



2024

SUSTAINABILITY REPORT

KEY INITIATIVES FOR A SUSTAINABLE SHARED FUTURE

FOREX's eventful history, which is strongly associated with travel and travel currency, has taught us a lot about destinations, cultures and people.

In 2024, we continued our strategic work and plan to launch new products and services to create long-term growth. Sustainability is a natural building block, and as a family business, it is natural to use shared resources sparingly, a mindset that permeates the decisions we make for the business. As such, we harbour an important core value, namely, caring for the traveller, our colleagues and the planet.

Innovations and digital initiatives are enablers

Innovation and digitalisation continue to be important keywords in our investment and contribute to the positive effects of our sustainability work.

Our digital way of working facilitates internal work on inclusion, participation and engagement.

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Sustainability is a natural building block for us
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Diversity and inclusion are part of our DNA

Diversity and inclusion have always been particularly important to FOREX. These stem from the company's approach to the world around it, a genuine curiosity for new cultures, places and people.

Our employee demographics enable us to reflect our world. FOREX believes that having employees with different backgrounds, experiences and language skills is a major asset.

Everyone's uniqueness helps form the team spirit and what we call the "FOREX family", a place in which everyone should feel welcome, respected and seen, regardless of background. Inclusivity in customer encounters contributes to socially sustainable societal development and strongly benefits the company.

Focus on preventing financial crime

FOREX attaches great importance to working with financial sustainability, and we take combating corruption and financial crime seriously. We strive to be at the forefront in this area. We have detailed procedures for our work and conduct ongoing, regular skills training in preventing financial crime.





FOREX protects the equal value and rights of all people

For many years, we have taken a social responsibility to promote these values, for example, through partnerships with Save the Children and ECPAT, whose important work makes a difference to many children and young people around the world.

I am proud of how committed our employees are, of our core values and the diversity of our organisation. By working with sustainability, we are strengthening our business by increasing customer satisfaction and internal pride, and contributing to a healthier society and a better future.

Annelie Nässén,
CEO and President

FOREX OPERATIONS AND BUSINESS MODEL

Since its inception in 1965, FOREX has been the Nordic market leader in travel currency. We have branches in Finland, Norway and Denmark and offer digital and in-store services.

At FOREX, we are investing in strengthening our position as the Nordic market leader in travel currency and in offering other travel-related services and products, travel being essential interest to the Nordic people.

You will find us in one of our stores located around the Nordic region or you can reach us through our digital channels.

FOREX's values are our guiding principles

FOREX's fundamental values (the "FOREX spirit") – drive, interaction and customer-oriented – guide our employees in their decisions and actions.

- "Drive" entails developing and thinking in new ways to find simple, efficient work methods in each job role.
- "Interaction" highlights that everyone's efforts make a difference and that employees are important for each other.
- "Customer-oriented" entails using knowledge and skills to find the best solutions for the customer.

Stakeholders with expectations of our sustainability work

The purpose of our sustainability work is to promote a good, sustainable work culture and minimise our negative climate footprint.

FOREX therefore strives to be an attractive employer that takes social responsibility and creates responsible relationships with its stakeholders.

What FOREX's internal and external stakeholders expect:

- Customer experiences, quality and service
- Financial strength and resilience
- Commitment to sustainability
- Physical presence and digital accessibility
- Data breach protection
- Sound risk management
- Employee engagement
- Responsible supplier contacts
- Investments in occupational health, e.g. healthcare
- Healthy working conditions
- Diversity and combating discrimination

FOREX's internal and external stakeholders:

- Partners
- Employees
- Customers
- Suppliers
- Owner family
- Authorities

FOREX'S LONG-TERM SUSTAINABILITY WORK

FOREX's sustainability work is based on the company's strategy, values and business idea. In addition to expectations from stakeholders, our efforts also take into account the resources and financial conditions of the

The sustainability strategy ensures continuous focused work

FOREX's sustainability strategy aims to ensure that the company continuously, and in a focused manner, works towards achieving a more sustainable business and that the company's impact on sustainability is reported in a clear and credible way.

