subsidiaries carrying on Type 1 (Dealing in securities), Type 4 (Advising on securities) and Type 9 (Asset management) regulated activities under the SFO. Based on the businesses of the financial platform, the Group at the same time will seek for new business opportunities in direction and within the scope of the “Belt and Road” policy. The management is confident in the future about the global financial markets, particularly in those countries and regions within the scope of and in direction with the “Belt and Road” policy. The Group will seek for financial services and related investment projects to maximize investment income and broaden income source and improve its financial performance.

Structure of the Group’s Comprehensive Financial Business



Corporate Culture

Spirit: Innovation & Harmony
Philosophy: Global investment & Integrity
Culture: Care for people & Work in unity

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About This Report

This is the first *Environmental, Social and Governance Report* published by Asia Investment Finance. It aims to increase stakeholders' confidence and understanding in the Group with a transparent and open communication of the Group's action and performance in regard to sustainable development.

Reporting Year

All the information in the report reflects Asia Investment Finance's environmental management and social care performance from January to December 2016. Hereafter, the Group will publish an Environmental, Social and Governance Report annually for public reference, and continue to improve transparency and responsibility in information disclosure.

Report Scope

The report focuses on Asia Investment Finance's finance-business-related operations¹ in its Hong Kong headquarters — its key point of operation. As the Group's information collection system matures, and the work on environmental, social and governance deepens, the Group will expand the scope of disclosure until all operations are covered. This report does not include disclosure of environmental key performance indices. To further refine and standardise disclosure indices, the Group will conduct carbon assessment next year.

Reporting Standards

This report is compiled according to the *Environmental, Social and Governance Reporting Guide* ("the Guide") issued by Hong Kong Exchanges and Clearing Limited ("HKEx"). It gives a concise overview of the environmental, social and governance performances of Asia Investment Finance. Information in the report originates from the Group's official documents and statistical data, as well as monitoring, management and operational information compiled by subsidiary companies according to the Group's relevant systems. To facilitate reading and searching, there is a complete glossary in the last chapter of the report. The report is available in both Chinese and English, and uploaded to the Group's website, www.aifgroup.com. In the event that there is any discrepancy or inconsistency between the Chinese version and the English version, the Chinese version shall prevail.

Feedback

Your valuable feedback on our performance and reporting methods is pivotal to our continuous growth. Should you have any questions or suggestions on the report, please email them to info@aifgroup.com so that the Group can keep on improving its environmental, social and governance work.

¹ Asiagoal Holdings Limited, a wholly owned subsidiary of the Group, is responsible of the operation.

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Stakeholders Communication

The Guide issued by HKEx proposes four principles in reporting, including materiality, quantitative, balance and consistency, which provided the basis for the *Environmental, Social and Governance Report*. As mentioned by HKEx, stakeholders' involvement is a way to evaluate materiality. Through communication with stakeholders, the enterprise can understand a broad range of opinions and identify important environmental and social matters.

To Asia Investment Finance, stakeholders refer to groups or individuals that have a severe impact on, or are impacted by, the Group's business. The Group's stakeholders not only include internal staff, management and directors, but also external clients, business partners, investors, regulatory authorities and various community organisations. In the past year, the Group has communicated with key stakeholders through various means. In the process of compiling this report, the Group has specifically commissioned a professional consultancy to conduct materiality analysis through interviews with the management, and compiled the opinions of professional consultants to clarify key topics for reporting, in order to formulate the direction for the Group's sustainable development.

Means of Stakeholder Communication in the Reporting Period

Internal Stakeholders	External Stakeholders
<ul style="list-style-type: none">• Company directors• Senior management• General staff	<ul style="list-style-type: none">• Shareholders• Clients• HKEx• SFC• Banks• Law firms• Accounting firms
Means of communication: Meetings, emails, phone calls, fax, face-to-face talks, written reports	

Asia Investment Finance's business affects various stakeholders, who also harbour different expectations for the Group. Going forward, the Group will keep up and expand the scope of communication with stakeholders, and gather stakeholders' opinions through various channels in a broader scale in order to make materiality analysis even more complete. In addition, the Group will enhance the reporting principles of quantitative, balance and consistency, and define the content of the report and present information in a way that better meets stakeholders' expectations.

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Message from the Director

“We are determined to implement the principles of the United Nations Global Compact in the process of operation.”

Asia Investment Finance is an energetic enterprise. In the corporate spirit of innovation & harmony, we are based in Hong Kong, with strong ties with Mainland China and have our sight set on a global perspective. We are determined to implement the 10 principles of the United Nations Global Compact, and strive to build Asia Investment Finance into a sustainable finance investment group.

