



MODERN SLAVERY STATEMENT

A) ORGANISATION

This statement applies to Panthera Finance LLP (referred to in this statement as 'the Organisation') and sets out the actions undertaken to review the potential modern slavery risks that it might face, and to manage its processes that are aimed at ensuring that there is no slavery or human trafficking in its business or supply chains.

As part of the Financial Services sector, the organisation recognises that it has a responsibility to take a robust approach to slavery and human trafficking.

B) DEFINITIONS

Panthera Finance LLP considers that modern slavery encompasses:

- Human trafficking.
- Forced work, through mental or physical threat.
- Being owned or controlled by an employer through mental or physical abuse or the threat of abuse.
- Being dehumanised, treated as a commodity or being bought or sold as property.
- Being physically constrained or to have restriction placed on freedom of movement.

C) ORGANISATIONAL STRUCTURE AND SUPPLY CHAINS

Panthera Finance LLP is a leading mortgage brokerage in the UK, offering expert mortgage and protection advice to consumers throughout the UK. Panthera Finance LLP has 25 people who are committed to supporting the day-to-day operation of the business.

The nature of Panthera Finance LLP's supply chain reflects the fact that it is primarily a recipient of services, rather than goods and materials. Essentially, it relies on a mix of general business suppliers (ranging from facilities management support to technology solutions), as well as financial services providers, such as mortgage providers and insurance providers. The relationships with many of these key suppliers and outsourcers are well-established, with appropriate governance and oversight procedures in place.

D) COMMITMENT

Panthera Finance LLP acknowledges its responsibilities in relation to tackling modern slavery and commits to complying with the provisions in the Modern Slavery Act 2015. Panthera Finance LLP understands that this requires an ongoing review of both its internal practices in relation to its labour force and, additionally, its supply chains.

Panthera Finance LLP does not enter into business with any other organisation, in the United Kingdom or abroad, which knowingly supports or is found to involve itself in slavery, servitude and forced or compulsory labour.

No labour provided to Panthera Finance LLP in the pursuance of the provision of its own services is obtained by means of slavery or human trafficking. Panthera Finance LLP strictly adheres to the minimum standards required in relation to its responsibilities under relevant employment legislation in the United Kingdom.

E) SUPPLY CHAINS

In order to fulfil its activities, Panthera Finance LLP's main supply chains include those related to Mortgage Broking within the UK. We deal with mortgage lenders and mortgage introducers to provide an advisory service.

F) POTENTIAL EXPOSURE

In general, Panthera Finance LLP considers its exposure to slavery/human trafficking to be relatively limited. There are no high-risk activities identified in relation to modern slavery or human trafficking. Nonetheless, we continually strive to ensure that such practices do not take place in our business nor the business of any organisation that supplies products or services to it.

G) STEPS

Panthera Finance LLP has not, to its knowledge, conducted any business with another organisation which has been found to have involved itself with modern slavery.

In accordance with section 54(4) of the Modern Slavery Act 2015, Panthera Finance LLP is taking the following steps to ensure that modern slavery is not taking place:

- *reviewing our supplier contracts to include termination powers in the event that the supplier is, or is suspected, to be involved in modern slavery.*
- *a reporting process to assess the potential risks amongst any of the other companies we deal with.*

This statement is made in pursuance of Section 54(1) of the Modern Slavery Act 2015 and will be reviewed for each financial year.