FOREX's sustainability work is formulated in governing documents that ensure that the work is carried out continuously and in a focused manner.

The structure is based on the Sustainable Development Goals

Like all other business players, FOREX has a responsibility to ensure that Sweden achieves the UN's 17 Sustainable Development Goals. FOREX's sustainability work is based on Swedish legislation on environmental, social and human issues as well as on respect for human rights and anti-corruption.

The sustainability report is based on the three dimensions of the Sustainable Development Goals: ecological, social and economic sustainability. These serve as the foundation of FOREX's sustainability work.

Starting in 2022, FOREX's executive management team adopted four of the Sustainable Development Goals to follow up on and integrate into the company's work.

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The sustainability strategy ensures continuous focused work.

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Goal 5, Equality, deals with the fair distribution of power, influence and resources. FOREX works actively and preventively for equal rights and opportunities in working life and to combat discrimination, harassment and bullying.



Goal 8, By creating attractive conditions and offering interesting jobs, FOREX can attract employees with the right skills. Equal pay for equal work. Competence-based recruitment, everyone has the same opportunity for promotion and skills development.



Goal 13, FOREX works actively to reduce carbon dioxide emissions and tyre leaks. Cash is mainly transported by air and road. As just one example, FOREX intends to reduce its climate impact by reducing the number of transports, making transports more efficient in logistics and shortening transport routes.



Goal 16, Peaceful societies and freedom from violence is a global goal for sustainable development. As a financial player, FOREX runs the risk of being exploited for financial crime. Preventing financial crime is part of our daily work. FOREX works with various partners to promote education and social sustainability, provide disaster relief and combat sexual exploitation of children and young people.

Our efforts focus on prioritised areas

We carry out targeted sustainability work based on the areas where FOREX is deemed to have particularly good opportunities to positively influence development. These areas are defined in governing documents. The most important areas for FOREX:

Ecological sustainability

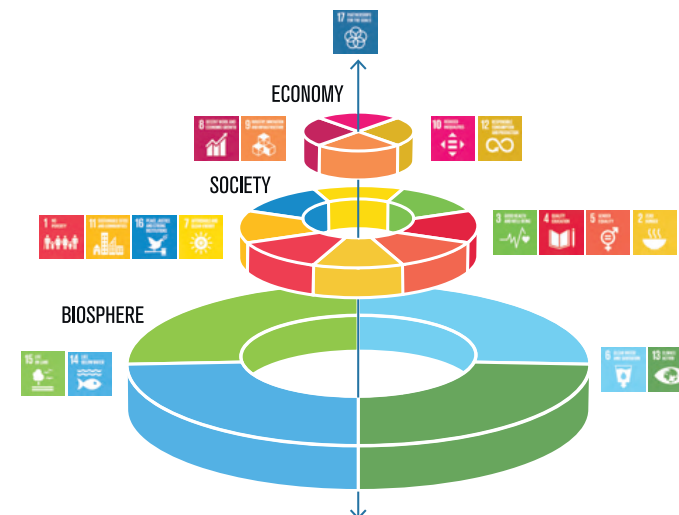
- currency transports
- business trips
- procurement of suppliers/products
- workplace operations

Social responsibility

- employer responsibility
- support to aid organisations

Economic sustainability

- work to prevent financial crime
- ensuring growth based on sustainable principles
- following guidance on sustainable development and including sustainability in decision making
- recognising and managing the conflicts of objectives arising when making decisions on the company's sustainable development



SUSTAINABILITY REVIEW AND CONTROL

Swedish law dictates that sustainability reports must describe the policies that the company applies in the area as well as its review procedures.

The policies and instructions that contribute to the sustainability work are integral to this work.

