



TECHNOLOGY SERVICE MANAGEMENT POLICY STATEMENT

KCB Group Technology Division exists to deliver innovative, secure and reliable technology services that enable the Group's purpose. We recognise that the quality of the technology services we provide to our customers, staff, and partners across the KCB footprint is inseparable from the discipline in which we design, operate, and improve them. Accordingly, the Group Director Technology and the Technology Team are committed to establishing, operating, maintaining, and continually improving a Service Management System (SMS) that conforms to the ISO/IEC 20000-1:2018 standard for service management, and supports KCB's strategy.

We achieve this by:

- **Business Alignment** - Ensure the SMS, its scope, and its service management objectives are established in line with KCB's strategic direction, customer expectations, and the regulatory environments in which we operate.
- **Compliance & Assurance** - Meet all applicable statutory, regulatory, contractual, and internal control requirements, and maintain conformance with ISO/IEC 20000-1:2018.
- **Leadership Accountability** - Take ownership for the effectiveness of the SMS, assign clear roles and authorities, integrate service management into core business processes, and hold Technology teams and suppliers accountable for delivering agreed service value and outcomes.
- **Resources & Capability** - Provide the people, funding, tools, and training required for the SMS to operate effectively and to evolve the Group's digital ambitions.
- **Customer & Service Focus** - Understand customer and interested-party requirements, manage services against agreed service levels, and proactively protect the availability, security, and continuity of services supporting enterprise, banking and digital channels.
- **Risk-Based Service Delivery** - Identify, assess, and treat risks that affect service quality, and drive improvement through relevant controls, performance monitoring, and management review.
- **Continual Improvement** - Foster a culture of learning, innovation, and disciplined improvement across the service lifecycle and the entire Technology Division.
- **Communication & Awareness** - Communicate this policy statement to all Technology staff, and make it available to interested parties as appropriate, ensuring it is understood, applied, and reviewed for continued suitability.

Policy Framework:

This statement is a subset of the more detailed KCB Group Service Management Policy. It is reviewed at least annually, or when significant changes occur, to confirm its continuing suitability and alignment with KCB Group's strategic direction.

Dennis Volemi
KCB GROUP DIRECTOR, TECHNOLOGY
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