

ESG REPORT 2025

Meaningful
Conversations
Make Our World
Go Round.



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A letter from our CEO

Dear Stakeholders,

As I look back on 2025, I am filled with optimism. This was a year in which Infobip proved that doing more with intention, growing sustainably, investing in people, and leading with responsibility, is not just a principle, but who we are as a company.

For the first time, we crossed €2 billion in revenue and surpassed 10 billion RCS business messages sent on our platform. These are the milestones that reflect both the trust our customers place in us and the scale of the communication infrastructure we have built. Once again, we were recognized as a Leader in Gartner's Magic Quadrant for CPaaS, along with acknowledgements from Juniper, Omdia, IDC, and others. These recognitions confirm that we are not following trends, we are setting them.

If there is one theme that defined 2025, it is our transformation towards being an AI-first company. We invested in transforming our SaaS stack into an AI-first conversational platform, unifying our products and enabling AI-powered agents to perform tasks autonomously, enhancing customer communication and operational efficiency across the board. We also had a great internal proof-of-concept that showed us what is possible when we fully embrace AI across our own operations and it gave us the confidence to go further. Beyond our internal work, Infobip became part of the IPCEI-CIS project, an EU-led initiative to

create the next-generation global communications platform. This initiative is aimed at accelerating innovation and growth, and we are excited about what this means for Infobip and for the broader ecosystem we are helping to shape.

Sustainable growth means being mindful of our impact on our environment, on society, and on the communities we operate in. ESG is not a separate track from our business strategy; it is infused into how we make decisions, how we lead, and how we show up in communities we operate in. In 2025, our emissions reduction targets were approved by the Science Based Targets initiative (SBTi) showing our commitment to environmental responsibility. Through our Social Impact program, our employees continued to give back through thousands of hours of volunteering and supporting organizations around the world in areas from education and healthcare to humanitarian aid and environmental causes. We've earned the trust of our customers and partners, and it's something we work to protect every day. That commitment drove us to go even further with responsible AI, data privacy, and ethical business practices. I am very optimistic about the year ahead. With everything we are planning, from AI acceleration to new market opportunities, I believe we are just starting. Our purpose remains what it has always been: to democratize the future of digital interactions between businesses and people. And we will pursue that purpose with the same energy, ambition, and responsibility that has carried us to where we are today.

Silvio Kutić, CEO

Report highlights

In 2025, Infobip continued to strengthen its approach to sustainability, further integrating responsible business practices and innovation across our global operations. Guided by our core values and long-term strategy, we advanced key ESG initiatives that support resilient growth and deliver measurable positive impact. Below we highlight selected achievements that reflect this continued commitment.

Setting Science-Based Targets

Infobip near-term and net-zero emissions reduction targets were approved by the Science Based Targets initiative in 2025, confirming alignment with the latest climate science and the Paris Agreement's 1.5 °C pathway. We committed to reaching net-zero greenhouse gas emissions across our value chain by 2045, supported by reduction targets in Scope 1, 2 and 3 emissions by 2035.

[Read more on page 17](#)

Our Social Impact

Infobip's Social Impact Program raised €134,039.94 in donations and delivered support for education, innovation, and crisis relief projects through the Infobip Foundation, Regional CSR Groups, and company-wide initiatives. Our employee-led model ensures initiatives are locally relevant and guided by a clear framework for donations and volunteering

across all markets. In 2025, employees contributed 1,651 volunteer hours, helping embed social impact into day-to-day operations and extending the reach of our support.

[Read more on page 35](#)



Contributing to European Digital Sovereignty: IPCEI-CIS

In 2025, Infobip joined IPCEI-CIS (Important Project of Common European Interest – Next Generation Cloud Infrastructure and Services), a strategic European initiative designed to

strengthen digital sovereignty across the EU. Through this project, Infobip is contributing to the development of a next-generation, cloud and AI-enabled communications platform to support secure and interoperable digital services across Europe. Our involvement supports the advancement of responsible AI capabilities within a sovereign European digital ecosystem, ensuring that AI-driven services are developed with high standards of transparency, privacy protection, resilience, and cross-border compliance.