The majority of FOREX's policies and associated instructions mention sustainability issues, not least:

- The Corporate Governance Policy (including the Sustainability Instruction)
- The Risk Policy
- The Anti-Money Laundering and Terrorist Financing Policy
- The HR Policy
- The Environment Policy
- The Security Policy

Auditing ensures work is done

An integral part of managerial responsibility at all levels of the company is to internally audit compliance with governing documents and their associated procedures. However, particular responsibility lies with

managers in FOREX's executive management team.

The CEO bears the ultimate responsibility. Policies and instructions are revised annually.

As the owner of the company's sustainability efforts, the HR manager internally reviews compliance with sustainability instructions and overall sustainability work, and reports to the executive management team.

The review includes checking the organisation's implementation against the sustainability strategy and the outcomes in relation to the set objectives/directions and the previous reporting period.

FOREX's sustainability report is externally reviewed by an auditor in connection with the audit of the company's financial reports.

ONGOING WORK TO IDENTIFY AND MANAGE RISKS

Swedish law dictates that sustainability reports must account for significant sustainability-related risks connected to the company's operations. The report must also describe how FOREX manages such risks.

A well-developed risk management process

There is strict regulation of risk management in the form of business-governing regulations and directives. Having a healthy and vigilant culture, a well-functioning risk management process and the ability to adapt efforts to comply with the authorities' current and future requirements are important characteristics of FOREX's risk management work.

The five most common ways to identify risks

To meet our customers' needs as well as the requirements of regulatory bodies, we manage risks daily and we do so with caution, risk awareness and expertise, and require transparency, accountability and sound values.

All employees are responsible for identifying risks, not only in their own part of the business, but also in the company as a whole. Risks are identified primarily through:

1. Incident reporting
2. Ongoing analysis and control work
3. Business intelligence

The strategy is based on risk analyses

Analysing and assessing risks is a matter of understanding the cause and origin of risks, their consequences and scope.

A risk management strategy is chosen based on this analysis and assessment. Each risk is designated a person who owns and holds responsibility for it.

Risk management permeates all business activities. Business operations are the first line of defence in managing risks. It is here that the primary responsibility for risk management lies and where each risk is identified, managed and controlled.

The independent functions Risk Control and Compliance act as the second line of defence. They support the first line of defence, carry out follow-ups and report overall risk to management and the board.

Any suspicion that the established risk appetite is being exceeded is reported to the CEO, the Board of Directors and the Risk Control function, and appropriate measures are taken by the risk owner.

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Risk management permeates all business activities.

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DEFINED RISKS RELATING TO SUSTAINABILITY WORK

FOREX has identified the most significant risks in financial crime from a sustainability perspective.

Managing financial crime risks

As a financial player, FOREX runs the risk of being exploited for financial crime, such as money laundering and terrorist financing. For this reason, FOREX has well-established processes and procedures that in some cases are stricter than what is required by law.

FOREX applies a risk-based approach and performs a risk assessment before executing any transaction. Here, the customer is asked a number of questions to justify the plausibility of the transaction or business relationship. Appropriate customer due diligence must be done before making individual transactions or establishing new business relationships.

At the slightest uncertainty, FOREX will refrain from establishing the business relationship or executing the transaction. Suspicious transactions and other activities are reported to the Financial Police. IT systems, annual training for employees and clear procedures and processes are available to support our efforts to combat financial crime.

FOREX's anti-money laundering and terrorist financing policy describes the measures the company needs to take to combat financial crime.

Security risks linked to digitalisation and in-store currency management

As digitalisation increases, so does the risk that FOREX will be subjected to IT-related crime and information security incidents. To prevent this risk, employees are informed and trained, and IT tools that prevent or warn of inappropriate or harmful content via email and web browsers are implemented. FOREX also requires its suppliers to meet the same security requirements.

Cash handling puts in-store employees at an increased risk of threats and violence. FOREX does the utmost to prevent this risk by maintaining a high level of security in its stores, using security services, having clear procedures and training employees.

