

**WE
ARE
RESURS**

WE ARE RESURS

This book presents our culture and the people who make it happen. This is how we define ourselves, how we greet the world and handle our business. Welcome to our community.

A person is riding a bicycle on a paved road. A large, bright pink inflatable flamingo is attached to the back of the bicycle, partially obscuring the rider. The rider is wearing a white shirt and dark shorts. The background features a clear blue sky with a few wispy clouds, a calm blue sea, and distant mountains. A concrete barrier runs along the side of the road.

WE MAKE GOOD THINGS HAPPEN

We are here to make a difference in people's lives.

People come to us with dreams and ideas they want to make true, or challenges they need to resolve. They use our services when they want to finance a bigger purchase or to simply smooth out their expenses over time.

They use our services to make things happen. We can help them do this, both when times are good and when times are harder.

We can give them that feeling of freedom and opportunity. The feeling that dealing with a bank and insurance company is not a hard thing to do.

We are here to make good things happen and the hard feel easier.

& THE HARD FEEL EASIER

As a company, we are constantly evolving. We don't wait for things to happen, we create our own future. We hire people who are Driven, Open, Innovative and Trustworthy. Together, we have the drive to succeed, the courage to try new things and the willpower to go all the way. That's how we make sure that we are Always Improving.

That pretty much sums us up.
We do things that truly matter to us, to our customers and to our partners. We go the extra mile to help them fulfill their dreams or making their troubles feel a bit easier.

We roll up our sleeves and act.
We don't wear ties.

DO

**DRIVEN
OPEN
INNOVATIVE
TRUSTWORTHY**

IT



WEAR



NO

TIES

Not wearing a tie has led to great business for us. If our founder had worn a tie that day back in 1979, we would probably not be the company we are today.*

Not wearing a tie is more than a dress code – it is a state of mind.

We are not like other bank and insurance companies, where important people sit behind big desks making big decisions. While we take our business seriously, we don't take ourselves too seriously. We are real people making a real difference in people's lives.

Not wearing a tie means that we do things our own way. We believe in our solutions and we dare to stand out from the crowd. We speak with a warm, friendly voice and we have a sense of humour. We create a feeling of freedom and opportunity.

*You haven't heard the story about the tie? Check out the book about Resurs 40 years, p.24. You can find it on our intranet.



**ALWAYS
IMPROVING**

CHECKLIST

How do I know if I make good things happen and the hard feel easier?

Everything we offer our customers and partners should be fast, simple and secure. Every interaction should be a great experience that makes them want to come back.

Always ask yourself:

- Am I solving a real problem?
- Do I understand what the customer/partner really needs?
- Have I done all I can to find a flexible solution?
- Is my solution fast, simple and secure?
- Will my solution have an impact somewhere else in the business?
- Am I acting in line with our values?

And last, but not least,

- Am I – or is my solution – wearing a tie?
If yes, take it off.

MAKE IT HAPPEN

A young child with dark hair, wearing a teal long-sleeved shirt, blue jeans with white paint splatters, and black sneakers with white soles, is running across a light-colored wooden floor. The child is holding a yellow paintbrush in their right hand and a small yellow object in their left hand. A purple sweater is draped over their left shoulder. The background is a wall being painted blue, with white paint splatters visible. The floor is covered with a clear plastic sheet.

DRIVEN

DRIVE CHANGE

We make things happen for real people. We focus on what really makes a difference for our customers and partners. We work for them.

WORK TOGETHER

We work as a team, because together we are stronger and can go further. Every person plays an important role in creating the best customer experience.

ROLL UP YOUR SLEEVES

We know that great results come from real effort. We focus on the goal and keep going until we get there.



**BETTER
TOGETHER**

OPEN

UNDERSTAND YOUR AUDIENCE

We make people feel welcome. We listen to our colleagues, customers and partners. When we take the time to really understand them and their world, we will know how we can add value.

SEIZE THE MOMENT

We stay prepared to make the most out of every opportunity. Whether it is talking about our products and services with a customer or finding new business with a partner.

LOOK OUTSIDE

The world around us is constantly moving. We don't hide behind our desks. Instead, we take the time to stop and bring the outside in.

INNOVATIVE

CHALLENGE YOURSELF

What was right in the past may not be right for the future. We challenge the status quo and always look for better ways to drive the business.

MAKE MISTAKES

We test new ways. Some will work and others won't. We learn and move forward. Continuous improvement is better than delayed perfection.

BE FLEXIBLE

Every situation is unique. We create solutions that fit the problem, not the other way around.



REFUSE

LIMITS



**WE ARE
PEOPLE
PEOPLE**

TRUSTWORTHY

BE PROUD

We are experts in our field and proud of what we do. We stand behind our products and services and how they can help our customers and partners.

CARE ABOUT EXECUTION

Every step of the customer journey counts. Every interaction matters. We keep our promises and deliver with quality.

STAY REAL

We are real people and so are our customers and partners. We speak with a friendly and personal voice. Every interaction is an opportunity to build a relationship.

MANAGERS, DON'T REST JUST YET

A woman with blonde hair, wearing a black polka-dot dress, red headphones, and black-rimmed glasses, is lying on her side on a bed with white linens. She is holding a sandwich in her right hand and looking at a laptop with a floral pattern. A plate with food is on the bed in front of her. The background is a light pink wall with a decorative headboard.

When you manage people,
we expect a little more of you.

SET THE DIRECTION

Set clear goals for your team that are aligned with the company goals. Don't be afraid to make decisions, even when it is hard.

FOLLOW UP

Trust your team to do the right things, but stay close and make sure you are on the right track. Act fast when you see that things are not moving in the right direction.

FOCUS ON GROWTH

Work actively to grow and develop the team as well as the business. Give clear and continuous feedback and coaching to help all colleagues reach their full potential.

KNOW THE BUSINESS

To grow the business, you have to know it. Make sure you and your team get the proper training and information to succeed.

ALLOW MISTAKES

We grow from our mistakes. Instead of micro-managing, allow the team to learn in a safe environment.

INVITE NEW PERSPECTIVES

Be open to new ideas, both from your team and others. We don't expect you to have all the answers. The best results come when we work together across the company.

TAKE RESPONSIBILITY

Show your team that you are in this together. Take responsibility for your actions and results and encourage others to do the same.

BE A ROLEMODEL

Live our values, focus on our customers and help your team make good things happen and the hard feel easier.



THE BIGGER PICTURE

As a company, we have responsibilities towards our employees, our customers and partners, as well as to the society we belong to. We want to empower people and give them opportunities to live the life they want – today and tomorrow.

As an employer, we work for equality, diversity, inclusion and purpose. Everyone should have equal opportunities regardless of age, gender, sexuality or religion. We are all important parts of making a great company and a good society.

As a member of society, we focus on helping those who are young and new to the labour market. In all decisions, we consider the impact on the environment and on people's lives.

As a member of the financial sector, we ensure that all credit processes are ethical and sustainable to create the best possible customer experience.

You can read more about our business ethics and how we work with sustainability in our Code of Conduct and Sustainability report.

Personal notes



Resurs
Holding