

ANTI-SLAVERY AND HUMAN TRAFFICKING STATEMENT 2025

Vendors First Inc. (Hereafter Vendors First) is opposed to all forms of human trafficking, slavery, servitude, forced or compulsory labor, Pig Butchering, and all other trafficking-related activities (together, “modern slavery and human trafficking”). We are committed to fully complying with all applicable international human rights standards, labor and employment laws, rules, and regulations, and to working to mitigate the risks of modern slavery and human trafficking in our business operations and supply chains. Our mission is to give people the power to build community and bring the world closer together. All of our products, including our apps, share the vision of helping to bring the Vendors First universe to life. We build technology that helps people connect and share, find communities, and grow businesses.

Vendors First and its affiliates involved in our sales and operations related to consumer Wallets, Banking and Remittance devices and administration. We have prepared this annual statement based on our policies and processes that are implemented generally across our group with respect to our business operations and our domestic partners. Additional information about Vendors First at compliance@vendorsfirst.club. We regularly evaluate risks linked to modern slavery and human trafficking that could be caused by, contributed to, or directly linked to our business operations or supply chains. We consider the risks of modern slavery and human trafficking to be relatively low as our direct business operations leverage the use of advanced technology and do not involve substantial manual labor processes.

We are aware that inherent and potential risks of modern slavery and human trafficking could be present in supply chains. These risks exist in supply chains at various levels depending on factors such as the type of product or service provided and geographic location. For example, migrant or contingent workers (whether engaged via vendor partners, independent contractors, consultants, or other staffing suppliers) in certain jurisdictions may be at higher risk than those in other jurisdictions of encountering situations of labor exploitation through force, fraud, debt bondage or other coercion such as through a third-party labor agent, staffing or recruitment agency, or other intermediaries. Additional risks like those related to Risks of Modern Slavery and Human Trafficking Indicators of Forced Labor could be present in supply chains include abuse of vulnerability, deception, restriction of movement, isolation, physical and sexual violence, intimidation and threats, retention of identity documents, withholding of wages, debt bondage, abusive working and living conditions, and excessive overtime.

Vendors First identifies potential modern slavery and human trafficking risks in our supply chains through mapping of supply chains, conducting desk-based research, using tools to identify high risk work associated with the type of products or services and geographic locations, supplier surveys, and continuous supplier and stakeholder engagement.

Risks of Modern Slavery and Human Trafficking and Policies

We are committed to achieving the highest standards of quality and integrity in all our business operations, and we expect suppliers doing business with Vendors First and our affiliates to share this commitment. Vendors First requires that our personnel are trained on and comply with our Code of Conduct, which affirms our commitment to human rights and prohibits violations of law, including labor and employment laws. More specifically, Vendors First does not tolerate any harassment or mistreatment by or of workers in the workplace or in a work-related situation and is committed to protecting anyone raising such a concern from retaliation.

Our personnel play an important and integral part in our effort to support better working conditions and prohibit modern slavery and human trafficking across Vendors First and Vendors First supply chains. Vendor First is committed to and respects international standards on human rights. To this end, our Corporate Human Rights Policy sets out the human rights standards that we strive to respect under the United Nations Guiding Principles on Business and Human Rights and the International Bill of Human Rights.

This includes Article 8 of the International Covenant on Civil and Political Rights that s’no one shall be held in slavery; slavery and the slave trade in all their forms shall be prohibited. No one shall be held in Policies in Relation to Modern Slavery and Human Trafficking in Our Business Operations and Supply Chains © 2025 Vendors First servitude. No one shall be required to perform forced or compulsory labor.”

The human rights policy also references the Convention on the Rights of the Child which in Article 32 recognizes the “right of the child to be protected from economic exploitation and from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral or social development. Vendors First supports The United Nations Global Compact (UNGC) and is committed to working towards the ten principles of the UNGC focused on human rights, labor, environment, and anticorruption. The UNGC’s principles include amongst others the elimination of all forms of forced and compulsory labor and the effective abolition of child labor.

Due Diligence

Vendors First requires that priority suppliers, which are identified using a risk-based methodology, conform with all of the standards on labor, health and safety, the environment, business ethics, and the establishment of management systems in accordance with the Responsible Business Alliance (“RBA”) Code of Conduct. The RBA Code of Conduct explicitly prohibits modern slavery and human trafficking in the supply chain. These standards are far reaching and help to prevent and mitigate risks related to modern slavery and human trafficking such as freely chosen employment, young workers, working hours, wages and benefits, humane

treatment, non-discrimination, non-harassment, and freedom of association. Further, the RBA Trafficked and Forced Labor - Definition of Fees sets expectations for suppliers on following responsible recruitment and employment practices. Vendors First requires priority suppliers to hold their suppliers and subcontractors to the same standards in the RBA Code of Conduct. We hold suppliers to additional policies and standards that support safe, healthy, and fair working conditions and help prevent and mitigate modern slavery and human trafficking risks.

