



Brilliance

Environmental, Social,
Governance Policy

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At the heart of Brilliance, is its people. Proudly, we embrace people from varying backgrounds and cultures in our shared and common goal. We welcome input from all. Transparency, honesty and open communication is essential for our ideas to be fulfilled. While we are proud of our culture and recognise that we do not exist in isolation and have bonds that are broader than our corporate goals.

Our people come from all around the world – we consider the world’s communities as part of us. The environment which supports life, economies and societies, is for nurture rather than consumption.

As a global company we believe we have an opportunity and responsibility to:

- Create a diverse and inclusive workplace that attracts the best talent
- Not leave an environmental footprint and to be carbon neutral
- Make a positive impact on society and our communities

The purpose of this policy is to define Brilliance’s approach to integrating the consideration of environmental, social, and governance (ESG) risks into our decisions and operating policies.

This document should also be read in junction with Brilliance’s HR Policy, which outlines our corporate values and expected behaviour.

Our Approach to ESG

Our approach to sustainability and ESG issues are two-fold: seizing opportunities to create positive impact, while ensuring that we mitigate any negative impacts of our operations.

We do this through:

- Our ESG product
- Our environmental footprint
- Our social actions

Brilliance is committed to the UN Sustainable Development Goals and recognises the role Brilliance can play in supporting our global community to tackle climate change, end poverty and fight inequality and injustice. Our efforts are focused towards Goals 8 and 12.

We set environmental and social resolutions on a case by case basis according to the following framework.

Materiality

We view ESG practices as a proxy for management quality. We act to ensure that our impact is relevant and meaningful.

Aligned Values

As active ESG participants we value and engage with suppliers who also promote good environmental and social practices and align with our values and goals.

Transparency

Our flat organisational structure encourages transparency and open communication. We apply the same approach to ESG. In addition, we want to better understand how our partners are identifying and managing the ESG issues that impact their business and want to see evidence of progress.

Our ESG product

Supporting banks in their ESG goals

Globally, society and the economy has shifted to prioritise environmental, social and governance concerns, and recognise the instrumental role corporations play in solving complex global problems.

As a provider of pricing & profitability solution for large financial institutions, since 2016 Brilliance has been a market leader, providing an ESG solution to help bankers assess, price and monitor ESG risks, and support bankers to incentivise customers to improve ESG performance.

Since 2020, USD\$29b of sustainable finance has been assessed and provided to clients through the ESG module

The service allows banks can capture their clients’ scope 1,2 and 3 GHG emissions and monitor progress towards sustainability and social goals. It encourages relationship managers to discuss, and educate their customers about ESG risks and opportunities, influencing behaviour at a global scale.

Brilliance is committed to developing our ESG offerings to expedite global progress towards Net Zero GHG emissions and other collective global goals.

UN Sustainable Development Goals

Brilliance is committed to the UN Sustainable Development Goals and recognises the role Brilliance can play in supporting our global community to end poverty, fight inequality and injustice and tackle climate change by 2030. As a company providing services and technology to financial institutions around the world, Brilliance has focused efforts towards Goals 8 and 12.

Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Target 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

Brilliance aims to increase the efficiency and capabilities of financial institutions, so they can improve the services they deliver to customers. Using our technology, global banks can service their customers more easily and reduce the friction of access. Brilliance also recognises the challenges the global economy faces to manage and mitigate risks related to climate change. Banks play a crucial role in financing the solutions to these challenges whether they be to mitigate or adapt to the changing climate. Our services aim to empower relationship managers to educate and discuss climate transition challenges with customers and reduce barriers to accessing finance.

Goal 12: Ensure sustainable consumption and production patterns

Target 12.6: Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.

Brilliance has developed an ESG software offering with the aim of encouraging businesses to disclose and monitor ESG performance, and to improve reporting against global standards. By using the tool, banks can capture their clients' scope 1,2 and 3 GHG emissions, and monitor progress towards sustainability and social goals.

The DPXesg product encourages all financial institutions to adopt a consistent approach in evaluating the ESG performance of their customers. Considering that banks share many of the same customers, collectively this encourages companies to improve on their sustainability reporting and adhere to a global standard. To improve access to sustainability information, Brilliance has partnered with ESG data vendors, making it easier for companies to measure and track progress on ESG performance.



Our Environmental footprint

Science has identified how human activity, through CO₂ emission and microplastics, has the potential to irreparably damage our ecosystems, affect societies, economies and impact peoples' lives and health. At Brilliance we heed this advice.

Together, as custodians of the environment, we have a shared responsibility to act, and we recognise that Brilliance has a role to play in meeting the targets of the Paris Agreement.

Our goal is simple: to leave no environmental footprint

As a software development and service-based organisation, Brilliance does not extract physical or natural resources and is not involved in the manufacture or transport of products. Our environmental footprint is small and arises from the energy used in our offices and our supplier's data centres, and consumables such as paper.

To further reduce our environmental footprint and achieve our goals, our policy is to:

- **Be lean:** Minimise consumption of materials, plastics and travel.
- **Be green:** Work with partners and suppliers to achieve net neutral carbon emissions, travel carbon neutral, recycle and use carbon-neutral consumables, ensure plastics are recycled
- **Be accountable** and support awareness of environmental issues

Our Progress

As part of our commitment to the Paris Agreement, Brilliance only partners with vendors who align with Net Zero GHG goals. As a software company, the majority of our scope 1, 2 and 3 emissions are derived from our cloud computing services, office spaces, and employee travel.

