

## Clients

Our clients are the lifeblood of our business and we depend upon them to be able to deliver the sustainable growth we forecast. We work hard to build strong relationships with our clients by taking the time to understand their businesses and by providing them with unique industry insights. We also learn from these relationships, and use their insights to inform our decisions and to help us to develop innovative solutions which address the challenges they're facing. This can, and does, lead to further investment in technology, and this year alone we have invested significantly in our core collections system and digital customer portal for the benefit of our clients.

Our clients expect us to demonstrate that our values are aligned, and in doing so we build their trust. This trust is essential if they are to allow us to represent their brand. It gives them confidence that we will treat their customers in a way that they and the regulators would expect.

We evidence this fair treatment of customers by providing regular call quality scoring reports and customer journey reviews. We actively encourage this oversight, as we are very proud of the standards we set and believe it to be another differentiator for us in the market.

We consider our clients to be invaluable partners and strive to ensure they view Arrow in exactly the same way. We hope that these partnerships will form the foundation of our success for years to come.



## Section 172 Statement

Section 172 of the Companies Act 2006 requires a director of a company to act in the way he or she considers, in good faith, would most likely promote the success of the Company for the benefit of its members as a whole. In doing this, section 172 requires a director to have regard, amongst other matters, to the:

- likely consequences of any decisions in the long-term;
- interests of the Company's employees;
- need to foster the Company's business relationships with suppliers, customers and others;
- impact of the Company's operations on the community and environment;
- desirability of the Company maintaining a reputation for high standards of business conduct; and
- need to act fairly as between members of the Company.

The directors of Arrow Global Group plc are fully aware of their responsibilities to promote the success of the Company in accordance with section 172. In discharging its duties, the board has considered the factors above as well as any other factors which they considered relevant to the decision being made.

The board's aim is to make sure that its decisions are consistent, by considering the Group's strategic priorities and having a governance framework in place for key decision-making that takes into account relevant stakeholders. Further details on how the Arrow board operates and the way in which it reaches decisions, including the matters discussed and debated during the year can be found in the Corporate Governance Report on pages 58 to 59.

Arrow's success depends on our ability to engage effectively with our stakeholders and this is consistent with the ethos of section 172. As a responsible business, we continually engage with our stakeholders to define and refine our strategy and to ensure that we deliver relevant services that meet the needs of our clients, our customers and our wider stakeholders. Although the majority of the business engagement is carried out by Arrow's commercial and functional business teams, the board has regular and direct engagement with employees and investors.

On pages 42 to 48 we report on how Arrow responds to its stakeholders' needs. In particular, we explain why we engage, the key areas of interest and the way in which we have had regard during the year to the need to foster the Group's business relationship with customers, suppliers and other stakeholders.