For example, our suppliers are expected to follow Vendors First best practices in creating and ensuring a respectful workplace. Also, our Electronics Reuse and Recycling Standard applies to suppliers providing recycling and take-back services. This standard requires suppliers' conformance to the RBA Code of Conduct and explicitly prohibits prison, coerced, forced, bonded or child labor, either directly or indirectly, in the performance of the reuse, recycling and/or takeback services. We communicate requirements and implementation expectations to priority suppliers through an annual notification process, in-person and virtual meetings, supplier business reviews, and a supplier online portal. We expect these suppliers to have contract provisions in their agreements that require conformance to the RBA Code of Conduct, which includes the prohibition of modern slavery and human trafficking in the supply chain.

Business operations Vendors First generally sources and directly hires our own full-time employees, which allows us control and oversight in managing the risks of modern Due Diligence and Remediation Processes © 2025 Vendors First slavery and human trafficking in our business operations. We use integrated systems and tools in pre-screening and outreach to candidates globally to ensure a consistent and fair process. Our trained and professionally skilled recruiting teams maintain continuous conversation with candidates throughout the recruitment cycle. Vendors First strives to provide a respectful and safe working environment for all our personnel, regardless of role, position, or employment status, and has zero tolerance for any threats, violence, harassment, coercion, or retaliation. We expect our vendor partners, independent contractors, consultants, and staffing suppliers to commit to the same standards and principles.

Vendors First provides a grievance mechanism through which an impacted or interested party may report any violations or activities inconsistent with our policies and compliance procedures. There is a detailed process in place to ensure that suppliers are assessed prior to being engaged, and periodically reassessed thereafter, depending on the associated risk of the supplier. During the assessment, our specialized teams of subject matter experts review the supplier's risk profile and the effectiveness of any control measures already in place for each relevant risk area, including environmental, health and safety and human rights, before making recommendations to proceed with initial or continued engagement, or otherwise. Each supplier is assessed according to the use case, nature of work, geographic location, and other relevant features of the engagement or intended engagement. Depending on the results of the assessment, Vendors First may introduce additional control measures in the engagement. We routinely perform ongoing third-party reassessments on our suppliers depending on the applicable risks. If the risk of forced labor is detected, we activate the mitigation process, and the supplier is disqualified if the risk persists. Once a supplier is onboarded, Vendors First

manages social and environmental risks and issues through our Responsible Supply Chain program.

We use a cross functional consultative process and data-driven methodology to identify and assess a wide range of labor, human rights, and environmental risks which include modern slavery and human trafficking in our supply chains. For example, risks are assessed through indices such as United Nations Children's Fund Child Labor Percentages, Walk Free Foundation's Global Slavery Index, United Nations' Human Development Index, and the United States Department of State's Trafficking in Persons Report. We require our sourcing and procurement teams to certify periodically whether they are aware if Vendor First has ongoing business relationships with companies identified as being associated with forced labor and investigate any risks of forced labor identified through this process. We verify supplier conformance with Responsible Supply Chain policies and standards through continuous dialogue, self-assessment questionnaires, independent audits © 2025 Vendors First and assessments, corrective action plans, worker surveys, and other forms of assurance.

We have refined our process in investigating and responding to serious incidents or allegations including forced labor related to our suppliers. A rubric detailing the risk and impact areas guides and standardizes our decision-making and communications with internal and external partners. As part of the independent audits and assessments conducted, we utilize the RBA Validated Assessment Program ("VAP") which is the leading standard for onsite compliance verification and effective, shareable audits. For RBA VAP audits completed in 2022, the most common RBA VAP nonconformance findings were in the labor category and related to working hours and wages and benefits. We collect targeted key performance indicator (KPI) data that include worker demographics such as the presence of foreign migrant workers and sex-disaggregated data to monitor modern slavery and human trafficking risks.

In 2025 we continued to expand worker engagement via anonymous mobile and web-based surveys to collect and analyze worker feedback on topics like job satisfaction, working conditions, grievance mechanisms, and training effectiveness. Depending on the country where the survey is deployed and factors like the presence of domestic or foreign migrant labor, these surveys have targeted questions to screen for forced labor risks such as the withholding or retention of identity documents and payment of recruitment fees. Any nonconformances identified are actively addressed through our corrective action and key performance indicator programs. We examine nonconformances by reviewing a corrective action plan describing the root cause, proposed remediation actions, and timeline for closure and manage supplier performance improvement through a review process or closure audit. We communicate with internal and external partners including senior © 2025 Vendor First leadership when needed.

