

Quality Management System (QMS)

Quality Policy

Document Number: CreditSource-QMS-5.2-01

Classification: Internal

Owner: Head of Corporate (HOC)

Review Frequency: Annually or whenever a significant change occurs

Current Version: 1.0

Effective Date: 05th June 2025

Document History:

| Revision No. | Date of Review | Description of amendments | Author (s) | Reviewed by | Approved by |
|--------------|----------------|---------------------------|------------|--|--|
| 0.1 | 01 Dec 2025 | Initial Draft | TV | Head of QMS  | COO  |
| 0.10 | 31 Dec 2026 | Initial Release | TV | | |

SYS ENACT Consulting (Pvt) Ltd is committed to delivering high-quality, secure, and reliable core banking and digital banking solutions that consistently meet customer, regulatory, and industry expectations. We achieve this through disciplined execution, continuous improvement, and a strong focus on customer success.

Our policy is built on the following commitments:

1. Customer Focus

We strive to fully understand the needs of our banking and financial sector clients and deliver solutions that enhance their operational efficiency, regulatory compliance, and digital transformation objectives.

2. Excellence in Design, Development & Delivery

We ensure that all solutions including core banking modules, digital banking applications, middleware, integrations, and managed services are designed, developed, implemented, and supported using established methodologies, technical standards, and secure engineering practices.

3. Competency & Empowerment of People

We invest in the continuous development of our employees to maintain high levels of technical expertise, leadership capability, and professional integrity in all areas of service delivery.

4. Risk-Based Thinking & Process Control

We apply risk-based thinking across all projects, operations, and service engagements to prevent failures, strengthen resilience, and ensure predictable outcomes for our customers.

5. Continual Improvement

We are committed to continually improving the effectiveness of our Quality Management System (QMS), services, and delivery processes through proactive feedback collection, audits, performance review, and innovation.

6. Compliance & Governance

We comply with all contractual, legal, and regulatory requirements relevant to banking technology, information security, and software engineering.

7. Partnership & Long-Term Value

We build long-term partnerships with our customers by delivering dependable solutions, timely support, and measurable business value.

Policy Ownership & Review

This policy is communicated across the organization, made available to relevant stakeholders, and reviewed annually or as required to ensure continuing suitability, adequacy, and alignment with strategic direction.