[Read more on page 47](#)



Advancing Responsible AI Deployment

Infobip continued to strengthen its commitment to responsible and ethical AI by embedding robust security and privacy solutions and practices for data protection, developing rigorous evaluation methods, unbiased metrics and algorithms designed to ensure our AI solutions remain ethical, inclusive and fair to all users and customers. Guided by clear principles, we further enhanced governance frameworks and continuous monitoring processes to ensure responsible AI deployment, maintain regulatory alignment, and drive long-term value creation.

[Read more on page 49](#)

Security Team Upskilling and Cyber Resilience

In an increasingly complex and AI-driven landscape, Infobip continues to invest in the ongoing upskilling of its Corporate Security Team. Our approach combines education on emerging AI security trends with hands-on, simulation-based training, ensuring our teams are prepared to address threats in evolving AI environment. In 2025, our security experts further strengthened their capabilities by participating in NATO's flagship cyber defence exercise, Cyber Coalition 2025, one of the largest international cyber defence exercises.

[Read more on page 56](#)



AI Privacy Whitepaper

At Infobip, protecting personal data remains a cornerstone of stakeholder trust and sustainable growth. In 2025, we strengthened our privacy governance by publishing our first AI Privacy Whitepaper, outlining the data protection and governance principles underpinning our AI-driven services and generative AI integration. The Whitepaper details robust controls and continuous privacy audits, ensuring alignment with evolving ethical standards.

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About Infobip

***One Communication Platform.
Billions Of Conversations.***

Infobip is a global cloud communications platform that enables businesses to build connected experiences across all stages of the customer journey, with AI as the driving force of innovation. Through a single, natively built platform, Infobip delivers omnichannel engagement, identity, user authentication and contact centre solutions that help businesses and partners overcome the complexity of consumer communications while driving growth and increasing customer loyalty.

Infobip is focused on enabling and accelerating AI adoption as it continues its transformation into an AI-first company. Infobip's technology has the capacity to reach over seven billion mobile devices in 6 continents connected to over 10k+ connections of which 800+ are direct operator connections. The company is privately held and headquartered in the United Kingdom.

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Vision and mission

*Infobip's mission is to power secure, innovative, and human-centric communication that help businesses build meaningful relationships with their customers. **As the leading platform for conversational customer experiences, we combine technical excellence (IQ) with empathy and responsibility (EQ) to deliver solutions that are reliable, scalable, and trusted across global markets.***

*We are committed to being more than a technology provider. **We strive to be a long-term, responsible partner. Our approach is grounded in integrity, innovation, and inclusivity, ensuring that our growth creates positive value for customers, employees, communities in every market where we operate.** Every day, across the globe, countless interactions take place through our platform. These billions of conversations are not just about volume; they represent the meaningful engagements and connections that businesses create with their customers, driving satisfaction, loyalty, and growth.*

***We cultivate an innovative environment that empowers all our employees to drive meaningful change and develop impactful solutions.** Driven by a culture of collaboration, continuous learning, and accountability, we empower our people to challenge the status quo, build impactful solutions, and uphold the highest standards of performance and ethics.*

Meaningful conversations make our world go round.

While we lead the evolution of global messaging technology, we believe communication should do more than just enable transactions. It should build trust, understanding, and meaningful human connection. Our principles shape the way we work, create, and grow together. They're more than just words. They're the foundation for every conversation we power and every decision we make. In 2025, this commitment translated into tangible impact. We supported more than 100 NGOs, donated over €130,000, and enabled 13% of Bippers to contribute to social initiatives during company time. Through our Foundation and broader ESG efforts, we continue to invest in initiatives that create value not only for our business and partners, but for society at large.

