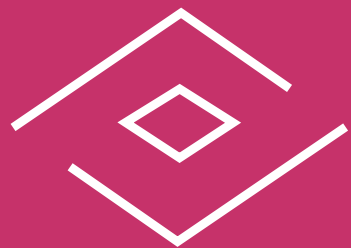


An introduction to Flagstone: Our company culture and values





Today's Flagstone

This welcome pack tells you all about who we are today, what we've learned so far, and how we're committed to the future.

Our culture will evolve as we grow.

We're excited for you to be part of it...

Welcome!

We're thrilled you've
chosen us for the next
step in your career

Everything you do at Flagstone will make a difference
to our customers, our colleagues and our business.

We encourage you to bring your ambition,
deliver with impact and be part of our community.

Way back when...
Simon and Andy had a vision at the kitchen
table to revolutionise the cash deposit
marketplace.

Flagstone was born.





Back then,
just like now...

Our mission was to empower clients to take control of their cash using innovative technology - enabling them to maximise their interest and minimise risk.

Our culture is the bedrock of our continued success and we believe in the importance of a shared set of values.

At Flagstone, we are 'doers' and we own our own success. We change what we don't like, celebrate what we do and most importantly...

...we do it together.

A photograph of two men sitting on an orange sofa in a modern living room. The man on the left, wearing a pink sweater, is smiling and holding a blue mug. The man on the right, wearing a green sweater, is looking at a laptop. A book titled 'NATURAL WONDERS' and a small potted cactus are on a round wooden coffee table in front of them. A framed abstract painting hangs on the wall behind them.

In the past few years,
we've grown (up)

The number of people who work
with us has doubled year-on-year,
and we're continuing to go from
strength-to-strength.

A modern office interior featuring glass-walled meeting rooms. In the foreground, a man sits at a table in a lounge area with pink armchairs. Through the glass, two men are seen working at a long table in a meeting room. The office has large windows, indoor plants, and a clean, minimalist design.

Our business is
continually growing

More awareness, more customers,
more partners, more of us.

And more to come.

Growth is great...

But we don't believe growth should come at the cost of identity. That identity is what will ensure we become the world's leading cash deposit marketplace.

We asked ourselves what the secret recipe is to that identity...

...and each time, we have been brought back to three core ingredients.