Asia Investment Finance believes that having a professional, serious team that takes the initiative to grow is pivotal to the Group’s success. We not only encourage and reward our staff with a comprehensive salary and benefits system, but also value communication with our staff and gain understanding of staff opinions through surveys. We offer various types of training and promote the development of staff’s professional skills. Through training on corporate culture, we increase our staff’s sense of belonging, which fosters a united philosophy between the team and Asia Investment Finance and a shared growth.

Although direct pollution of the environment by finance businesses is limited, we have still taken the initiative to implement environmental protection measures in the scope of our operation in order to tackle environmental challenges with the belief that ‘prevention is better than cure’. For instance, in order to cut on our electricity consumption, our new offices are equipped with lighting that is more energy efficient; environmentally friendly paper is widely used to decrease deforestation of native trees; staff is encouraged to organise low-carbon business itineraries and work on their daily habits. We plan to offset the group’s carbon emission in the future and strive to make Asia Investment Finance a genuinely green office, and eventually a carbon neutral finance group.

Looking to the future, the global economic environment offers both risks and opportunities. We will remain vigilant about the costs pressure brought about by possible surge of consumer prices. Faced with the global market, especially the countries along the belt and road which have plenty of potential for development, Asia Investment Finance is determined to incorporate sustainable development into our long-term strategic planning, and continue to find investment opportunities related to welfare and technology, such as education, insurance, retirement protection, and healthcare. We shall conform to economic and social development trends to create value for our shareholders, clients, staff and even the general public.

On behalf of the Board

Executive Director

Wei Jiafu

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Environmental Protection

Emissions

Climate change has brought about a challenge for global economic development like never before, as the extreme weather brought about by it has, directly or indirectly, affected the ability of different organisations to acquire resources and maintain operations. In the 2015 Climate Change Conference which took place in Paris, 195 countries including China agreed to implement plans to reduce greenhouse gases emissions, in order to limit the global temperature increase to within two degrees Celcius.

This year, Asia Investment Finance drafted the *Asia Investment Finance Group Office Environmental Protection Guidelines* ("Environmental Protection Guidelines"), in order to tackle the challenges of climate change. The Environmental Protection Guidelines are drafted and implemented by the Group's executive and human resources departments and officially applied in 2017. The guidelines are distributed to all staff members through email, internal server systems and other platforms, to provide practical and viable guidelines for environmental protection efforts.

In the Sustainable Development Summit in 2015, all members of the United Nations agreed upon 17 sustainable development goals, with "take urgent action to combat climate change and its impacts" is one being one of them.

Asia Investment Finance operates in the realm of financial services. As the headquarters office business does not involve production and manufacturing, its operations do not lead to significant polluting emissions. However, the Group is aware that the operations of its headquarters inevitably produces office wastes such as waste paper, which indirectly brings upon greenhouse gas emissions to the environment. Thus, the Group's environmental protection guidelines focuses on source management: The Group encourages its staff to employ digital means of internal communication and document processing, and reduce the use and production of waste paper. The Group also encourages different departments to get an actual understanding of the amount used before ordering office goods and business meals, in order to avoid wastage due to unnecessary orders. The Group has also taken the initiative to procure designs that are durable, reusable, recyclable and simply packaged to further promote waste reduction at the very source.

As for waste management, Asia Investment Finance strives to encourage staff to sort their recyclables instead of discarding wastes directly. The Group plans on setting up recycle bins in the office pantries for paper, plastic, metal and rechargeable batteries, which will be transported to recycling companies listed under the *Hong Kong Collector/Recycler Directory* of the Environmental Protection Department, in support of recycling. During the reporting period, the Group has not found any cases violating emissions-related regulations. In future, the Group will consider donating obsoleted electronic equipment to social organisations, and encourage sharing and making the most of resources in order to help those in need.

Reduction of greenhouse gas emissions is the most important means of alleviating climate change, and carbon footprint assessment has provided a basis for reducing greenhouse gas emissions. Although Asia Investment Finance has not yet conducted carbon footprint assessments for its business, the Group has already incorporated this into its 2017 work plan. The Group shall confirm its greenhouse gas emissions annually as a first step towards carbon reduction. From there, carbon reduction goals and priorities will be set up in order to increase the efficiency of the carbon reduction process.

