TRANSPARENCY ACT STATEMENT

# Statement for 2025 of Mastercard Payment Services Infrastructure (Norway) AS and Mastercard Payment Services Norway AS under the Norwegian Transparency Act

30 JUNE 2026



# 1. Introduction

The Board of Directors of Mastercard Payment Services Infrastructure (Norway) AS and Mastercard Payment Services (Norway) AS (the **Companies**) provide this statement in respect of the Norwegian Transparency Act (*Lov om virksomheters åpenhet og arbeid med grunnleggende menneskerettigheter og anstendige arbeidsforhold - Åpenhetsloven*) (the **Norway Transparency Act**). This statement is prepared in conjunction with the annual reports of the Companies which include organisational descriptions and covering the same period, i.e. 1 January 2025 – 31 December 2025.

# 2. Corporate Social Responsibility at Mastercard

As an integral part of the global Mastercard's network, the Companies adhere to Mastercard's policies and procedures while contributing to the global impact strategy. Mastercard is powering economies and empowering people, with an aim toward building a sustainable economy where everyone prospers. Mastercard's impact strategy is expressed through three pillars - People, Prosperity and Planet - and the work Mastercard does is grounded in strong governance principles.

Mastercard pursues these strategic goals because it is right for its business. When Mastercard brings more people, in more places, into the digital economy, it grows its customers, its partnerships and its revenue. For a thriving economy where people prosper, a healthy environment is needed, which is why Mastercard's efforts to preserve the planet play an important role.

For more information, see Mastercard's Impact Report at the corporate impact section of its website: https://www.mastercard.com/us/en/for-the-world/corporate-impact.html

# 3. Human Rights and Working Environment

Mastercard's commitment to human rights begins with its longstanding belief that everyone has the right to be treated fairly, with decency, dignity and respect. Mastercard conducts business in ways that promote and protect human rights, including by embeddings respect for human rights within its operations and across its supply chain. Mastercard continues to assess and monitor Mastercard's risks and impacts in this sphere. For more information on Mastercard's approach, please refer to the following link:

- Mastercard's Human Rights Statement https://www.mastercard.com/global/en/vision/corp-responsibility/human-rights-statement.html

Mastercard believes that taking care of its employees' health and well-being is critical to their professional and personal success. Mastercard invests globally in programs and practices that support individuals with their well-being. We provide resources for mental, physical, financial and social well-being to help its employees be at their best and achieve personal growth.

We recognize the changing, diverse needs of its employees and have implemented a range of flexible work options to support how, when and where people work. Along with a hybrid work environment, we also offer a four-week "work from elsewhere" benefit that can be taken all at once or intermittently over the calendar year. Recognizing the importance of interruption-free time to focus and think, we continue to offer five company-wide meeting-free days, including a day in support of World Mental Health Day.

Our workplace safety program is designed to identify and address potential risks to our people, facilities, products and operations. Mastercard's real estate services team conducts annual workplace safety audits for the built environment at our owned and leased global offices. The working environment in the Companies is considered satisfactory. The Companies did not experience any serious occupational incidents in 2025.

As stated in Mastercard's Human Rights Statement (see link above), we expect our suppliers to share our commitment to respecting and promoting human rights and identifying and addressing human rights abuses. Our Supplier Code of Conduct, which aligns with our Human Rights Statement and our Modern Slavery and Human Trafficking Statement, sets out universal principles, guidelines and expectations for our suppliers (references to the documents can be found in the Mastercard impact report, see link above). The Supplier Code of Conduct covers topics such as human rights, environmental action, raising concerns and reporting unethical behavior, confidentiality, ethics and compliance. We continually revise the Supplier Code of Conduct to align with new regulations and changing environments.

# 4. Norway Transparency Act – Status and findings

In addition to the arrangements set out in the Mastercard impact report, the steps taken by the Companies in respect of the Norway Transparency Act include:

**Norway Transparency Act Procedure**. The Companies work with the Norway Transparency Act at local level in accordance with a written procedure setting out roles and responsibilities and applicable processes. There are clear processes for performance of due diligence (*aktsomhetsvurderinger*), including identification of key priorities, conduct of supplier surveys, participation of relevant functions such as People & Capability and review and approval by senior management and Board of Directors.

**Supplier review and survey**. The Companies conduct annual surveys of key suppliers. The focus of the survey has been compliance with the Mastercard Supplier Code of Conduct by direct and indirect material suppliers to the Companies. We deem the responses provided to be satisfactory.

**Follow-up on last years' recommendations**. The Transparency Act Statement for 2024 included recommendations to (i), work with Mastercard global sourcing functions to focus on commitments from external suppliers we rely on directly or indirectly in terms of our services, and (ii) review processes for supplier surveys and addressing findings as well as seeking to improve response rates. The executive management and Board of the Companies have received reporting on the status of these initiatives.

**Conclusion**. The due diligence steps conducted by the Companies during this reporting period have not identified actual negative consequences in terms of fundamental human rights and decent working conditions or material risk of such consequences, cf. Article 5(b) of the Norway Transparency Act.

**Ongoing initiatives**. The Companies will continue to prioritize working with Mastercard global sourcing functions to focus on commitments from external suppliers we rely on directly or indirectly in terms of our services, and review processes for supplier surveys and addressing findings as well as seeking to improve response rates.

**Approved by the Board of Directors of Mastercard Payment Services (Norway) AS and Mastercard Payment Services Infrastructure (Norway) AS on 30 June 2026**