Forge a new way



Surpass expectations



Community counts



Forge a new way

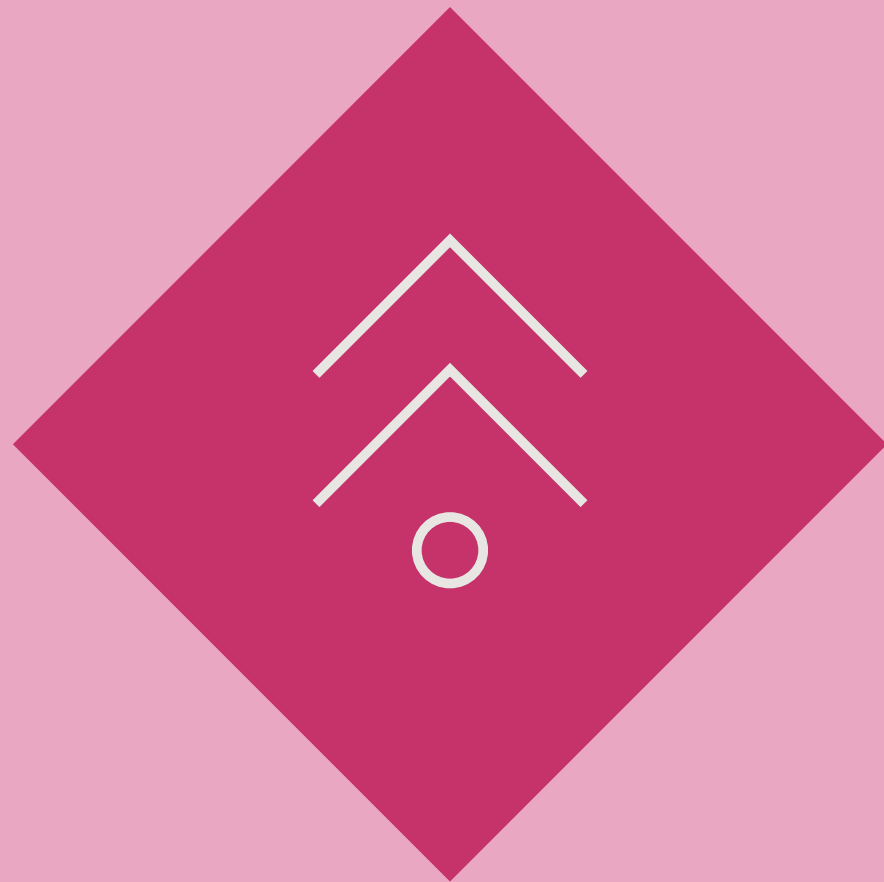
We're proactive
and confident

Forge a new way

We're proactive and confident

- ◆ We're ambitious for our company, our clients and our careers.
We try to fail fast to succeed faster.
We work smarter to serve better.
- ◆ We question the status quo and make a difference.
- ◆ We drive our own learning to build a career.
- ◆ We acknowledge mistakes with humility, focusing on solutions.
- ◆ We drive change and embrace it.
- ◆ We recognise opportunities and take them.
- ◆ We act with integrity in order to build trusting relationships.