Risk security levels are analysed and assessed annually under the leadership of the FOREX security department.

The security policy describes the measures to be taken to maintain a high level of security.

Risk that a conflict of interest affects professional judgement

A conflict of interest arises when a person's business or personal circumstances affect their professional judgement or ability to act in the interest of customers or the company. As a financial player with many customer contacts, there is a risk of conflict of interest in FOREX.

FOREX prevents the conflict-of-interest risk through the principle of duality, clear procedures and training of employees. At least annually, or when needed, employees are required to read and sign updated information on conflicts of interest, secondary employment and gifts in FOREX's central IT system.

FOREX's instructions concerning managing conflicts of interest describe the measures that need to be taken to prevent and manage them.

ECOLOGICAL SUSTAINABILITY

FOREX's operations are essentially service based and digitalised, which means they have a limited impact on ecological sustainability. FOREX's environmental impact comes from transport, travel and the use of consumables.

Currency transports

Cash is mostly transported by air and road, having a negative environmental impact in terms of CO² emissions, among other things.

FOREX strives to reduce this impact by continuously streamlining its logistics, reducing the number of transports, choosing shorter transport routes and circulating currency between stores. Efforts are also made to select transports on existing routes and sharing transports with other players. The current carrier has a renewed fleet of vehicles and uses HVO fuel.

*GHGP is the Greenhouse Gas Protocol. Factors and calculations for conversion are for global data (<http://ghgprotocol.org/about-ghgp>).

Climate report 2024 (2023)

Estimated km 125,202 (112,184)

Estimated Co² 12,520 (112,18)

Business travel carbon emissions 2024 (2023)

Flights 27,652 (15,875) GHGP (Kg CO₂e)

Rail 24 kg (28 kg) CO₂e

Carbon dioxide emissions linked to business travel and currency transport

Business trips should only be made if absolutely necessary. Online meetings should always be preferred over in-person meetings. If business travel is considered necessary, sustainable transport options such as rail should be chosen in the first instance.

Managing electronic equipment and IT operations

FOREX primarily chooses climate-smart alternatives such as electricity from renewable energy sources. LED lighting has long been standard in new and renovated stores and workplaces, and old bulbs are replaced on an ongoing basis in older stores and workplaces.

The IT operating environment is largely cloud-based and managed by a supplier whose operating centres have been carbon neutral since 2012. FOREX's cloud operations continue to have low PUE (power usage effectiveness) values, around 1.125 on average.

The use of cloud services reduces energy consumption by at least 30 per cent compared to a traditional, server-based IT environment.

Electronic equipment such as computers, mobile phones and other IT devices are primarily reused within FOREX. At the head office, there is a small warehouse that replaces IT devices on site to reduce unnecessary transport. Products without residual value are sorted at source and collected by recycling partners.

Use of consumables and recycling

FOREX aims to reduce paper consumption by digitising processes. Printers are set to double-sided printing and printouts are managed through personal ID cards, helping to reduce accidental and unnecessary printing.

FOREX sorts waste for recycling. Materials and equipment are reused between stores and offices to a large extent.