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Resource Usage

Aside from office supplies, electricity and paper are the most consumed resources in Asia Investment Finance’s office. Targeting the source of electricity consumption, which are air-conditioning and ventilation, lighting and the use of office equipment, the Group has formulated guidelines for energy conservation to encourage staff to foster environmentally friendly energy-use habits. The Group has also taken the initiative to procure lighting and electronic appliances that have Grade 1 Energy Labels and are equipped with energy-saving operation modes. Now, part of the headquarter office lighting has switched over to LED lights which are relatively higher in energy efficiency. In future, if the Group’s lighting equipment needs replacement or additions, it will also give priority to more energy-saving and environmentally friendly models. The Group has also installed an indoor thermostat and posted reminders near the switches of electronic equipment to remind staff to adjust or turn off equipment as needed, to foster an energy-saving work culture.

Asia Investment Finance strives to implement a paperless office, and transmits documents through electronic communication. If printing is necessary, the Group advocates double-sided printing and reusing paper printed on a single side, and only printing necessary parts. The Group encourages staff to share printed documents to reduce the number of copies needed. In the procurement of paper, the Group will proactively consider choosing products that incorporate recycled materials or Forest Stewardship Council-certified paper, in order to reduce the ecological burden on native forests.

Establishing clear goals is the most important factor for increasing energy-usage efficiency. Going forward, Asia Investment Finance will promote inter-departmental coordination and cooperation to record in detail and tally resource usage. Based on the data collected, a quantifiable target for electricity and paper use will be established to further increase the efficiency of daily operational energy usage.

Extracts from energy conservation sections of
the *Asia Investment Finance Group Office Environmental Protection Guidelines*

	Before Use	During Use	After Use
A/C and Ventilation	<ul style="list-style-type: none"> — Close doors and windows, curtains and unnecessary lighting and heat-emitting appliances — Check room temperature and adjust to appropriate temperature 	<ul style="list-style-type: none"> — Prioritizes fan speed over lowering the temperature 	Turn off power source before leaving the work area or when equipment is idle
Lighting	<ul style="list-style-type: none"> — Check whether brightness is sufficient and reduce use of lighting 	<ul style="list-style-type: none"> — Turn on lighting only in work areas — Only keep necessary lighting on for safety and security reasons 	
Office Equipment	<ul style="list-style-type: none"> — Turn on computer’s auto-energy saving or sleep mode — Make use of Print Preview function to reduce printing errors 	<ul style="list-style-type: none"> — Adjust brightness of computer monitor 	

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Environmental and Natural Resources

Aside from the emissions and energy usage discussed above, Asia Investment Finance's office operations do not have other significant direct impact on environmental and natural resources. Nevertheless, the Group strictly adheres to environmental laws and regulations in its daily operation, and has not found any relevant cases of violation this year. The Group also encourages staff to bring environmental protection actions into their respective homes and social circles to promote the philosophy of environmental protection.

In order to become a greener enterprise and ensure that coping with climate change is at the core of Asia Investment Finance's business strategy, the Group will explore the establishment of an environmental protection committee, incorporate the environmental protection agenda into operational plans, and formulate more detailed internal environmental protection processes and, in the long run, sustainable developmental policies and roadmaps, in order to proactively promote various environmental protection action plans.

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Caring for Staff

Health and Safety

Asia Investment Finance places great importance on the health and safety of every member of our staff. Due to the nature of our business, the Group's office operation mainly involves desk work, and no position was found to have been associated with high safety risks. Nevertheless, staff members work long hours in the office every day; if poor posture is maintained for extensive periods, it will also cause occupational diseases. Thus, this year, the Group has compiled an "Guide to Occupational Disease Prevention and Accidents" ("Prevention Guide") to strive and promote healthy habits to our staff.

According to the actual situation of the headquarters office, Asia Investment Finance has identified the cause of latent danger of occupational diseases to be the use of computers and monitors. Thus, the Group encourages staff members to take a break after every two hours' work. The Prevention Guide also offers health recommendations such as monitor settings, positioning distance and posture to avoid upper limb pains, eye fatigue and physical strain caused by long-term computer use.

Targeting office equipment use, heavy goods transportation and channel management, the Prevention Guide also specifies accident prevention measures. For instance, staff members using shredders and photocopiers should take care not to get their hair, tie or clothing caught in the machine. The Group also suggest that staff members should use correct posture and tools and seek help from others when moving heavy objects, and take into account their respective abilities, object weight and surroundings. If the floor is found to be wet or uneven, relevant departments should be alerted immediately in order to avoid accidents such as sprains, trips and falls.