[Explore more →](#)

At Infobip, business excellence and social responsibility are not separate ambitions. Together, they define who we are and how we shape the future of communication. As a company built on conversations, we believe our actions must speak as clearly as our technology. That is why, beyond shaping the future of communication, we're committed to supporting our communities and protecting our planet.

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Infobip in numbers

In 2025, Infobip employed over 3,500 Bippers globally and generated 2,335.8 million USD revenue, marking a 16.5% increase in annual revenue, underscoring our heightened market influence and business scaling. In 2025, Infobip achieved notable milestones, driven by robust growth and key strategic initiatives within the CPaaS (Communications Platform as a Service) industry. Infobip reached a major milestone by delivering more than 10 billion RCS business messages delivered to consumers on its platform, marking a significant leap toward richer, conversational messaging.

With over 800 direct Mobile Network Operator (MNO) connections and 40+ data centers around the world, Infobip demonstrates a strong global presence. We offer services in over 190 countries worldwide, with more than 60 offices located across all major regions. Extensive global infrastructure enables us to offer reliable and scalable solutions to customers worldwide.

10K+

Connections of which
800+ are direct MNO

42bn+

Monthly interactions

10bn+

RCS messages
delivered to customers

19

Years of experience

100000+

Unique active
customers

75+

Offices globally

3500+

Employees

7bn+

End user touchpoints

40+

Data centers

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Infobip In 2025

Lead the change with the industry leader. We push boundaries. The world takes notice.

This year has been defined by bold innovation, technological leadership, and an unwavering commitment to reliability and sustainability. Across our teams, we have continued to push boundaries, delivering solutions that empower businesses, and enrich the experiences of millions of people worldwide.

In 2025, Infobip accelerated its AI strategy by embedding cutting-edge innovations across every layer of the communications stack. Infobip's AI initiatives enable enterprises to deliver secure, more engaging, and data-driven customer experiences on a global scale.

By bringing agentic AI to the core of customer interactions, Infobip sets a new standard for enabling brands to deliver intelligent, real-time, and personalized conversations.

As Infobip advances the future of global communications, our commitment to sustainability, accountability, and inclusion remains central to our operating model. We remain focused on reducing our environmental footprint while supporting long-term sustainable growth. These principles ensure we create lasting value for customers, partners, and the world at large.

Success story: *Infobip joins EU initiative* to boost Europe's global competitiveness

In 2025, Infobip has joined the IPCEI-CIS project, an EU-led initiative to create the next-generation global communications platform to increase Europe's international competitiveness. As a part of the project, Infobip is developing a next-generation global communications platform to enhance communications between organizations, businesses, and citizens across Europe.

Infobip together with other participants such as Deutsche Telekom AG (direct project partner), Telefónica, and Orange, as well as technology companies SAP, Airbus, and Siemens is working on a common goal – to create the EU Cloud-Edge continuum.

[Explore more →](#)

Success story: *Infobip and the MoneyGram Haas F1 Team* Redefine Fan Engagement

Infobip entered a multi-year partnership with the MoneyGram Haas F1 Team in 2025. With a shared commitment to engineering excellence and innovation, Infobip and MoneyGram Haas partnership brings together two performance-driven teams focused on pushing boundaries, on and off the track.

By using Infobip's cloud communications platform, the MoneyGram Haas F1 Team can engage fans in real time, deliver personalized content, and build stronger, more interactive relationships across digital channels. Infobip's technology powers a new era of fan engagement by combining RCS, WhatsApp, and in-app messaging with AI-driven conversational solutions. This enables fans to easily access information, interact with the team, and feel closer to the action in a secure, user-centric, and inclusive way, regardless of where they are in the world.

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Success story: The Next Generation of *AI-Powered Customer Conversations*

Infobip launched the Next Generation AI powered customer conversations in 2025, to help businesses deliver smarter, more personalized customer interactions through the responsible use of artificial intelligence. At its core, it leverages a network of intelligent, agentic AI assistants that understand user intent and execute context-sensitive workflows. These agents don't just answer - they guide, solve, and act, creating fluid, human-like experiences from lead generation to retention.

