

WCF Ltd – Quality Policy

Updated: February 2026

Date of next review: February 2027

Statement of Intent

At WCF Ltd, quality sits at the heart of everything we do. As an employee-owned business, we are committed to providing products and services that are consistently reliable, responsibly sourced, and delivered with care. We aim not only to meet customer expectations, but to exceed them — building long-term relationships based on trust, value, and service excellence.

We believe that strong quality management strengthens our business, reduces risk, improves efficiency, and enhances our reputation with customers, suppliers, regulators, and the communities we serve.

Our Commitment

We are committed to:

- Delivering products and services that meet or exceed customer expectations
- Complying with all applicable legal, regulatory, and contractual requirements
- Continually improving our systems, processes, and performance
- Embedding quality into everyday decision-making
- Acting with integrity, fairness, and transparency

Customer Focus

Our customers are central to our success. We strive to:

- Listen carefully to customer feedback — positive and negative — and use it to improve
- Offer products and services that we are proud of
- Understand customer needs so we can offer relevant, personalised solutions
- Build long-term loyalty and become a trusted partner
- Treat all customers with respect, fairness, and in line with our Terms & Conditions and Privacy Policies

Our Guiding Principles

Our approach to quality is guided by our shared values:

- **Champion** – Taking responsibility and doing what we say we will

- **Camaraderie** – Working together and respecting different perspectives
- **Choose** – Doing the right thing by listening, learning, and responding
- **Collaboration** – Remaining open-minded and adaptable
- **Curiosity** – Challenging the status quo to find better ways
- **Celebration** – Recognising that the small things matter

Our People

We believe that quality is created by people. We commit to:

- Providing colleagues with the training, information, and tools they need to succeed
- Empowering colleagues to solve problems and propose improvements
- Encouraging constructive challenge and innovation
- Creating physically and psychologically safe, inclusive, and supportive workplaces

Our Suppliers

We recognise that our quality is only as strong as our supply chain. We aim to:

- Build long-term, collaborative supplier relationships
- Encourage best practice and ethical behaviour
- Communicate openly and fairly
- Pay undisputed invoices promptly
- Operate in line with relevant codes of conduct

Systems, Processes & Improvement

We maintain systems and processes designed to deliver consistent, reliable outcomes.

We will:

- Use technology to improve efficiency and accuracy
- Simplify and improve customer journeys
- Monitor performance using meaningful metrics
- Learn from feedback, audits, and incidents
- Benchmark ourselves against best practice

Governance & Accountability

The Board of WCF Ltd holds overall responsibility for this policy. Senior management is accountable for its implementation, with performance monitored through defined objectives, regular review, and continuous improvement.

This policy is reviewed annually and updated as our business, customers, and regulatory environment evolve.

A handwritten signature in black ink, appearing to read 'Phil Murray', with a stylized flourish at the end.

Phil Murray

Chief Executive

February 2026