Asia Investment Finance has relevant mechanisms to handle any occupational health and safety cases that arise. Should staff display suspected symptoms of occupational diseases, they can give feedback to and seek help from administrative and Human Resources departments. The Group will proceed to understand the cause and work on improving work environment or work arrangements for respective colleagues. As for reporting and emergency procedures for minor accidents, major injuries or fire, the Group has listed relevant information in the Staff Handbook so that all members of staff can gain an understanding. This October, the Group has also held internal training on fire prevention and first aid knowledge to enhance staff members' fire prevention awareness and abilities to cope with accidents. The Group strictly adheres to relevant laws such as Occupational Health and Safety Ordinance and The Employees' Compensation Ordinance of Hong Kong. The Group has not found any cases of health and safety violations nor any work-related injuries during the reporting period.

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Health and Safety Performance Indices Overview

	Number of Work-related Injuries or Death	Percentage of Employee Injuries (per thousand)	Work Days Lost to Work-related Injuries	Working Days	Percentage of Work Days Lost to Work-related Injuries	Total Hours Absent	Total Working Hours	Total Percentage of Absence
Male	0	0%	0	3,120	0%	64	24,960	0.59%
Female	0		0	3,360		240	26,880	

Development and Training

In the era of human capital, corporate competition is a competition of talents. Asia Investment Finance regards our staff as a strategic partner of the corporation, and provides various training according to the needs of respective staff members. Aside from work-related training, the Group also places great importance on knowledge development outside of work as well as fostering corporate culture, in hopes of attaining all-rounded growth for the whole team.

Asia Investment Finance offers orientation for every newly-joined staff member to introduce importance policies including equality, safety and environmental protection, as well as information such as departmental structure and work processes, in order to help newly-joined staff understand their personal rights and responsibilities and fit in with the Group's work environment and culture as early as possible. As for on-job staff members, the Group ascertains their performance with annual work performance assessment mechanisms, and provides feedback to and communicates areas of improvement with staff members to come to a mutual understanding regarding their training needs, and plan their professional development together with an open attitude.

This June, Asia Investment Finance conducted a staff survey targeting all members of staff to help the management understand their work situation and wishes. Based on the results of the survey, the Group conducted two internal training sessions on corporate culture in July for explanations and sharing on areas such as corporate vision, operation philosophy, staff professional cultivation and team spirit, in order to promote personal development and enhance mutual trust and tacit understanding amongst the team.

Developmental and Training Performance Indices Overview

		Management	Supervisory	General Staff	Total Number of Staff Members	Total
Number of Staff Members Trained	Male	2	6	5	27	100% of staff was trained
	Female	4	7	3		
Hours of Training	Male	10	30	25		Every staff member received 5 hours of training on average
	Female	20	35	15		

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Employment System

Asia Investment Finance strives to provide a work environment that is fair and demonstrates respect. From hiring to salary adjustment to promotions, the Group assesses staff members based on their work performances, with no difference in treatment due to gender, nationality, marriage status, physical abilities, sexual orientation or religion. The Group does not tolerate sexual harassment in the workplace; should there be suspected cases, staff members can complain to administrative and human resources departments, which will investigate all cases independently and confidentially. The Board of Directors maintains the principle of appointing individuals based solely on merit, and implements the policy of diversifying membership, through striving to incorporate people of different gender, age, culture and professional background in talent selection. During the reporting period, the Group has found no cases in violation of employee and labour regulations, nor have any complaints of discrimination or sexual harassment been received.

Employment Performance Indices Overview

		Under 30 years old	30-50 years old	Over 50 years old	Total number of staff	Male to female staff ratio
Number of staff	Male	2	6	5	13	0.93:1
	Female	4	7	3	14	
		Under 30 years old	30-50 years old	Over 50 years old	Total number of newly-joined staff	Percentage of newly-joined staff
Newly-joined staff	Male	1	5	5	11	77.78%
	Female	3	5	2	10	
		Under 30 years old	30-50 years old	Over 50 years old	Total staff turnover	Percentage of staff turnover
Staff turnover	Male	1	8	3	12	48.08%
	Female	4	7	2	13	

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Labour Practices

Asia Investment Finance thoroughly understands that child labour and forced labour violates basic human rights and the International Labour Covenant, and constitutes a threat to sustainable social and economic development. The Group prohibits the use of child labour, and conducts reviews regarding the actual age of potential workers in the recruitment process, including checking identity documents, passport and work visas of applicants. The Group only carries out requirements outlined by standard employment contracts, and never resorts to any illegal or unfair means to limit the employment relationship between staff members and the group. Should the Group remove a staff member from his/her existing position due to business needs, the arrangement would only be valid with the staff member's verbal, written or mail consent. During the reporting period, the Group has not found any cases of child or forced labour.