By bringing messaging channels such as WhatsApp, RCS, and web chat into a single intelligent platform, agentic AI assistants reduce complexity for businesses while improving response times, customer satisfaction, and operational efficiency. The platform combines automation with human oversight, supporting empathetic, secure, and scalable communication at a global scale.

[Explore more →](#)



Success story: *Building trust through meaningful conversations*

Infobip reached a major milestone in 2025 by delivering more than 10 billion RCS business messages, highlighting the growing demand for richer, more interactive customer communication. This growth reflects a broader shift toward conversational messaging that feels more natural, visual, and engaging for users. By enabling secure, two-way conversations within native messaging apps, Infobip helped brands connect with customers in more transparent and reliable ways.

In the United States, Infobip further strengthened this trust by becoming the first provider to launch RCS messaging with all major telecom carriers.

[Explore more →](#)

Success story: *Nissan and Infobip Agentic AI campaign sets new standard for digital marketing*

Infobip partnered with Nissan KSA to create a first-of-its-kind AI-powered voice game on WhatsApp, combining gamification, conversational AI, and immersive experiences. At the core of the campaign was Vocalize, an AI-powered voice game delivered directly in WhatsApp. Participants used their voice to match an audio waveform to the outline of a car for a chance to win a new Nissan Magnite.

The campaign achieved remarkable results in just five days: 200% increase in session engagement, 68% conversion rate at the competition stage, over 3,400 chatbot sessions, and 1,000 new user profiles created. The success of the Nissan KSA campaign underscores Infobip's position as a leader in conversational experiences and AI innovation in marketing engagement.

[Explore more →](#)



Our products and solutions

Accelerating Innovation in Communications

The communication landscape is shifting faster than ever before. Businesses now require more than simple message delivery - the intelligent, automated, seamless, and highly personalized interactions across every channel. In response, Infobip has embedded AI capabilities across every layer of the communications stack. From smarter conversational platforms and network optimization to advanced fraud detection and dynamic personalization, Infobip's AI investments enable enterprises to deliver more secure, engaging, and data-driven customer experiences on a global scale. By opening the platform for partner-driven AI use cases and empowering brands with actionable insights, Infobip sets new standards for intelligence, automation, and trust in the CPaaS industry.

Expanding the CPaaS X Stack with AI-powered Solutions

In 2025, Infobip further evolved its CPaaS X stack into a next-generation, programmable communications platform designed for agent-driven interactions that will enable enterprises to engage customers consistently and contextually across touchpoints.