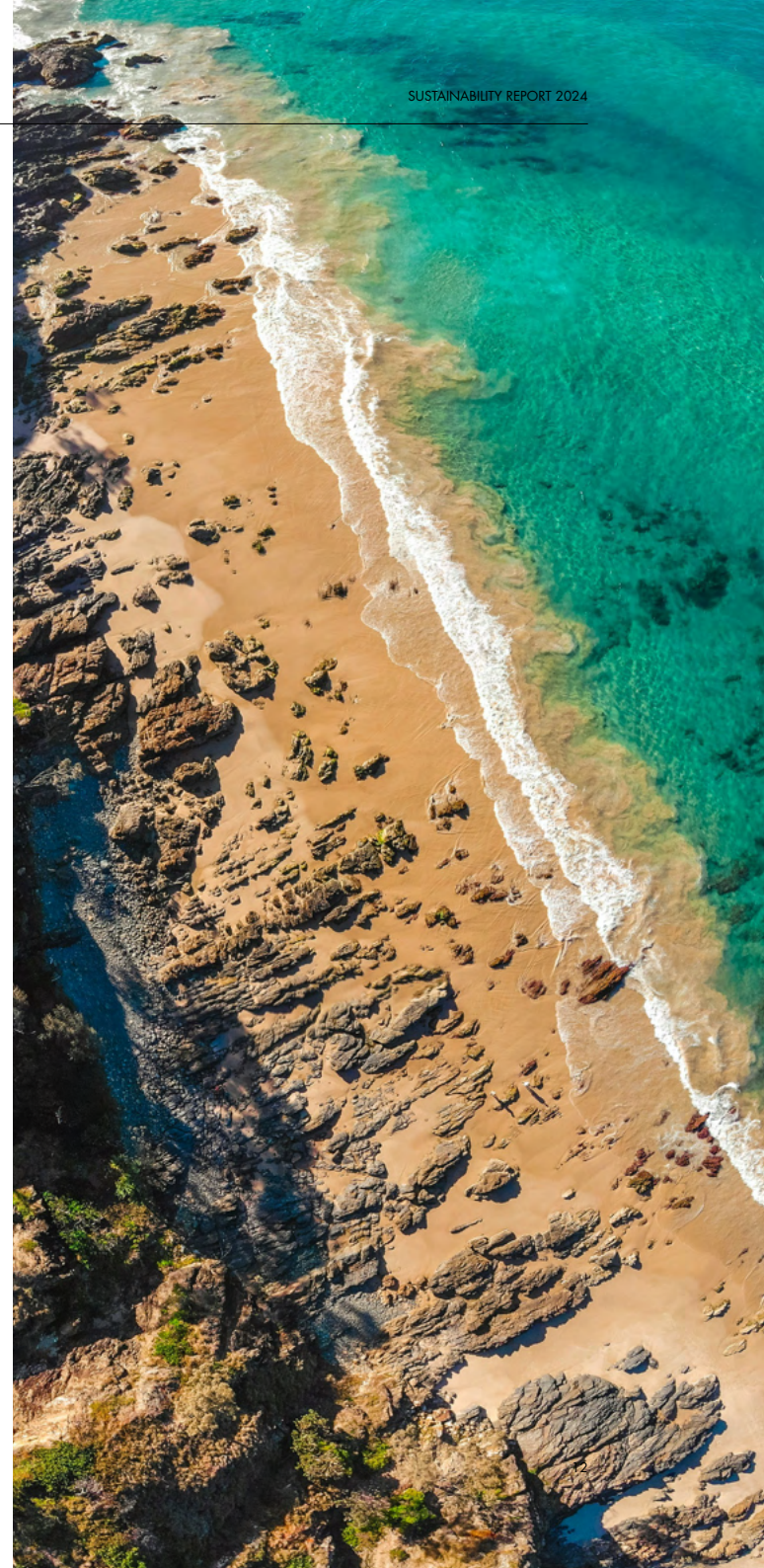
Consumption of cash receipts and plastic currency envelopes

FOREX has had bisphenol-free receipts in its stores since 2016. Bisphenol-free receipts and tickets were required by law from 2020 in accordance with the European Commission decision.

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FOREX primarily chooses climate-smart alternatives

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SOCIAL RESPONSIBILITY

FOREX wants employees to feel that they are part of the FOREX family. Equality, diversity and inclusion have always been success factors. By collaborating with charities, we also strive to help ensure that human rights are upheld and that we improve society.

We build FOREX on diversity and inclusion

Working with inclusion and diversity is a natural part of FOREX's operations. During induction, new employees learn about the FOREX values (the "FOREX spirit") and are guided in how to react if they feel harassed or discriminated against in the workplace.

