

**BUY  
WAY**

A man with a beard and glasses, wearing a striped shirt, is sitting on a couch and looking at a smartphone. A woman with long dark hair, wearing a purple shirt and blue jeans, is leaning over him, smiling and holding a white credit card. They are in a bright, modern living room with large windows and a potted plant in the background.

**SMART FINANCE FOR  
SOLID PARTNERSHIPS**

# YOUR INDEPENDENT FINTECH PARTNER

With over 30 years of experience in financial solutions, Buy Way is a trusted leader in flexible payment services across the Benelux. We are the preferred partner of both established and emerging retailers, supporting more than 550 outlets across physical point-of-sale and e-commerce channels.

As we continue to grow, we remain mindful of our responsibility in shaping a more sustainable retail ecosystem. From product innovation to operational decisions, we actively explore how our financial solutions can promote responsible consumption.

We are proud to collaborate with a wide range of trusted retail partners who share our commitment to enhancing the customer experience.

In addition, we have been investing in strong broker partnerships and product development for more than twenty years. Our innovative products help the brokers we work with to strengthen and grow their customer relationships.



# THE WAY FORWARD

At Buy Way, we recognise that building a meaningful sustainability strategy starts with understanding our role in a rapidly changing world. To this end, we conducted a Double Materiality Assessment, analysing our financial and non-financial risks and opportunities, and incorporating stakeholder engagement. This approach has allowed us to identify the issues that are most relevant to our business, our partners and society. Our commitment to 'doing things the right way' rests on two pillars:

## 01

### FACILITATING THE BUYING PROCESS

Our financing solutions support a smooth and seamless purchasing journey.

COMPLIANCE

CUSTOMER CARE

CONTINUOUS IMPROVEMENT

## 02

### BUILDING A RESPECTFUL WORKPLACE

Our financing solutions support a smooth and seamless purchasing journey.