Advancing Email Ecosystems

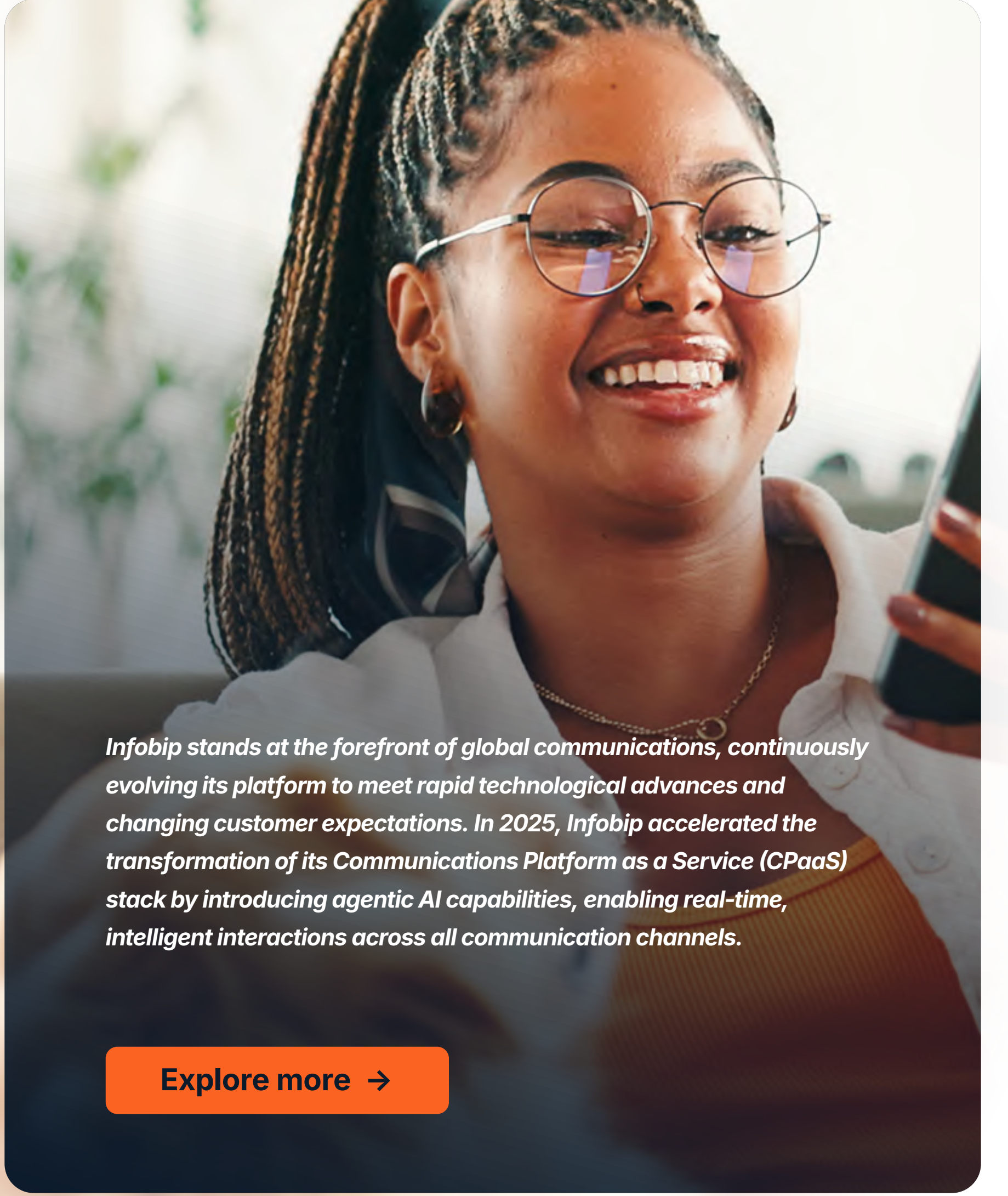
Infobip's email business has evolved into a globally recognized platform, with a focus on deliverability, authentication, and sender reputation. Infobip expanded its offering beyond traffic-driven services, introducing new deliverability solutions and professional services that strengthen customer outcomes.

Leading Rich Channels: RCS and Voice Transformation

The global adoption of RCS accelerated significantly, driven by Apple's rollout of RCS support on iOS and growing demand from enterprises seeking more interactive, secure, and engaging messaging experiences. Throughout the year, Infobip capitalized on this momentum by deepening partnerships with mobile operators, expanding our RCS Business Messaging footprint across key markets, and positioned RCS as a leading channel within our portfolio. In voice communications, the launch of Infobip Voice Base unified infrastructure and product capabilities into a single scalable solution, with a focus on voice quality, caller reputation, and fraud prevention, including Branded Calling services and ongoing collaboration with GSMA.

Conversational Transformation Powered by AI

Central to our strategy is the integration of programmable and embeddable AI-driven CX (customer experience) capabilities. By integrating AI-powered conversational capabilities and a Customer Data Platform (CDP), we enable intelligent, agent-driven experiences. Integration of advanced AI technologies, including natural language processing, intelligent routing, and conversational analytics, enables brands to interact with their customers using the right message, on the right channel, at precisely the right moment - bringing meaningful conversation at the center of the digital customer experience.