A role model in equality

FOREX has a high proportion of female employees. Of all employees, 62% are women and 38% are men. In the largest management group, branch managers, 55% are women and 45% are men in the Nordic region. In 2024, the distribution in the executive management team was four men and four women. Three out of five ordinary members of the Board were women, one of whom is the Board Chair.

We are constantly striving for an increased breadth in ages, educational levels and socio-economic backgrounds, as these together increase competence and make for more efficient, dynamic working groups. FOREX is the first employer for many young people and young adults. We are proud to have the opportunity to help them build a solid foundation for their future careers.

This section covers social and personal issues as well as respect for human rights.

Constant development of health and safety

FOREX strives to create a work environment in which employees thrive, develop and are physically and mentally healthy. Risks at the workplace are identified, addressed and followed up. Checks are done through safety inspections, employee appraisals, surveys and measurements, and serve as the basis for planning and implementing measures.

FOREX works preventively to minimise accidents, personal injury and asset damage, maintain a high level of information security and critical functions and be able to quickly return to normal operations in the event of incidents.

Safety training and crisis management exercises are carried out regularly, and clearly developed and documented processes, internal governing documents and system support are available.

The FOREX security department carries out risk analyses and security level assessments on an ongoing basis and when necessary.

Working environment and physical security in stores

There are extra high demands on FOREX to offer a secure physical environment due to the substantial amounts of currency being handled. Employees need to feel safe at their workplace and customers should feel safe when they visit a FOREX store. It is also important to protect assets and values.

We strive to have our environments as open as possible for good lighting and air quality. Nonetheless, the stores

are physically designed to balance the various functional requirements linked to the working environment, security and the ability to operate the business.

FOREX's preventive security efforts are made to reduce the risk of robbery, threats and violence. FOREX stores maintain a very high level of security.

Growing focus on information security

As a result of increased digitalisation, it is important to work proactively to prevent IT-related crime and maintain a high level of information security.

FOREX conducts systematic work on information and IT security issues, partly through recurring risk analyses and regular training for employees, and partly through IT tools that prevent intrusion and/or warn of inappropriate or harmful content via email and browsers. FOREX also makes corresponding security requirements on its suppliers.

Leadership

The FOREX leadership model is based on leading oneself, leading the team and leading FOREX. The leadership model serves not only as a means of support and a tool for managerial leadership, but also to ensure that all leaders at FOREX work in the same way. It will also be used to recruit leaders, and as a means of delivering continuous coaching and feedback.

Wellness and skills development

FOREX strives to increase employee well-being by encouraging exercise and healthier habits. The hope is that wellness will increase job satisfaction, quality and efficiency in the business and prevent injuries.

To promote employee wellness, FOREX offers to take preventive health measures, FOREX offers preventive health care grants. In 2024, the grant amounted to SEK 3,500 per person/year in Sweden, NOK 3,200 in Norway, EUR 260 in Finland and DKK 2,600 in Denmark. In Sweden, 335 employees made use of their wellness grant in 2024, averaging in at SEK 2,664.

Competence development creates secure employees

FOREX operates under constantly changing financial regulations. The same applies to our products and services. It is therefore important that employees are confident in their knowledge and skills and continuously receive training in new regulations and product and service changes.

Continuous skills development is a foundation for success. Training is offered in areas such as sales, regulations and our products. FOREX also has annual, mandatory training courses that are held in areas decided by management. For 2024, this training covered money laundering regulations, fire protection, information security and governance, risk management and control.

Employee survey and follow-up of objectives

Since 2019, all employee appraisals have been prepared and documented in FOREX's central HR system. This ensures that annual development, follow-up and salary discussions are more objective, structured and easily accessed. It also makes it easier to measure target achievement, engagement and much more.

FOREX conducts annual employee surveys and as of May 2024, pulse surveys throughout the organisation.