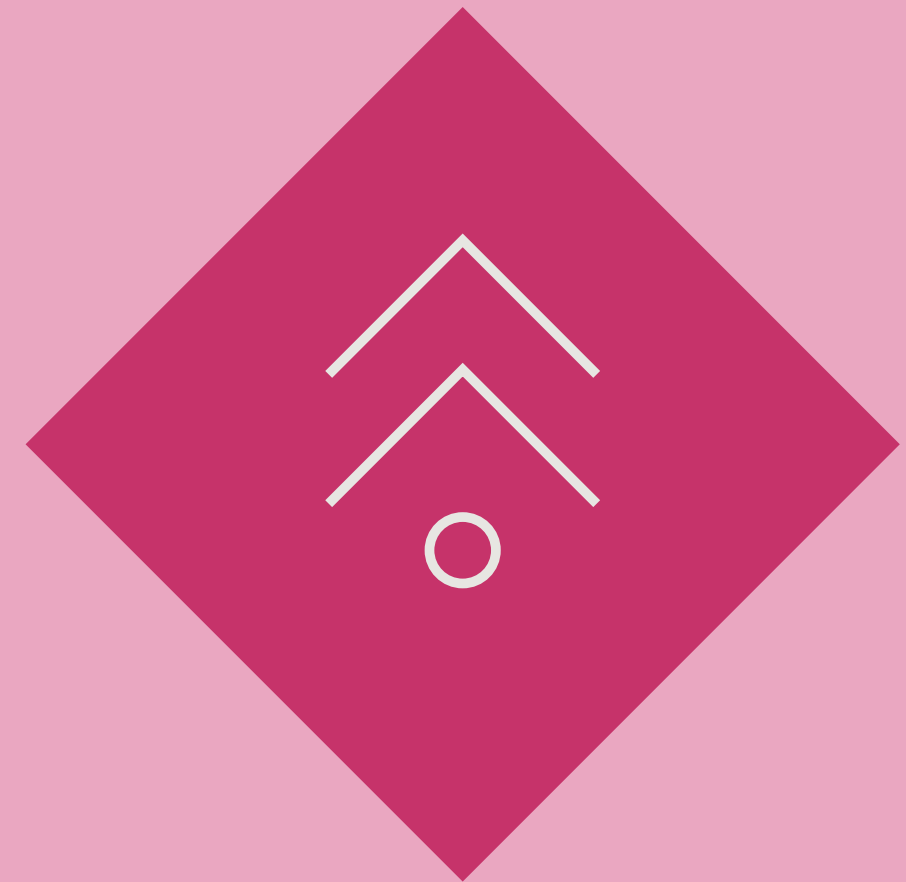
Surpass expectations

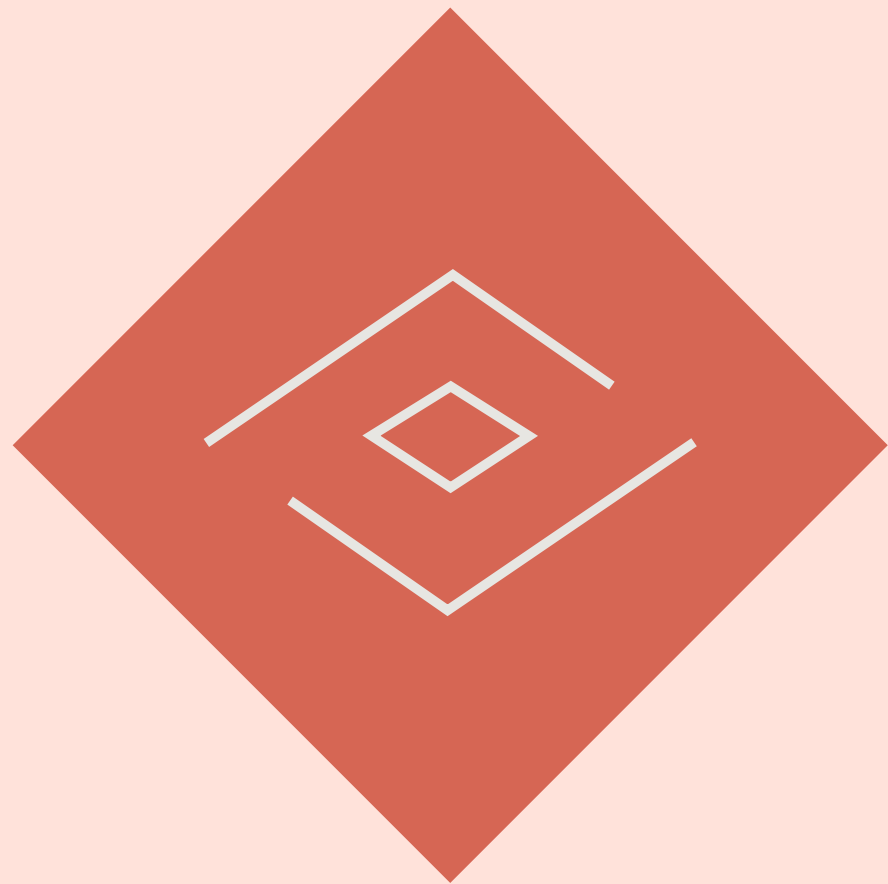
We're aspirational
yet authentic

Surpass expectations

We're aspirational yet authentic

- ◆ We delight our customers by delivering value with real impact. We take ownership of solutions, delivering an experience that surpasses our clients' and our colleagues' expectations.
- ◆ We treat the company as our own.
- ◆ We collaborate to simplify.
- ◆ We embrace our freedom to act.
- ◆ We are proactive and take responsibility.
- ◆ Our actions solve problems.
- ◆ We lead with conviction.





