



ARVAL
BNP PARIBAS GROUP

Modern Slavery and Human Trafficking Statement 2019

About Arval

Arval UK Limited (Arval), a UK based subsidiary of BNP Paribas, a leader in global banking and financial services registered in France, is a leading provider of vehicle funding, fleet management and mobility solutions.

Arval funds more than 165,000 cars and vans in the UK, with over 1.1 million vehicles under management in over 29 countries across the wider Arval Group.

Focused on customer experience, Arval has specialist teams dedicated to supporting a broad range of customers, including individuals and small businesses with a single vehicle, through to FTSE 100 companies with thousands. Arval provides a comprehensive range of products and services including vehicle funding, vehicle maintenance, fuel management, accident management, breakdown recovery, short and medium term hire, insured lease vehicles, full outsourcing salary exchange and consultancy services.

Our Supply Chain

Arval's supply chain includes vehicle manufacturers, dealers, vehicle logistics companies, service maintenance and repair suppliers, vehicle rental and tyre suppliers, as well as general supporting suppliers across functions such as IT, professional services and marketing.

Our Policies

Arval is committed to eliminating the risk of modern slavery and human trafficking within its business and supply chain, and expects the same from suppliers and partners. This commitment is in part based on the International Labour Organisation's fundamental principles of rights to work which we uphold, including:

- a) Elimination of forced and compulsory labour
- b) Abolition of child labour
- c) Elimination of discrimination in respect of employment and occupation.

Arval acknowledges its responsibility to comply with the UK Modern Slavery Act 2015 and has incorporated specific modern slavery requirements into its policies and procedures, which describe how Arval tackles any risks and deals with any issues related to modern slavery and human trafficking across its business and supply chains. Arval has a zero-tolerance approach to modern slavery and human trafficking. Arval is committed to acting ethically and with integrity in dealing with its partners, suppliers and customers, and to implementing systems and controls that effectively ensure modern slavery and human trafficking is not taking place anywhere in our business or that of its supply chain.

Other policies are in place across the BNP Paribas Group that also contribute to tackling modern slavery and human trafficking as part of its business operations. These include:

- Whistleblowing Procedures
- Codes of conduct
- Suppliers Code of Conduct
- Statement of BNP Paribas on human rights

Furthermore, in common with the BNP Paribas Group, Arval adheres to The Ten Principles of the UN Global Compact, which includes actions aimed at eliminating modern slavery and human trafficking.



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Identifying and managing risks

Through its procurement processes, Arval continues to assess and review its supply chain. These reviews have shown that overall there is a very low risk as the Company's activities do not directly involve operations where modern slavery or human trafficking is known to occur.

During supplier selection, all suppliers are required to provide detail of their operations including information of the risks of slavery and human trafficking, and provide information about each supplier's own policies and mitigation processes.

All suppliers must sign up to Arval's Code of Conduct, which prohibits forced or child labour, and we continue to embed clauses within our supplier contracts to ensure that each supplier signs up to and agrees with our policies.

Employees and suppliers are encouraged to raise any concern about any issues or the suspicion of modern slavery within the Arval business operations or any tier of its supply chain as soon as they become aware of it. Arval's whistleblowing policy ensures that anyone raising such a concern will not suffer dismissal, disciplinary action, threats or other unfavourable treatment as a result.


As a member of the BNP Paribas Group, Arval UK operates Permanent Control & Operational Risk, Compliance and Legal risk management frameworks in alignment with BNP Paribas policy and procedures. Modern slavery and human trafficking risk is part of these risk management frameworks, and is managed and monitored on an ongoing basis by relevant business functions.

Awareness and Training

As part of Group-wide compliance processes, a human rights training course is available to Arval employees to raise awareness of how human rights issues, including modern slavery and human trafficking, may impact BNP Paribas's business operations and the role employees play in mitigating the risk.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes Arval UK Group's slavery and human trafficking statement for the financial year ending 31st December 2019 and is owned and approved by the Board of Directors of Arval UK Limited.

Dated - April 2019



Miguel Cabaca
Managing Director