Infobip stands at the forefront of global communications, continuously evolving its platform to meet rapid technological advances and changing customer expectations. In 2025, Infobip accelerated the transformation of its Communications Platform as a Service (CPaaS) stack by introducing agentic AI capabilities, enabling real-time, intelligent interactions across all communication channels.

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Our awards

Infobip continues to be recognized by leading industry analysts and organizations for our achievements in innovation, service excellence, and market leadership. In 2025, we were proud to receive the following awards:



Juniper Research Conversational AI Leaderboard 2025

Infobip ranked as the number one CPaaS Established Leader

Juniper Research 2025

Infobip recognized as AIT Fraud Prevention Leader

[Read more →](#)



IDC MarketScape 2025

Infobip named a Leader in a worldwide CPaaS.

[Read more →](#)



Omdia CPaaS Universe Report 2025

Infobip ranked as a leader in the Omdia CPaaS Universe for the third time.

[Read more →](#)



Gartner® Magic Quadrant™ for CPaaS 2025

Infobip is named a Leader for the third consecutive year, Gartner® Magic Quadrant™ for CPaaS 2025

"We're not just participating in the evolution of communications; we are defining it in co-creation with our customers and partners. We will continue setting the pace in transforming how global enterprises connect, engage, and grow. We believe that being recognized by Gartner as a Leader is a strong validation of our continuous innovation and strategic foresight."

Silvio Kutić, CEO



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Shaping our ESG journey

This sustainability report provides an overview of the Infobip's material environmental, social and governance (ESG) topics identified through the Double Materiality Assessment (DMA). It covers the entirety of Infobip Group meaning Infobip Limited („the Parent Company”) and all of its subsidiaries („the Group”) (referred to as „Infobip”) for the period from January 1, 2025, to December 31, 2025. Unless otherwise stated, all information reflects Infobip's global operations. This report has been prepared with reference to the Global Reporting Initiative (GRI) Standards.

Materiality assessment

In 2024 Infobip carried out a double materiality assessment to further refine its understanding of the critical sustainability issues impacting both current and future business operations. In 2025 no material changes occurred in the company's business activities, structure, business relationships, risk profile, or external operating environment that would alter

the conclusions of the previous assessment. The DMA conducted in the prior reporting period therefore remains valid and continues to serve as the foundation for identifying, prioritizing, and managing Infobip's material environmental, social, and governance matters. The only update in 2025 relates to the aggregation of selected sub-topics and sub-sub-topics within the Business

Conduct and Own workforce topics, in accordance with AR 16 of the amended ESRS 1 General Requirements, ensuring improved consistency and clarity in disclosures without affecting the underlying materiality conclusions.

The existing DMA is based on a combined top-down and bottom-up approach, enabling Infobip to assess

sustainability matters from both a strategic risk perspective and an operational, impact-focused lens. Internal and external sources were used to support the assessment, including the company's sustainability framework, enterprise risk management framework, stakeholder engagement activities, peer benchmarking, industry research, scientific data, and expert input.

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Impacts, risks, and opportunities (IROs) were analysed across upstream, own operations, and downstream activities, and assessed over short-term (reporting period), medium-term (up to five years), and long-term (beyond five years) horizons.

The assessment methodology remains unchanged and is structured into the following steps:

Double Materiality

Infobip's double materiality assessment considers two complementary dimensions:



Impact materiality

Impact outwards

Infobip's actual and potential impacts, both positive and negative on society and the environment across operations and value chain.

Impact inwards

External sustainability matters that may influence Infobip's financial position, performance, and prospects.



Financial materiality



Understanding the business context

Infobip assessed its business model and value chain, incorporating insights from key stakeholders to define sustainability impacts, dependencies, and risk priorities.



Identification of the actual and potential IROs

Infobip created a long-list of sustainability topics using stakeholder input, regulatory and industry analysis, and internal data to capture key ESG impacts, risks, and opportunities.



Assessment and determination of the material IROs

Infobip applied ERM-aligned qualitative and quantitative criteria, with internal experts reviewing and scoring impacts, risks, and opportunities for materiality.