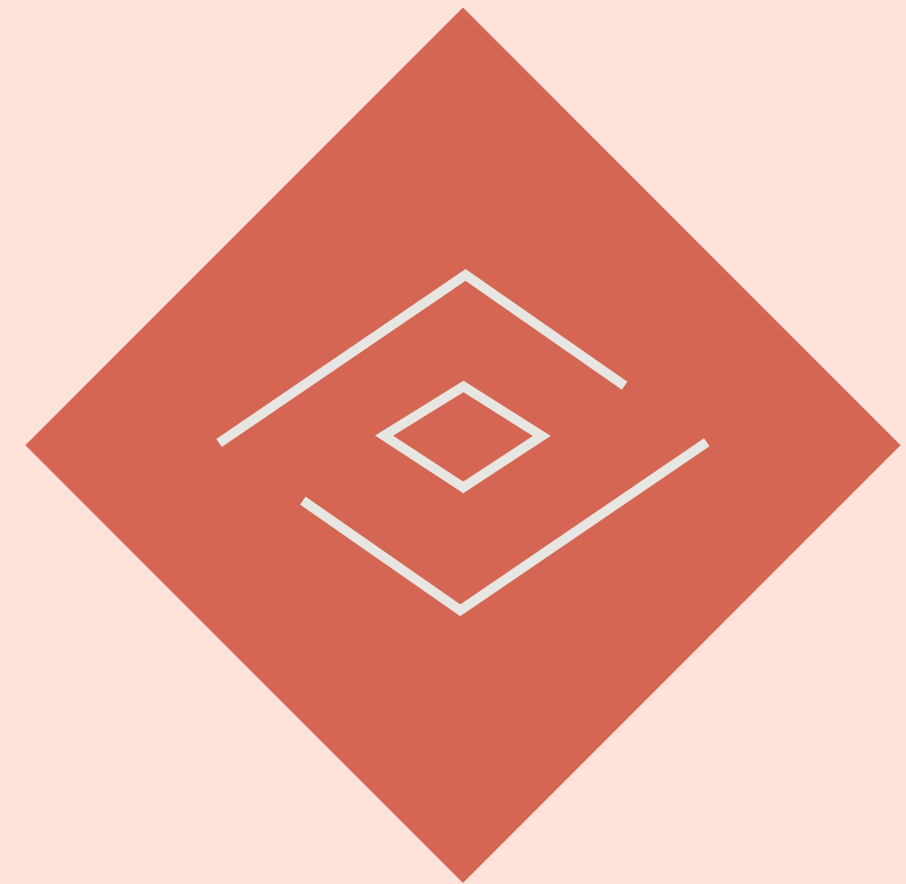
Community counts

We're empathetic

Community counts

We're empathetic

- ◆ We are warm and assuring. We take care of each other and our clients.
We empathise and actively listen, looking for ways to enrich our relationships and ourselves.
- ◆ We encourage a round of applause.
- ◆ We value colleagues and work as part of a team.
- ◆ We work hard and know when to stop.
- ◆ We listen and speak in equal measure.
- ◆ We care about our community and it shows.
- ◆ We communicate openly and share our authentic selves.



Leadership team

Our leadership team are some of the brightest minds in FinTech, Banking and Technology, and continue to drive vision and success for Flagstone.

With their mix of strategy, technical expertise and financial insight they push the boundaries of what we can - and will - achieve.

Simon

Co-Founder & CEO

Simon has been an investor and entrepreneur in media and technology for the past 20 years.

His mid-life crisis has been ongoing for about 15 years now and has so far included kitesurfing, a dog and a motorbike.

Watch this space for more to come...



Susanna

Chief People Officer

Susanna is our leading voice on all things culture. She's our People Ninja.

She enjoys "sampling" G&Ts (she's not too fussy) and experimenting with her culinary skills, or more accurately, lack of!



Andrew

Co-Founder & Executive Director

Andrew founded Flagstone in 2013 after a 15 year career in Banking and Hedge Funds.

Amongst many achievements, he's climbed a mountain and met a US president.

He keeps the team amused with his many stories – the gifts that keep on giving...



Malcolm

Chief Technology Officer

Malcolm is our technical guru.

Our visionary for the creation of innovative new products.

He lives with his unruly family and two dogs in the beautiful Hampshire countryside.

He hates wearing shoes. Have a mask to hand...



John

Product Director

John is our product nerd.

Known to the team as Major Martin, he's our go-to for delivering change at pace and his background in the army serves him (and us) well for this.

He's now weighing up his allegiances between England, Ireland and Scotland having been born in Scotland, but now giving orders from Ireland having recently relocated from London with his family.



And here are a few more
'good to knows'



Flagstone today

- ◆ We are a diverse team of 130+ and counting!
- ◆ We have over 30,000 customers
- ◆ We now have 50+ banks on our panel
- ◆ We have forged partnerships with the UK's leading banks and wealth management companies
- ◆ Since 2015, we've transmitted more than £8bn of clients' deposits
- ◆ We have raised nearly £30m in venture capital to grow our business

A modern office interior featuring a bright yellow rectangular table surrounded by black metal chairs. In the background, there is a wall of black lockers and a red partition. The ceiling has recessed lighting and skylights.

