REFAI GROUP UK LTD

OPERATIONAL EXCELLENCE POLICY

At REFAI GROUP UK LTD, we regard operational excellence as a fundamental driver of our institutional success. This policy outlines our approach to achieving efficiency, precision, and high performance across all departments. Our commitment to operational excellence is reflected in the following practices, which form a core part of our corporate governance framework:

·• Streamlining workflows and minimizing operational waste

·• Applying digital solutions to enhance overall productivity

·• Defining measurable performance indicators and tracking progress

·• Promoting a culture of accountability and leadership at all levels

·• Continuously improving systems and decision-making processes

This document serves as a vital part of our internal governance system, supporting our vision of sustainable growth and excellence across all business functions.

Location: London, United Kingdom Issued: 08 April 2025

Hussein H. Fawaz

Chairman of the Board