The impact of these activities is managed by:

- Partnering with vendors that are on track to achieve Net Zero GHG emissions by 2050 align
- Ensuring our office space is powered using renewable energy
- Minimising the need for employees to travel to the office by encouraging work-from-home. If travelling to the office, employees are encouraged to use public transport
- Offsetting all air travel
- Using 100% recycled, carbon offset paper
- Removing all single use plastic utensils from our kitchens and ensuring our waste is allocated to the appropriate recycling bin

Our office and on-premise data centre is 100% carbon neutral

Our Vendors’ Progress

We leverage several vendors as part of Brilliance’s operation. It is important that their goals and values align with ours. Their progress is tracked and outlined below.

Each Vendor is assessed each year as part of an annual review to ensure that their ESG policies and practices align with Brilliance’s goals and values.

Brilliance is currently evaluating its scope 1, 2 and 3 emissions and aims to offset its residual emissions by 2025.

Vendor	Brilliance’s 2022 mtCO ₂ e	Target	Progress
Dexus	0	- 70% renewable energy, across their portfolio of assets, by 2025	- Net zero GHG emissions in June 2022 (8 years earlier than target) for their operations - 5 Star NABERS Energy rating for our office. 100% renewable energy.
Atlassian	<i>Not available</i>	- Net zero GHG emission by 2040	- Office operations, 100% renewable since 2020. Reduced scope 1 and 2 emissions by 65% compared to 2019 (935 tCO ₂ e).
Amazon AWS	1.8	- 100% renewable energy by 2025 - Net zero emissions by 2040	- World’s largest corporate purchaser of renewable energy. - 85% renewable energy in 2021.
Cloudflare	0	- Removing all historical greenhouse gas (GHG) emissions resulting from powering our network by 2025	- 100% renewable energy
Microsoft Azure	167.64	- 100% renewable energy by 2025 - Carbon negative by 2030	- 16.9% reduction in Scope 1 and 2 GHG emissions

Our Social actions

Our people come from all around the world from a range of cultures and background. We embrace diversity and differences and see the world's communities and cultures as part of who we are.

To support our communities, we proudly support those who volunteer, donate or contribute to the community. We do this by the following programs.

Matching Gifts Program

At Brilliance, we know that each employee has their own individual causes and charities that they are passionate about supporting. To help employees double the impact of their contributions, Brilliance will match employee donations up to AUD \$2,000 per year to:

- Educational institutions
- Health and human services
- Arts and cultural organisations
- Environmental organisations and many other [501\(0\)\(3\) organisations](#)

Community Service

Pending company approval, Brilliance supportive of employees who wish to take an active part in the life of the community or by assuming responsibilities in professional, civic, cultural, religious or voluntary organisations.

Gender

Brilliance recognises that there is a significant gender imbalance in the technology industry. A report in [2020 from Accenture and Girls who Code](#), found that only 27% of tech workers were women, and are leaving tech roles at a 45% higher rate than men.

Currently, women comprise of 35% of employees at Brilliance, a number we strive to increase through:

- A commitment to pay equity and eliminating the gender pay gap
- Equal employment policies & training
- Flexible working options for all people
- Actively working to achieve greater numbers of women in leadership roles

Reconciliation

With our main office and staff located in Sydney Australia, we are committed to developing a deeper understanding, respect and appreciation of Aboriginal and Torres Strait Islander history, languages, kinship structures and culture. This includes educating staff, supporting organisations that support Indigenous Australians and recognising the impact of our services on Indigenous communities. As such, we acknowledge the Traditional Owners of the land where we work and live, the Gadigal people of the Eora nation and pay our respects to Elders past and present.

Labour Standards

At Brilliance, we recognise the importance of mutual respect of people, their values, ideas, contributions and backgrounds. This is captured in our Human Resources policies, which align with the employment and modern slavery laws for the jurisdictions which we operate.

To ensure that employment values improve the broader society, it is important that we align with organisations who also support our employment principals and commitment to eradicate the many forms of modern slavery, such as forced labour or child labour.

As such, we require all existing and new partners and suppliers to be evaluated each year to ensure that they:

- Comply with the labour laws in the countries which they operate.
- Not engage in discriminatory practices, including on grounds of gender, age, religion, ethnicity, race, cultural background, disability, physical features, marital relationship status, sexual orientation, gender identity and expression, pregnancy or potential pregnancy, family responsibilities, political beliefs, industrial activity, union membership, irrelevant criminal record, nor personal association with a person who possesses or is thought to possess any of these attributes.
- Not use violence, threats of violence or other forms of physical coercion or harassment. Corporal punishment, mental, physical or verbal abuse, sexual harassment or sexual abuse, and harsh or inhumane treatment are prohibited.
- Must respect workers' freedom of association, recognise and protect their right to collective bargaining and

shall not discriminate, harass, intimidate or retaliate against workers for being members of a union or participating in trade union activities, and provide worker representatives with access to their workplace.

- Must comply with applicable laws relating to wages and benefits.
- Must not require workers to exceed prevailing local work hours. Also, in line with International Labour Organisation (ILO) standards, workers shall not be required to work more than 60 hours per week (including overtime), except in extraordinary business circumstances with their consent. Employees should be allowed at least one day off per seven-day week.
- Must not use any form of forced, bonded, compulsory labour, slavery or human trafficking. Suppliers must not require workers to surrender any government issued identification, passport or work permit or other personal document as a condition of employment. Workers shall not be required to pay employers' or agents' recruitment or any other fee for their employment.
- Child labour is strictly prohibited. The minimum age for employment or work is the higher of: 15 years of age, the minimum age for employment in the relevant country, or the age for completing compulsory education in the relevant country. This Code does not prohibit participation in workplace apprenticeship programs or light work as defined by the ILO. Children under the age of 18 shall not be employed for any hazardous work or work that is inconsistent with their individual development.