VALUING PEOPLE AND INCLUSIVITY

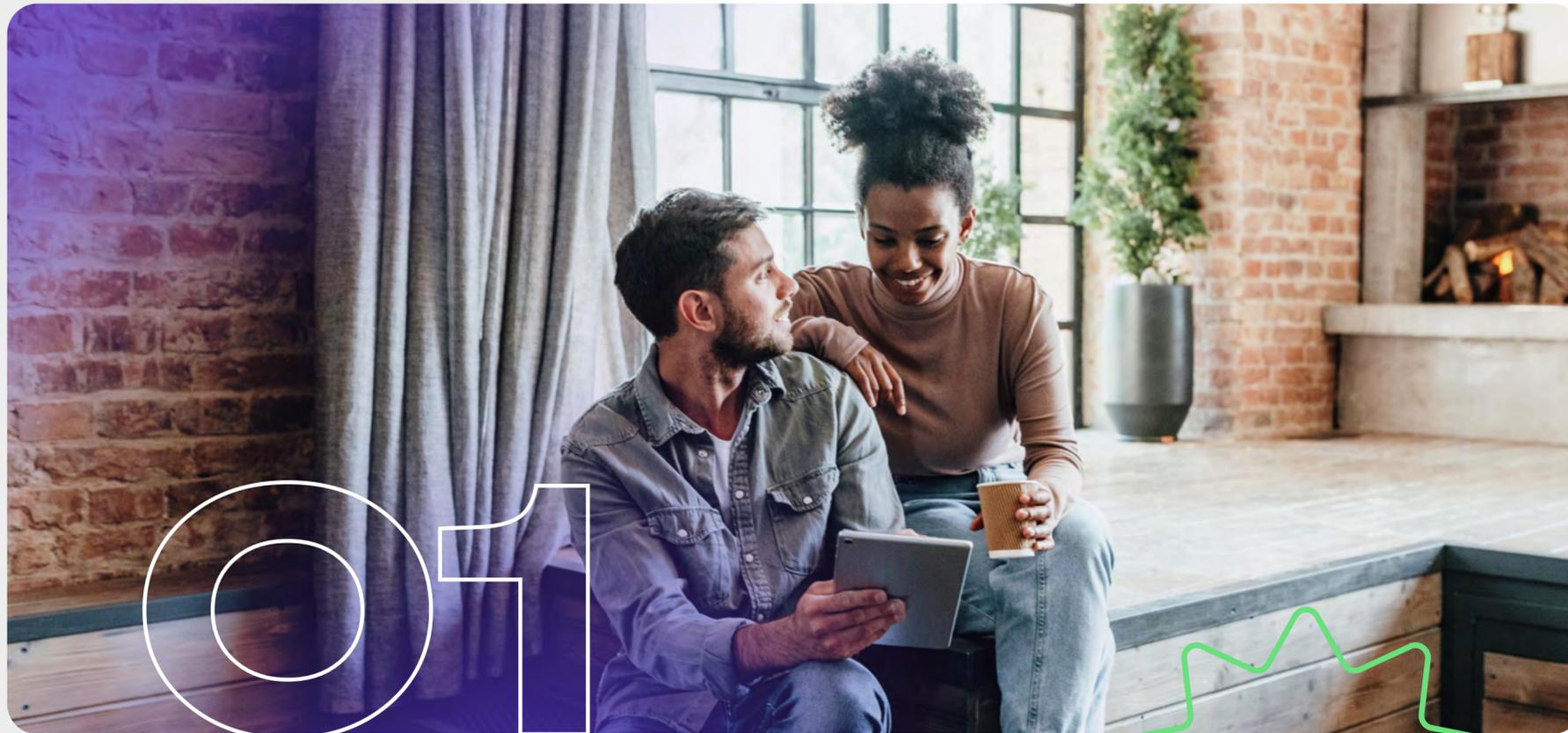
COMMUNICATING CLEARLY AND RESPECTFULLY

RESPECTING THE PLANET



Our clear, simple solutions make everyday purchases easier, while our inclusive teams treat every customer with respect.





## **FACILITATING THE BUYING PROCESS**

**At Buy Way, we prioritise a smooth, safe, and efficient purchasing experience. From responsible lending to robust customer care and continual innovation, our solutions are designed to support both customers and retail partners. We combine compliance, accessibility, and smart technology to make every transaction seamless, transparent, and trustworthy.**

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### **COMPLIANCE**

**Operating in a tightly regulated sector, Buy Way takes compliance seriously. We go beyond merely ticking boxes and uphold the highest standards to protect our customers and partners.**

→ **Full compliance with legislation**

We strictly follow all applicable laws, leaving no room for irregularities, fraud, or corruption. As a member of Febelfin, we follow its recommendations and provide our employees with training on anti-corruption, ethics, and our Code of Conduct.

→ **Responsible, not excessive, lending**

Compliance also means protecting the financial well-being of every customer. We avoid over-lending and ensure that credit is offered with care. Our goal is to support purchases, not create financial pressure.

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## CUSTOMER CARE

Customer care at Buy Way means creating a secure, accessible, and continuously improving experience for every user.

### → Robust cybersecurity measures

We safeguard personal data across all channels through encryption, multi-factor authentication (MFA), and regular security audits. Our systems continuously monitor and prevent all forms of data breaches. In addition, we provide annual data management and cybersecurity training.

### → Easy accessibility

Our services are designed to be inclusive and respectful. The innovative Ease In layer in our mobile app makes financing simple and accessible for all, in line with the European Accessibility Act. Over the next few years, we aim to further improve the app and increase the number of users. We also work to increase accessibility for people with disabilities - for example, through credit cards with tactile features for visually impaired users.



### → Transparent communication and tailored support

We take concrete steps to further improve customer satisfaction. From clear scripting to empathetic customer care, we communicate clearly and without jargon, ensuring every customer feels heard and valued. We guide responsible credit use and help customers fully understand our products and services - and their impact. Our approach is flexible and understanding, including support for repayment issues. We respond promptly to queries and acknowledge complaints within two working days.

#### OUR TARGETS

- By 2030, all customer-facing digital tools (100%) will be fully accessible and user-friendly.
- By 2030, we will offer products, solutions, and services to vulnerable groups, ensuring fair access to financial products, in accordance with the European Accessibility Act.

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## CONTINUOUS IMPROVEMENT

We believe that progress is part of care. That's why we continuously improve our systems to serve both retailers and customers better.