We've also had lots of industry and awards recognition....

- ◆ We were one of LinkedIn's 'Top 25 Start Ups' in 2019
- ◆ Savings Champion named us as 'The Best Cash Platform' at their 2019 Awards
- ◆ We were voted 'Consumer Finance Product of the Year' at the 2020 FS Tech Awards
- ◆ We won the Money Age 'Innovation in Consumer Finance' Award in 2020
- ◆ We've been shortlisted at the UK FinTech Awards in the both the 'Best WealthTech' and 'Best Employer' categories.

UK FinTech
AWARDS 2020

MONEYAge
AWARDS
2020

FS tech
awards 2020



Wellbeing and mental health
are REALLY important to us...

Talking about why this is
important, is a great start...



But it's our actions (so we are told) that truly show
we care. It's what sets us apart from other FinTech's.

At Flagstone, we're committed to having open, honest
discussions around mental health and wellbeing.

From day one.

We'll encourage
your learning and
development to
evolve...



A modern office interior with a light-colored wooden floor and white walls. In the foreground, there is a round black table with six black chairs. To the left, a yellow table and a white table are partially visible. In the background, there are more tables, chairs, and a person standing near a window. A fire exit sign is visible on the wall.

Our team are bright and ambitious

Many of our colleagues are fast-tracking to the next stage of their Flagstone career.

Here's what a few of them
have to say...

Patryk

Dev Ops Engineer

I joined Flagstone in 2017 as part of the Government's Apprenticeship scheme, working in IT Ops. There were just two of us at the time and I worked on a wide variety of tasks which were completely new to me.

I have now completed the apprenticeship with a distinction level and work as a DevOps Engineer.

The culture and teamwork that we have cultivated here is amazing.

Everyone is willing to help each other out, which makes it a really great working environment.



Nicole

Head of Transformation and Change

I joined as employee number 4 in 2016, building our Operations function from scratch. I now lead our Strategy and Change division.

Flagstone is a fantastic company to work for with endless future opportunities and brilliant employees from multiple backgrounds. It's amazing to work for a company who truly prioritises personal development and investment in people.

This business really wants their people to grow with them.



Fraz

Team Leader – Sales

I joined Flagstone as a Business Development Manager just under 2 years ago and I have recently moved into a management role looking after the sales team.

Flagstone is a fantastic place to work with a lot of opportunities for growth and you are well supported in your career journey whatever you may want to do.

It was evident to me early on in my tenure at Flagstone what a great company it is to work for, this stems from the positive culture and the values that Flagstone prides itself on which leads to a flourishing environment to work in.

There is a great emphasis placed on people and employees wellbeing is very well looked after with events and initiatives to promote wellness as a whole.

We are proud of
our diversity...



A man with a shaved head, wearing a dark blue button-down shirt and a lanyard, is smiling broadly while working on a black technical device with various ports and connectors. He is in a modern office environment with orange and green modular seating in the background. Another person in a light purple shirt is partially visible on the left side of the frame.

...and it shows.

We are wholeheartedly committed to creating an inclusive workplace, enabling everyone to feel they can bring their whole self to work each day.

We have created a work environment that not only creates equal opportunities for everybody but allows us to work to our full potential.

At Flagstone...

- ◆ Our team comprises nearly 20 nationalities
- ◆ Over 30% of our colleagues are people of different diversities
- ◆ Over 30% of our colleagues are female

Although these are leading stats within the FinTech industry...

...we are committed to change and to being better.

To us, this means challenging the '**status quo**' and forging a new normal.



Community counts, so we give back...

We encourage colleagues to support causes that are close to their heart and facilitate this through our Giving Back scheme.

We work closely with other organisations and charities such as Inspire! to provide development opportunities for young people the talent of tomorrow!

And finally...

We are thrilled you are joining us and we can't wait to write the next chapter of our story with you.

We know that you will play an integral part in our success.
So thank you for choosing Flagstone.

Welcome to the team!