Reviews and governance oversight

Infobip created a long-list and a short-list of sustainability topics using stakeholder input, regulatory and industry analysis, and internal data to capture key ESG impacts, risks, and opportunities.

Double materiality assessment results

ESG area	Material topic	Sub-topic	Type (Impact, Risk and/or Opportunity)
Environment	Climate change	Emissions	Impact
			Risk
			Opportunity
	Resource use and circular economy	Energy	Impact
		E-waste	Impact
Social	Own workforce	Working conditions	Impact
		Learning culture	Impact
	Customers and end-users	Data privacy	Impact
			Risk
			Opportunity
	Social impact		Impact
	Governance	Business conduct	BIP culture, ABC and protection of whistleblowers
Risk			
Infobip specific	Cybersecurity		Impact
			Risk
			Opportunity
	Responsible AI		Impact
			Opportunity

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Building a sustainable future

In 2025, Infobip introduced an updated ESG Strategic Framework for the 2025–2030 period, strengthening the company’s long-term commitment to responsible growth and sustainable value creation. The strategy is grounded in a

Stakeholder engagement

At Infobip, we view continuous and meaningful stakeholder engagement as a core element of responsible business and long-term value creation. Stakeholder insights are embedded into both our daily operations and strategic decision-making processes. We maintain established communication channels with key groups, including employees, clients, suppliers, investors, and community representatives.

Through ongoing dialogue and structured feedback mechanisms, we monitor evolving expectations and identify emerging topics, including sustainability-related issues. The perspectives gathered through these engagements continue to inform our double materiality assessment, helping ensure that our ESG priorities remain aligned with both stakeholder concerns and business objectives.

comprehensive forward-looking understanding of Infobip’s business context, including stakeholder expectations, industry standards, and the evolving regulatory landscape to ensure its robustness.

The ESG Strategic Framework builds on the company’s role as a leading communications platform, recognizing the responsibility that comes with operating at scale and enabling billions of digital interactions worldwide. Aligned with Infobip’s corporate strategy, the ESG framework reinforces the company’s commitment to responsible and inclusive growth, ethical business conduct, and meaningful, trusted digital connections.

Through this strategy, Infobip strengthens governance, enhances transparency, and ensures sustainability remains a core driver of long-term value creation through 2030.

ESG Mission

Empowering billions of conversations – driving **responsible growth**, advancing **digital inclusion**, and fostering **meaningful, trusted** connections across global communities.”

This mission reflects the Infobip’s purpose to lead the communication revolution through innovation, responsibility, and trust. It reinforces the commitment to responsible and inclusive growth and ethical business conduct. The concept of meaningful and trusted connections sits at the center of both Infobip’s technology offering and its ESG approach. This principle shapes the company’s commitments to data protection, cybersecurity, responsible technology use, and positive social impact, ensuring that every interaction enabled through the platform contributes to meaningful connections across global communities.

Infobip’s ESG Strategic pillars overview

Mission	Empowering billions of conversations – driving responsible growth, advancing digital inclusion, and fostering meaningful, trusted connections across global communities.		
Pillars	Environment	Social	Governance
	Protecting the environment	Strengthening people and communities	Powering the ecosystem
Commitment	Minimize the environmental impact of operations while enabling scalable, reliable, and innovative digital communications worldwide	Fostering wellbeing, lifelong learning, secure connections, and positive social impact	Maintaining the highest standards of ethical conduct, regulatory compliance, and responsible technology governance across all aspects of its operations
Focus areas	- Emissions - Energy management - E-waste management	- Social impact - Working conditions - Equal pay - Learning culture	- BIP culture - Protection of whistleblowers and ABC practices - Cybersecurity and Data Privacy - Responsible AI
2030 goals	Reduce absolute Scope 1 and Scope 2 greenhouse gas (GHG) emissions by 42% by 2030, compared to a 2024 base year. Reduce Scope 3 GHG emissions by 42% per EUR value added by 2035, reflecting a decoupling of value creation from environmental impact across the value chain.	Increase employee engagement index and new hire retention by further advancing wellbeing, safety, and work-life balance for all employees, and reducing pay gap. Enable improved life chances for 1 million people through social impact initiatives, partnerships, employee volunteering, and donations.	Achieve full compliance with responsible business conduct, cybersecurity, and responsible AI best practices, ensuring that governance frameworks evolve in line with regulatory developments, industry standards, and stakeholder expectations.