Good trade union relations are a priority

Good trade union relations are important to FOREX, and close discussions regarding the business are held with trade union representatives. In Sweden, FOREX has collective agreements with Svensk Handel and Unionen, in Norway with Handel och Kontor, and in Finland with the employee association. In Denmark, discussions are held with employee representatives that are elected by employees.

Remuneration levels that engage and promote the business

FOREX's remuneration system primarily includes fixed remuneration, but variable remuneration may apply. The remuneration system aims to motivate, stimulate and reward good work performance and be consistent with and promote sound and effective risk management.

Employee remuneration is appropriately designed and applied based on FOREX's size, financial conditions, scope and complexity. The remuneration system design is in line with the company's business strategy, goals, values and long-term interests.

As an employer, FOREX complies with the obligations under applicable contract and labour law and respects the rights of the labour market parties in collective bargaining. In the 2024 salary survey, no unfair gender-related pay differences were noted.

FOREX's operations enable social responsibility

FOREX is part of the digital evolution. Despite this, cash and face-to-face meetings continue to play an important role, not least when travelling abroad.

Thanks to the diversity of its employees, FOREX can in many cases also assist customers in their own language.

Sustainability collaborations contribute to a better society for children and young people

For several years, FOREX has been committed to the right of children and young people to a safe society without the risk of being subjected to sexual abuse.

Questions about children's rights and security feel particularly urgent for FOREX, given that the business deals with travel and currency transactions. In both of these activities, abuse can occur, either on-site when the perpetrator travels to where the victim is or digitally when currency transactions are intended to be used in connection with child abuse.

FOREX's commitment is evident in two long-term collaborations: ECPAT and Save the Children.

Collaboration with ECPAT protects children from abuse

FOREX contributes to spreading ECPAT's messages and information campaigns via digital in-store screens, its website and social media.

Since 2008, FOREX has also been a member of the Financial Coalition run by ECPAT, which works to prevent the Swedish payment system from being used to purchase materials of sexually exploited children. To prevent criminal companies from receiving card payments, we cooperate with card companies and the police.





Collaboration with Save the Children creates security in the event of crisis and disaster

Save the Children contributes to the safety of children, not least through efforts to help children in disaster and conflict situations. Children are particularly vulnerable in war and disasters, and Save the Children provides life-saving medical care, protects children without guardians, reunites families and starts temporary schools.

FOREX contributes to their work through in-store collection boxes and by spreading Save the Children's message via digital in-store screens, its website and social media. In 2024, FOREX contributed approximately SEK 300,000 in collections from FOREX customers and employees to Save the Children. Since 2010, we have contributed more than SEK 4,300,000 to the Save the Children Disaster Fund.

Management also decided that the 2024 Christmas gift would be a monetary donation to Save the Children. The money went to children in areas of conflict and provided food, warm clothes and safer places to grow up.



Rädda Barnen

This section covers
anti-corruption
and economic
sustainability.

ECONOMIC SUSTAINABILITY

Given FOREX's operations, we have ample opportunity to combat financial crime. We work actively with compliance to combat all forms of corruption.

Financial sustainability also entails ensuring financial strength and resilience, being a stable and reliable player in the financial market and offering decent employment conditions.

High level of expertise in financial crime among FOREX employees

As a financial player in the market, FOREX runs the risk of being exploited for financial crime, for example through money laundering or terrorist financing. The work to combat this crime is a high priority and is based on a risk-based approach to identify, investigate and report suspected financial crime in money laundering, terrorist financing and fraud.

FOREX places great emphasis on employee skills development in the field of financial crime and works continuously to increase awareness and knowledge in identifying and preventing financial crime. Every year, all FOREX employees undergo financial crime training and are required to pass an examination.



Well-established processes and procedures for risk assessment

FOREX has well-established processes and procedures regarding risk assessment and customer due diligence, which in some cases are stricter than what is required by law. FOREX applies a risk-based approach and does a risk assessment before executing any transaction. Here, the customer is asked a number of questions to justify the plausibility of the transaction or business relationship.

