Extract from the Strategic report of Western Union Payment Services GB Limited for the year ended 31 December 2025 (from pages 11-13):

SECTION 172 (1) STATEMENT

This section is the s172(1) statement in accordance with the Companies Act 2006 (the “Act”) and encompasses stakeholder engagement. Directors are required to explain how they had regard to the interests of key stakeholders and the broader matters set out in section 172(1)(A) to (F) of the Act when performing their duty to promote the success of the company for the benefit of its members as a whole. This includes considering how stakeholder interests have an impact on the long-term success of the company. The Directors of the Western Union Payment Services GB Limited (the “Company”) have acted in accordance with their obligations codified in law, including the matters set out in section 172(1) of the Act.

The Company is part of the Western Union group of companies (the “Group”, “Western Union”). Some of the matters to which the directors must have regard under section 172(1) of the Act are addressed by policies, procedures and practices set by the Group on an enterprise-wide basis which apply to the Company and its Board.

The regulatory requirements and expectations to which the Company is subject provide a framework to demonstrate how the Board makes decisions for the long-term success of the Company and its stakeholders. The Board is accountable for overall oversight of the Company and has a responsibility to ensure that the Company acts in accordance with the strategy, values, standards, and controls of the wider Group. Western Union is committed to operating with honesty and integrity and maintaining a culture of ethics and compliance. These values are embodied in our Code of Conduct and guide how we treat our customers, employees, agents and members of the public.

The Directors consider the impact of the Company’s activities on a broad range of stakeholders including our immediate and ultimate shareholders, affiliated group subsidiaries, employees, regulators, partners, suppliers, and customers when making decisions. All matters which under the Company’s governance arrangements are reserved for decision by the Directors are presented at quarterly or ad hoc board meetings. During the year, information was provided to the Board in a range of formats, including through reports on strategy, financial and business performance, risk, outsourcing, operational resilience, compliance (which includes Consumer Duty), internal audit, privacy, technology, legal and corporate governance matters. The Board is briefed on any potential impacts and risks for our key stakeholders and how they are to be managed. The Directors take these factors into account before making a final decision which collectively they believe is in the best interests of the Company in line with our mission, values, and strategic objectives. The Board recognizes the importance of engagement effectively with our stakeholders in ensuring the delivery of our strategy. The Board acknowledges however, that due to competing priorities, not every decision will necessarily result in a positive outcome for all stakeholders.

The Board may delegate certain levels of authority to management, however, retains responsibility for providing effective oversight of the Company. The Board has adopted Terms of Reference to enhance its corporate governance framework and assist in ensuring the Board continues to meet its duties and responsibilities to its stakeholders, which it reviews regularly. Annual Board training was held in line with the Board’s commitment to collectively have the necessary up to date knowledge and understanding of the business, risks, and material activities of WUPSGL to carry out their duties to the Company and its stakeholders. The interests of our members are balanced against the needs of our employees, customers, other stakeholders and the community to ensure we are conducting all our business relationships with integrity. The long-term sustainability of the Company is at the forefront of decision-making.

While the Board may sometimes engage directly with the Company’s stakeholders on certain issues, the size and distribution of our stakeholders and of Western Union means that stakeholder engagement often takes place at an operational or group level. This allows us to achieve a greater positive impact on environmental, social, and other business conduct affairs. At a group level, stakeholders are routinely engaged with on a wide range of matters including delivery of group strategy, compliance with group policies, corporate governance, regulatory and operational matters in relation to the delivery of the Western Union’s services, to ensure we provide the appropriate level of service to our clients and that the Group operates high standards of business conduct and governance. For details on how the Western Union group engages with its stakeholders and how stakeholder interests are considered in reaching certain key strategic decisions please see The Western Union Company Annual Report and Accounts. The Board will continue to review how the Company can improve engagement with its employees and stakeholders and further enhance its decision-making processes in line with section 172(1) of the Companies Act 2006.

Western Union is committed to helping people around the world who aspire to build financial futures for themselves, their loved ones and their communities. Our leading cross-border, cross-currency money movement, payments and digital financial services empower consumers, businesses, financial institutions and governments—across more than 200 countries and territories and over 130 currencies—to connect with billions of bank accounts, millions of digital wallets and cards, and a global footprint of hundreds of thousands of retail locations. Our goal is to offer accessible financial services that help people and communities prosper.

Western Union strives to respect and promote human rights. This commitment benefits our employees, customers, and the communities where we operate.

