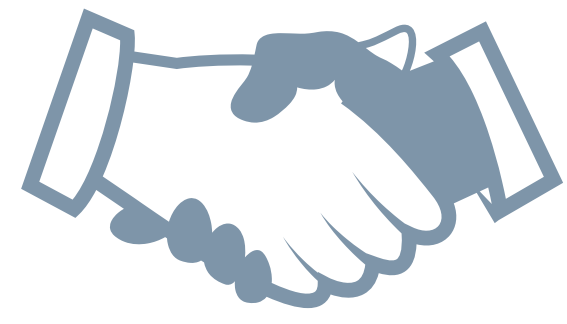


OUR FAMILY PRINCIPLES

1. TRUST & RESPECT AND OPENNESS & HONESTY ARE OUR FOUNDATIONS



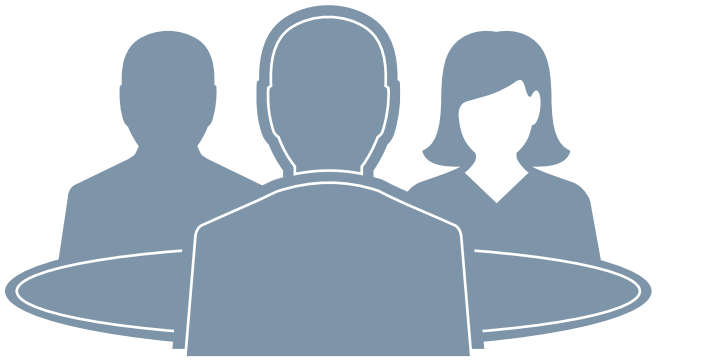
Because we have respect for each other's positions, experiences and views we trust them. Its personal but we don't take it personally. Because we are open & we are honest we never avoid difficult conversations.

2. SIMPLIFICATION FOR CLEAR TRACKS

We Simplify the complicated. This is difficult but essential to having and giving Clear Tracks. We all have our personal "High 5" which gives us clarity. Without clarity our most valuable resource, time, gets squandered. We realise the inches are important and clarity helps us go after these inches.



3. KNOW YOURSELF TO KNOW EACH OTHER



It's hard to know each other if we don't know ourselves. We must know our teammates "as people" first. We play to our strengths. We are aware of our weaknesses. We work on some and accept others. Successful teams have complementary skill sets that allow individuals play to their strengths.

4. REALISING POTENTIAL

The best teams develop and attract the best talent. We focus on SWAF - Skill, Will, Ambition and Fit. We can develop Skills but the WAF is harder. We want to be the best company in Ireland & the UK at Realising the Potential of its people. This goal is everybody's responsibility. We focus on exposing ourselves to Learnings, that lead to Insights which people can Action (LIA).



5. CONFIDENCE - WHEN ON TOP OF YOUR GAME, CHANGE YOUR GAME

Confidence is the key. We have made huge progress. We have World Class People and World Class Tools. We don't fear change, we embrace it as part of our DNA. We are all responsible for change. Confidence allows us to be brave, be different and love making improvements.



6. HAVE FUN & CELEBRATE SUCCESS

We acknowledge and celebrate the small wins. We laugh. We pay compliments. We appreciate. We value progress over performance. We have fun every day in different ways. Fun can't be scheduled.



7. IROAR

Individual Radical Ownership and Responsibility - we own our position in the team and on the pitch. We know if everybody accepts this responsibility - we win. We don't want to let our teammates down.



8. FAST EVIDENCE BASED DECISION MAKING

We move fast. We look for the facts. We want to make the right decisions fast. We favour simple practical solutions. We don't procrastinate. As Nike say "Just Do It".