Risk-based customer due diligence must be performed before carrying out individual customer transactions or establishing new business relationships. At the slightest uncertainty, FOREX will refrain from establishing the business relationship or executing the transaction. Suspicious transactions and activities are reported to the Financial Police.

”*Customer due diligence must be done for all customers.*”

Ongoing compliance training

Corruption puts sound and business-oriented decision-making mechanisms at risk. This can harm FOREX, our customers, the financial system and society at large. Therefore, we work continuously to educate and raise employee awareness about the importance of compliance and preventing bribery, corruption and conflicts of interest.

There are governing documents, procedures and training courses to support the prevention of bribery, corrup-

tion and conflicts of interest. At least annually, or when needed, employees are required to read and sign updated information on conflicts of interest, secondary employment and gifts in FOREX's central HR system.

Efforts to prevent conflicts of interest

A conflict of interest arises when two or more parties have opposing or potentially opposing interests, or when business or personal circumstances affect a person's professional judgement or ability to act in the interest of customers or FOREX.

The effects of conflicts of interest are prevented and managed by recording known conflicts of interest, having procedures characterised by the principle of duality, being prohibited from servicing one's relatives and prohibiting secondary occupations that jeopardise relevant persons' work with, or at, FOREX due to conflicts of financial interests or the use of time.

Incident reporting and statutory whistleblowing function

All incidents that occur in FOREX's operations and that have, or are at risk of having, a significant negative impact on operations, assets or trust must be reported by employees in a separate incident management system. The incidents are then managed and remedied. This gives FOREX the opportunity to improve processes, procedures and system support and to prevent situations from recurring.

A whistleblowing function is available for anonymously reporting incidents and irregularities of a serious nature, such as suspected violations of the law. The handling is in accordance with applicable legislation.



Financial sustainability of payment services operations

Capital and liquidity requirements

The Capital Requirements Regulation (CRR) and the Swedish Payment Services Act (LBT) regulate the minimum amount of capital a payment institution must hold. Together, these constitute the company's capital requirements. The company's capital base consists of all items from equity less certain deductions linked to intangible assets and deferred tax assets. A payment institution must at all times have a capital base that exceeds the relevant capital requirement. The capital constitutes a reserve to cover any unexpected losses and to ensure that the institution remains solvent in a financial crisis situation. The Swedish Financial Supervisory Authority receives half-yearly reports on the capital base, capital requirements, payment volumes and how the customers' funds are protected.

Excess liquidity is managed in accordance with FOREX's investment instructions. Liquidity is invested in interest-bearing securities, fixed-term investments or in the form of lending to credit institutions.

FOREX's investment management is based on a more conventional model, primarily based on ratings and sectors where sustainability is not a mandatory component. However, the ambition is that investment management, based on the emerging EU criteria as well as traditional criteria, will gradually be adapted to meet FOREX's overall sustainability strategy. In order to ensure compliance with the requirements in both the short

and long term, FOREX carries out ongoing assessments and analyses of upcoming and changed capital and liquidity regulations that may affect the business. In cases where management is not regulated by regulations, liquidity must be managed in accordance with the company's values and sustainability strategy.

Risks

As a payment institution, FOREX is required to have governing documents and procedures for risk management in order to identify, manage and report the risks that exist in the business. It is also required to have a risk control function that works independently. This is regulated in the Finansinspektionen regulations and general advice, FFFS 2010:3.

The Swedish Payment Services Act contains requirements for protecting customer funds. This means that to the extent that FOREX receives customers' funds in advance to perform payment services for customers, the received funds are set aside as client funds immediately upon receipt from the customer until FOREX has completed the payment services for the customers.

In line with applicable laws, rules and practices, FOREX works actively to protect the privacy of its customers and FOREX by introducing security standards and a minimum of once-annual training on information and cyber security for FOREX employees.



THIS SUSTAINABILITY REPORT ENCOMPASSES FOREX AB AND ITS SUBSIDIARIES