

Alliance Data 2017 Corporate Responsibility Highlights

A data company making the world better



The **world is changing** by the minute. Disruptive technologies are reshaping the business and social landscape – and creating unparalleled opportunities for companies like Alliance Data. We are **thriving in this age of disruption**, because we are innovative, smart, trusted, responsible, inclusive and generous. We are **a data company with purpose.**



CR PILLARS	2017 AT A GLANCE			OTHER HIGHLIGHTS	
Ethics Drive global growth and long-term success through integrity, ethical decision-making and transparency.	84% Associates who consider Alliance Data a socially responsible company	77% Associates who rank Alliance Data as fair and unbiased	91% Associates who believe their managers treat associates with respect and dignity	91% Associates who say their managers demonstrate commitment to Alliance Data values	We operate under a strong Code of Ethics , which associates must certify they've read annually. Our Political Contributions and Activity Policy sets out how we engage in the political and legislative process.
Excellence Lead in data-driven marketing and loyalty programs, ensuring the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.	100M Number of consumer relationships managed	Top 5% Our Care Centers are among the best in the U.S. credit card industry	0 Data breaches	ISO 27001 Epsilon has maintained certification for the information security framework since 2006	Roughly 10% of our customers were affected by hurricane and wildfire events in 2017. Temporary leniency for credit card payments helped them focus on rebuilding their lives. We have adopted the National Institute of Standards and Technology Cybersecurity Framework – the industry standard for managing cybersecurity risk .
Associates Cultivate an inclusive, healthy workplace where we develop and reward associates – and empower them to contribute to our long-term success.	20,000 Total number of associates as of December 31, 2017	34% Senior leaders who are women	16% Our voluntary turnover is below industry benchmarks	75% Associates who would recommend Alliance Data as a great place to work	As a result of rapid growth and natural attrition, we hire 5,000–6,000 associates every year – and work to recruit the very best talent. Nearly 70% of U.S. associates participate in Alliance Data's 401(k) matching program – one of the many ways we support physical, emotional and financial well-being.
Communities Invest in the long-term vitality of our communities through programs and initiatives that make a measurable impact.	\$14M Amount invested in community programs globally	87% Associates who feel encouraged to give back to the community	8% Diverse supplier spend in the U.S.	\$100M Reinvestment purchases to support low- to moderate-income individuals and communities	In 2017, our Comenity Bank invested \$1 million in minority depository financial institutions in areas affected by Hurricanes Harvey and Irma. Our Card Services business has supported Nationwide Children's Hospital in Columbus, Ohio, for nearly 20 years – and announced a \$1 million donation in 2017.
Environment Respect our environment through sustainable operations and investments in global conservation efforts.	~24% Reduction in greenhouse gas emissions since 2015	2 Number of LEED-certified offices our Epsilon business has opened in Bangalore, India	100+ Vehicles in Epsilon's smart community fleet – helping 1,100 associates get to work each day	\$150,000 Investments in ecological and hardwood forest restoration	We are partnering with the Texas Trees Foundation to help mitigate rising temperatures, improve community health and offset carbon emissions in the Dallas area. We have committed \$5 million by 2020 to support new buildings, retrofits and other infrastructure initiatives that will further reduce our environmental footprint .

Learn more about Alliance Data's commitment to Corporate Responsibility.



**Materiality
Assessment Overview**



**2017 Corporate
Responsibility Report**



**2017 Annual
Report**



**2018 Proxy
Statement**



Code of Ethics



If you have any feedback on Alliance Data's CR strategy, we'd love to hear it.
Visit alliancedata.com/corporate-responsibility or email us at allforgood@alliancedata.com.