The International Labour Organization is a specialised agency of the United Nations which sets labour standards through the International Labour Covenant and recommendations, in order to raise working and living standards around the world. China is a founding member of the International Labour Organisation, as well as the organisation's permanent member state. In Hong Kong, there are 41 International Labour Covenants applicable to working conditions, employment policies and more.

Anti-corruption

Asia Investment Finance strives to prevent corruption, theft, fraud, malpractice etc. The Group has outlined a code of conduct for staff in the *Staff Handbook* and specifies rules relative to accepting gifts, managing conflict of interest etc. This year, the Group has conducted internal training on guidelines for staff members in a licensed financial institution and reporting mechanisms, offering explanations to staff about declaring personal investments, anti-money laundering regulations, insider training and other laws and regulations. The Group has a grievance mechanism in place; once staff members discover a suspected corruption case, it must be reported to the management through the department head or administrative or human resources departments, after which the management will conduct independent investigation and follow up. During the reporting period, the Group has not encountered any corruption lawsuits related to the Group or its staff.

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Social Responsibility

With the market's concern on corporate conduct and the 'social license to operation', the pursuit of maximum short-term financial performance as return for shareholders is no longer the only target for corporate management. As a progressive corporation, Asia Investment Finance deeply understands the importance of fulfilling the expectations of various external stakeholders and even the general public. From the point of view of the long-term development of the corporation, the Group places an emphasis on balancing shareholder interests with that of all other stakeholders to attain long-term, stable and healthy business growth.

Product Responsibility

As a financial investor, the protection of clients' privacy and maintenance of fairness in the market are the key to Asia Investment Finance's establishing a long-term, mutually trusting relationship with clients. The Group adheres to the Personal Data (Privacy) Ordinance and Securities and Futures Ordinance and carefully handles and protects stock price-sensitive information. The relevant confidentiality requirements are listed in the Group's Compliance Handbook, to ensure that staff managing relevant information has a grasp of them. The Group has regulations in the Asia Investment Finance Group Confidentiality Guidelines on everything from email and verbal communication to processes for managing document confidentiality and disposal, to further prevent information leaks, and protect the interests of clients, shareholders, investors and more. The Group adheres to relevant laws and regulations in its locations of operations and strives to prevent any cases of violations. In the reporting period, the Group has not found any cases in violation of product responsibility, nor has there been any relevant client complaints.

Supply Chain Management

Suggested Products to Procure in the Asia Investment Finance Group Office Environmental Protection Guidelines

Asia Investment Finance is not a manufacturing enterprise and its operations do not involve bulk procurement, nevertheless, the Group places great importance on the procurement of office supplies. Procurement suggestions are offered to staff in the environmental protection guidelines. For instance, organic or fair-trade suppliers are given priority, in order to bring positive effects to the society and the environment.

Stationary

- Recycled paper
- Rechargeable batteries in place of disposable ones
- Paper products made from sustainable forests
- Refillable pens

Lighting and appliances

- Products with Grade 1 energy label
- Products with low energy consumption in stand-by mode
- Products with auto-energy saving mode
- Products with low environmental pollution

Food & Beverages

- Reuseable Cutlery
- Foods with less packaging

Decoration

- Products with recycled materials
- Reuseable products

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Community Investment

As a responsible corporation, Asia Investment Finance is determined to extend the Groups influence from its operation to the community level. The Group has focused on public security education as the key and developed relevant community investment work. In 2016, the Group has donated HK\$3 million to the China Public Security Education Foundation to help it provide security training and education to schools in Mainland China, enhance students' public security awareness and offer financial aid to children of police who have died or become handicapped due to work. In future, the Group will further enhance community policies and plans, and consider establishing the Asia Investment Finance Charity Foundation Limited to handle donation arrangements, and work with social corporations to contribute more towards sustainable growth in the community.

Going forward, Asia Investment Finance is determined to implement the 10 principles of the United Nations Global Compact. In aspects such as the environment, human rights, labour standards and anti-corruption, the Group will continue to enhance the internal governance system for sustainable development and formulate long-term goal planning and work plans to strive to become a financial investment group with sustainable growth.

The Ten Principles of the United Nations Global Compact include:

1. Businesses should support and respect the protection of internationally proclaimed human rights; and
2. make sure that they are not complicit in human rights abuses.
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
4. the elimination of all forms of forced and compulsory labour;
5. the effective abolition of child labour; and
6. the elimination of discrimination in respect of employment and occupation.
7. Businesses should support a precautionary approach to environmental challenges;
8. undertake initiatives to promote greater environmental responsibility; and
9. encourage the development and diffusion of environmentally friendly technologies.
10. Businesses should work against corruption in all its forms, including extortion and bribery.

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