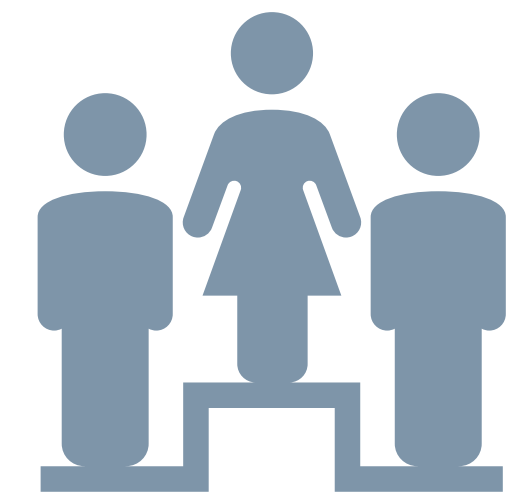


9. RFM

Respect For Money - Like the young and the old we understand the value of money. We watch the pennies. We justify spend and can prove the return on money on both existing and new spend. If we find "Bad Spend" we are willing to change it quickly.

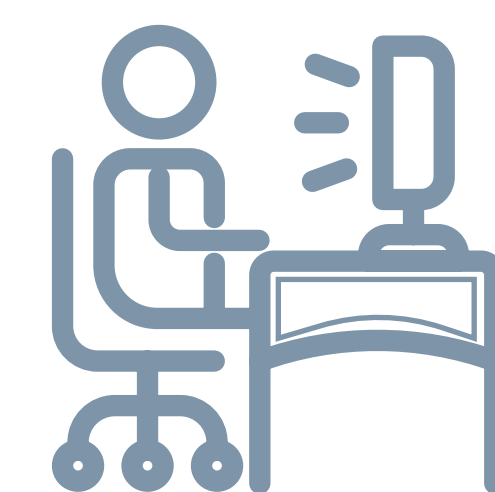


10. CLEAR "WHY US"?



We are clear on our "Why Us". We are curious if our people understand this. We are committed to delivering on it. We want our "Why Us" to be clear to insiders and outsiders including staff, potential staff, customers, users, suppliers, partners, the community, media, regulators, advisers etc...

11. THE BEST USER EXPERIENCE



We walk in the shoes of our consumers & end users. We understand their wants and needs. We understand the user experience. We are user centric and can always see the world through their eyes. To "be the best" we must know the competition and be Better, Cheaper or Faster (BCF) than them.

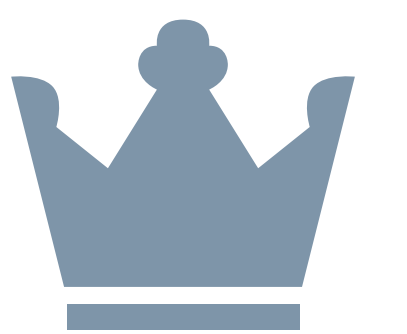
13. LOVE TECH DON'T FEAR TECH

We Love our Company's technology like we love our own technology. It is simple we use technology to be Better, Cheaper or Faster (BCF) than our competitors. To do this we need to know the technology our competitors use. We don't just source the best technology, we are obsessed with training our people on the use of the tech to achieve maximum benefit. We are always Magpie-ing tech improvements.



12. CUSTOMER OBSESSED

We ensure we spend a lot of time building deep relationships with our customers. They are people not companies. They are all different. They are the Kings and Queens. We make their lives easier and make them look good. We measure our success based on these outcomes. Success is unprompted referrals by them, and they must be willing to bring us with them when they move.



14. MAKE THE WORLD BETTER



We have a responsibility as leaders, employers and people to "Make The World Better". We are in a position of influence and we will not opt out of this duty. It's not someone else's problem. We can educate, inform, and change behaviours. We will look at our societal and environmental impact and work hard to maximise the positives and minimise the negatives.

15. KEEP EVERYBODY & EVERYTHING SAFE & SECURE



We must keep our people safe. In a changing world we must be conscious of the risks and minimise them. From physical buildings to data, IP and cash we need to evolve our systems, processes and controls to guard against the evolving risks. We need to learn from others and quickly embrace changes where we can reduce risks.

FAMILY PRINCIPLES