We regularly assess and track the effectiveness of our actions taken in mitigating the associated risks of modern slavery and human trafficking in our supply chains. We report key performance metrics internally across the business and to leadership teams and conduct trend analysis to monitor and track how effective suppliers are in meeting our expectations. We participate with cross-functional partners in the overall supplier performance management system including

attending and providing performance assessment related to social and environmental KPIs to suppliers in supplier business reviews. Routine updates and communications of work in combating modern slavery and human trafficking in our supply chains are communicated to the company through our internal microsite. We actively collaborate with the broader industry and global community to stay up to date on key risk areas and develop solutions that address changes in industry practice.

TRAINING

Vendors First Code of Conduct, training regarding the standards set forth in the RBA Code of Conduct is provided to certain key personnel in Vendors First Sourcing and Procurement, supply chain operations, legal, and compliance teams. Additional training is provided for relevant staff to build capacity in reporting on and addressing nonconformances to the RBA Code of Conduct. In 2025, we widely shared and tracked completion in a virtual course, as a part of Vendor First learning management system, focused on modern slavery and human trafficking risks for Vendors First employees. We developed an employee training course on increasing awareness related to gender vulnerabilities in the supply chain. By understanding inequities in how men and women access resources, face safety risks, and experience freedom of movement in some of the supply chain scenarios, the course helps employees understand how Vendors First addresses human rights risks while also enhancing supplier performance and business outcomes.

We also partner closely with priority suppliers to provide a deeper understanding of the RBA Code of Conduct. As an example, we encourage their attendance at the RLI's forced labor training targeted to human resources professionals, recruiters, labor agents, and corporate social responsibility professionals in the supply chain. COVID-19 impact We continued to prioritize keeping our staff and communities safe and healthy during the ongoing COVID-19 pandemic during 2022. To that end, we reviewed and followed international guidelines and best practices like the RBA resources and tools to help Vendors First and suppliers manage the impacts of COVID-19 on workers.

When needed, supplier assessments, audits, and communications were shifted to a remote and virtual manner in locations where needed to manage social and environmental risks, including modern slavery and human trafficking, and any associated negative consequences. Other Information © 2025 Vendor First Additional efforts to combat modern slavery and human trafficking Beyond our business operations and supply chains, we strongly oppose the abuse of our products to facilitate any form of human exploitation and have long-standing policies and protocols to combat any such abuse. Efforts include Policies Vendor First policies across our products prohibit content or behaviors that may lead to human exploitation in all its forms. We continually seek to expand and refine our understanding of human exploitation as we amend and update our enforcement guidelines. For more detail, see the Community Standards, Help Center, or our most recent Community Standards Enforcement Report. Response we continue to remove content on Vendors First platforms that we determine may facilitate or coordinate

the exploitation of humans. We look to enact countermeasures both on our platforms and via our external partnerships to stop actors and businesses from using our services to commit crimes, and further exploitation. We partner with experts across academia, advocacy, victim services and support, and law enforcement to develop campaigns and pages for our Help Center for harms such as sex trafficking, organ trafficking, and human smuggling.

Policies and Response

In these interventions we include links to support resources for potential victims whenever possible. We are committed to raising human exploitation awareness globally, including by making our Human Exploitation Policies available in several languages. We encourage anyone who encounters content on Vendors First that indicates someone is in immediate physical danger related to modern slavery and human trafficking to contact local law enforcement immediately and report this content to us. Finally, we provide links to local resources available at our Help Center if anyone is a victim of human trafficking or would like © 2025 Vendors First resources to share with a potential victim.

Partnerships we work with more than 400 safety organizations worldwide, and among them, we work closely with key anti-trafficking experts, including the National Center for Missing and Exploited Children (NCMEC), International Center for Missing and Exploited Children (ICMEC), The SHERO Foundation, Polaris, Stop The Traffik, International Justice Mission, and ECPAT International. Through the coalition, companies, nonprofits, academics, and relevant stakeholders work together in a collaborative environment to support and accelerate the impact of technology solutions combating human trafficking. Training additionally, we frequently organize interactive online and in-person training and learning sessions for our staff who are dedicated to fighting human exploitation across our family of apps and services. We bring in experts from law enforcement, civil society, and non-governmental organizations to keep our staff up to date on the latest trends and information. We also have a broad cross-functional effort to create and implement relevant training for content moderators and other relevant specialists.

Several internal teams deliver training and presentations to various stakeholders and during key business events. We have prepared this annual statement on the basis of our policies and processes that are implemented in respect of our business operations and manufacturing supply chains. Across-functional team including representatives from our sustainability, supply chain, and legal departments oversee preparing this statement and consulting with relevant stakeholders. Our consultation process includes the sharing and exchanging of modern slavery and human trafficking risk assessments and due diligence policies and covers all of Vendor First Platforms Vendor First Audit & Risk Oversight Committee of the Board of Directors of Vendor First Platforms, Inc., which is our principal governing body, has approved this on 11/05/2025. If you need to contact us refer all inquirers to compliance@vendorsfirst.club