### → Digital payment methods

We offer modern, secure solutions, including virtual credit cards and app-based account management. As an innovative fintech, we continuously enhance our services to improve efficiency, accessibility, and sustainability. Current priorities include further digitisation, task automation, and improved monitoring and reporting.

### → Smart back-office automation

To streamline our processes and reduce paper use, we promote e-billing, e-signing, OCR software, and the use of virtual credit cards. All our services are easily accessible through the Buy Way Mobile app.

#### OUR TARGETS

- By 2030, we aim to double the use of virtual credit cards compared with 2024.
- By 2030, all our contracts (100%) will be signed electronically.



## **BUILDING A RESPECTFUL WORKPLACE**

**Buy Way fosters a culture of inclusivity, recognition, and clear communication. We value well-being and treat everyone with respect, without judgement. Extensive training ensures our teams engage professionally with partners and customers, supporting them effectively. Our nearly energy-neutral building reflects our commitment to the world we live in.**

### **VALUING PEOPLE AND INCLUSIVITY**

**Valuing people and fostering inclusivity are central to our culture. We create an environment where employees feel respected, supported, and empowered, and where diversity is embraced as a strength.**

#### **→ Fostering well-being**

We care about our employees' well-being and promote a healthy work-life balance, supported by flexible working arrangements and home office options. Well-being programmes, mental health training, and sports activities help our teams stay engaged, motivated, and connected.

#### **→ Recognition without judgement**

We believe in mutual respect and understanding. We see ourselves in our customers - and want them to see themselves in us. As a financial institution, we meet a genuine societal need: our role is to offer fair, responsible credit that helps people move forward, without judgement.

#### **→ Working against prejudice**

Diversity and inclusion are at the heart of who we are. Both our customers and our employees come from different generations and backgrounds, and we value every individual for their unique contribution. We take concrete actions to promote equal opportunities: we are proud signatories of the Women in Finance charter, support Women in Tech, and hold the Brussels Region Diversity Label for our commitment to gender equality and diversity.

#### **OUR TARGETS**

- By 2030, we will maintain a 0% gender pay gap.
- By 2030, we will maintain 50% female representation at management level.
- By 2030, all new employees (100%) will complete non-discrimination and inclusion training.

## COMMUNICATING CLEARLY AND RESPECTFULLY

At Buy Way, we prioritise clear and respectful communication in all our interactions. By being open and professional, we build trust with customers, partners, and colleagues alike.

### → Training for professional engagement

Buy Way supports personal and professional growth through annual development reviews, an expanding range of training programmes, and opportunities for internal mobility. Our teams are trained to engage effectively with partners and customers, while procedures like scripted calls ensure consistent, high-quality interactions.

### → Culture of transparency

We promote a culture of transparency, clearly communicating our intentions and operations. This includes sharing our ESG efforts — from climate initiatives to diversity and inclusion programs — to build trust and understanding.

### OUR TARGETS

- By 2030, all employees (100%) will receive annual career development reviews.
- By 2030, all employees will complete at least 4 e-learning programmes per year.



## RESPECTING THE PLANET

We take concrete steps to reduce our environmental impact, both in our operations and in the services we offer.

### → Reducing carbon emissions

We are committed to reducing our carbon footprint. Our headquarters in Brussels is nearly energy-neutral and BREEAM-certified, and every new company car we add to our fleet is fully electric.

### → Supporting soft mobility

We actively promote public transport and low-impact commuting among our teams.

### → Promoting sustainable products

We extend the lifespan of our smartphones and laptops, replacing them only when repairs are no longer possible. We encourage the use of virtual credit cards, and all our physical cards are made from 100% recycled PVC. Any newly produced cards or old cards that need replacing are now being replaced with bio-based cards.

### OUR TARGETS

- By 2027, we will obtain the Ecodynamic label for managing our operations sustainably.
- By 2050, we will achieve Net Zero emissions.



## SHAPING THE FUTURE OF SMART FINANCE - TOGETHER

At Buy Way, we combine over 30 years of experience with a bold vision for the future. We support retailers with flexible, secure, and innovative financing solutions, while fostering a respectful workplace and a sustainable economy.

Join us in building a retail ecosystem that puts people, trust, and responsibility first.

▶ [www.buyway.be](http://www.buyway.be)  
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