Our Code of Conduct applies to all employees and describes how we work, both as individuals and together as an organization. It addresses areas including our prohibition against discrimination, harassment, and retaliation; disclosing conflicts of interest; treating customers with integrity and respecting customer privacy; respecting confidential information and intellectual property; working with stakeholders; complying with all applicable anti-bribery and anti-corruption laws and regulations; and any other conduct that threatens Western Union's reputation, ethical standards, or financial wellbeing. Our Code of Conduct explicitly condemns human rights abuses and prohibits the use of forced or involuntary labor. The Code also describes our shared values—integrity, respect, trust, and innovation. Complying with the Code of Conduct is a condition of employment, and all employees receive relevant training at least annually. Additionally, our Speak Up & Anti-Retaliation Policy reinforces our Code of Conduct and encourages all employees to ask questions and raise ethics and compliance concerns in good faith. It outlines the mechanisms employees can use to Speak Up and emphasizes our prohibition against retaliation.

All Western Union employees, including those employed by the Company, are encouraged to participate in employment engagement surveys which are conducted annually and provide feedback to help leaders and management understand employee concerns and values; action plans are created and executed to drive continuous improvement.

Under the Financial Conduct Authority ("FCA") Principles, a firm must deal with regulators in an open and cooperative way and must disclose to the FCA appropriately anything relating to the firm of which the regulator would reasonably expect notice. In adhering to this Principle, the Company's Directors and senior management regularly engage with the FCA and other UK regulators such as HM Revenue & Customs ("HMRC") providing relevant advance notification of all notifiable events and fostering an open relationship with the regulators. Senior compliance staff hold regular meetings to discuss issues and raise specific concerns or provide responses to the regulators. This interaction helps the Company learn first-hand from regulators about matters of importance to them and their expectations of the Company. It also gives the Company's Board and management a forum for keeping our regulators well-informed about the Company's performance and business practices.

In compliance with the UK Modern Slavery Act 2015, the Company has a Modern Slavery and Human Trafficking Statement, which is updated and approved by the Board annually. We condemn modern slavery and human trafficking and expect all those involved in procurement or other parts of our business, including suppliers, to comply with these values. We are committed to acting ethically, demonstrating high professional standards, and complying with applicable laws and regulations. We expect the same high standards from those with whom we do business, including by their adherence to our Third Party Code of Conduct. The Third Party Code of Conduct sets out our expectations for vendors, suppliers, agents, and others acting on Western Union's behalf, including guidelines regarding child labor, slavery, human trafficking, and other labor standards.

Western Union puts the customer at the heart of everything we do. The Company strives to consistently treat all customers fairly with all decisions taken with the customer in mind. Western Union is committed to acting in good faith towards our customers, offering a product/service that meets customers' needs at a competitive price, and complies with all applicable consumer protection laws and regulations. Western Union's products and services are designed to avoid foreseeable harm to all customers, including our vulnerable customers, while providing products and services to support their needs and financial objectives. Quarterly updates are provided to the Board on Consumer Duty related outcomes culminating in an annual report which is reviewed and approved by the WUPSGL Board.

Western Union is committed to operating with strong ethics, transparency, and accountability while supporting the well-being of our customers, communities, and the environment. As global sustainability regulations evolve, we are reframing our reporting approach to align with emerging climate-related and broader sustainability disclosure requirements across the jurisdictions in which we operate. Having historically reported voluntarily on key environmental and social topics, we are now strengthening our practices with a focus on compliance, integration, and data quality, advancing financial materiality work and enhancing internal processes to ensure our disclosures remain relevant, accurate, and reflective of the value our business delivers to the communities we serve. Further details on our current approach and sustainability strategy will be included in the Group's 2025 annual report and proxy statement.

Western Union recognizes that the costs of corruption can significantly impact the markets and communities we serve. Western Union is committed to conducting business with integrity and adhering to the highest ethical standards. This includes maintaining a zero-tolerance approach to bribery and corruption in any form, either direct or indirect. Western Union, its employees, agents, and third parties are strictly prohibited from engaging in bribery or corruption. Western Union maintains a Global Anti-Bribery & Corruption Policy which is applicable to all Group entities, employees, agents, and third parties performing services on our behalf.

Western Union's Conflicts of Interest Policy is designed to encourage openness, transparency, and objectivity in our work for Western Union. It is intended to help the Group avoid potential and/or actual conflicts. This matters to employees and to customers because it builds trust and supports ethical behavior.

For further information on the corporate governance disclosures made by the Group, please see http://ir.westernunion.com/investor-relations/corporate-governance/

A copy of this statement is available on https://www.westernunion.com/gb/en/home.html