

Modern Slavery Statement

Introduction

It continues to be a priority for The Cambridge Building Society ('the Cambridge') to ensure that we trade ethically, source responsibly and work to prevent modern slavery and human trafficking throughout our organisation and in our supply chain. The information in this statement details the policies, processes and actions The Cambridge takes to mitigate the risk of modern slavery and human trafficking in our supply chains and any part of our business. It has been prepared for the financial year ended 31st December 2025. We will review and update this statement every year.

About The Cambridge

The Cambridge is an independent, mutual society, based in Cambridgeshire operating within the financial sector, which has been integral to the community since 1850. We provide funding for people buying their own homes and are a trusted home for people in a position to save.

Although we are not required to make a modern slavery statement under section 54 of the Modern Slavery Act 2015, we are making this statement voluntarily to demonstrate our commitment to ethical trading principles and tackling modern slavery and human trafficking in our business and in our supply chains. Find out more by clicking [here](#).

Our commitment to the principles of the Modern Slavery Act 2015

We have a zero-tolerance approach to modern slavery, and we are committed to acting ethically and with integrity in all our business dealings and relationships. We will implement and enforce effective systems and controls to ensure modern slavery is not taking place anywhere in our own business or in any of our supply chains.

We're committed to maintaining a non-discriminatory and respectful working environment for our team members. We want all of our team members to feel confident that they can escalate concerns and expose wrongdoing without any risk to themselves and we work to safeguard our team members from abuse or coercion.

The Cambridge's recruitment processes and ongoing employment checks confirm that all prospective and current team members are legally entitled to work in the UK.

We do not enter into business with any organisation, in the UK or abroad, which knowingly supports or is found to be involved in slavery, servitude or forced or compulsory labour.

Our supply chain

The Cambridge Building Society is not in an industry with a high risk of modern-day slavery and is not part of a supply chain. We do, however, procure goods and services from suppliers in other jurisdictions. We've adopted a risk-based approach and carefully consider the location of our suppliers, all of which are based in the UK or jurisdictions which we consider to be low risk.

We're committed to ensuring there is transparency in our own business and in our approach to preventing modern slavery throughout our supply chains, consistent with our disclosure obligations under the Modern Slavery Act 2015. We expect the same high standards from all our contractors, suppliers and other business partners, and as part of our contracting processes we include specific prohibitions against the use of forced, compulsory or trafficked labour, or anyone held in slavery or servitude, whether adults or children. We expect that our suppliers will hold their own suppliers to the same high standards.

We will review suppliers' Modern Slavery Statements when available. When this is not available we will ask the supplier to confirm their approach to modern slavery and their compliance with right to work regulations during the tender process.

Our policies in relation to the Modern Slavery Act 2015

We have appropriate policies in place that underpin our zero-tolerance approach to modern slavery. We continuously review and update all our policies.

Our Anti-Slavery Policy reflects our commitment to acting ethically and with integrity in all our business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place in our supply chains. We have the following policies in place relevant to modern slavery:

- Speak Up (Whistleblowing) Policy
- Bullying and Harassment Policy
- Equality and Diversity Policy
- Right to Work Handbook
- Anti-Slavery Policy.

Due diligence

We operate within a highly regulated sector and understand the need to mitigate the risk of modern slavery and human trafficking within our supply chains and wider business operations. As part of our initiative to identify and mitigate risk, we conduct appropriate due diligence and risk assessments.

Embedding the principles

We will continue to embed the principles through:

- Providing mandatory awareness training to our team members on the Modern Slavery Act 2015 and informing them of the appropriate action to take if they suspect a case of slavery or human trafficking
- Ensuring team members involved in procurement activity are aware of and follow **modern slavery procurement guidance on GOV.UK**
- Ensuring that consideration of the modern slavery risks and prevention are added to The Cambridge's policy review
- Making sure The Cambridge's procurement strategies and contract terms and conditions include references to modern slavery and human trafficking
- Continuing to take action to embed a zero-tolerance approach towards modern slavery
- Ensuring that team members involved in buying or procurement and the recruitment and deployment of workers receive training on modern slavery and ethical employment practices.

Further steps

Following a review of the effectiveness of the steps we have taken this year to ensure that there is no slavery or human trafficking in our supply chains, we intend to take the following further steps to combat slavery and human trafficking:

- Review periodically our approach to combating modern slavery
- Continue training new starters and team members on an annual basis
- Develop ongoing monitoring of suppliers.

This statement was approved by The Cambridge's Board of Directors on 5th February 2026 and is signed by:



Lucy Crumplin, Chief Operating Officer

Date: 05/02/2026

The Cambridge Building Society

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