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Climate change

Infobip is committed to reducing the climate impact by minimizing greenhouse gas emissions across its operations and value chain. Our climate actions are guided by the objectives of the Paris Agreement, supporting efforts to limit global warming to well below 2°C and pursue a 1.5°C pathway. In 2025,

Infobip’s near-term and net-zero science-based emissions reduction targets were validated by the Science Based Targets initiative (SBTi), confirming their alignment with the latest climate science. Joining more than 10,000 companies with validated science-based targets reinforces our long-term com-

mitment to decarbonizing our operations and contributing to a resilient, low-carbon economy. We actively identify, assess, and manage climate-related risks and opportunities to safeguard business continuity, strengthen our resilience, and meet evolving customer and regulatory expectations.

Through our double materiality assessment, we have identified our most significant climate-related impacts, risks, and opportunities, which primarily relate to greenhouse gasses emissions, energy consumption, and the need to align with tightening climate policies and market expectations.

Topic	Sub-topic	IRO	Description	Value chain location	Time horizon
Climate change	Emissions	Impact	Current actual negative impact stems from greenhouse gas emissions linked to energy consumption in offices and data centers, employee travel, company-owned vehicles, procurement of goods and services, and other operational activities.	Upstream Own operations Downstream	Short term Medium term
		Risk	Growth in energy-intensive technologies such as AI may increase emissions. Failing to meet customer requirements related to climate action could result in exclusion from some business opportunities.	Upstream Own operations Downstream	Medium term Long term
		Opportunity	Aligning emissions reductions with climate science strengthens customer trust, enhances market positioning, and improves resilience to evolving regulations and expectations.	Own operations	Short term Medium term Long term

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Our policy and commitments

Infobip's climate action is guided by its Global Environmental Policy and Sustainable Sourcing Policy, which set expectations for emissions reduction, responsible sourcing, and alignment with the Paris Agreement across operations and the value chain. In 2025, these policies were reviewed to reinforce commitments to energy stewardship, climate resilience, ethical conduct, and continuous improvement.

The Global Environmental Policy focuses on reducing environmental impact, supporting the goals of the Paris Agreement, promoting energy stewardship, strengthening climate resilience, engaging stakeholders, and driving continuous improvement in environmental performance and transparency. The Sustainable Sourcing Policy complements this approach by promoting ethical and legal compliance on ESG topics, enhancing transparency, and fostering resilient and responsible supplier partnerships. Together, these policies align Infobip's activities with recognised sustainability standards, regulatory requirements, and stakeholder expectations, while encouraging responsible practices throughout the value chain.

As a part of the Environmental pillar of Infobip's ESG strategic framework, we have set emission reduction KPIs aligned with our SBTi targets to reduce our environmental footprint and capture climate related opportunities.

In 2025, Infobip has finalized the climate risk and opportunity assessments using a

combination of qualitative and quantitative analysis, informed by scenarios aligned with the Intergovernmental Panel on Climate Change (IPCC) Shared Socioeconomic Pathways (SSPs) and corresponding Network for Greening the Financial System (NGFS) references. These scenarios include an orderly 1.5°C transition (SSP1-1.9), a pathway below 2°C (SSP1-2.6), a continuation of current policy trends (SSP2-4.5), and a high-emissions scenario (SSP5-8.5). The assessment examined key physical climate indicators, including extreme heat events, pluvial flooding, and changing wind patterns, to evaluate potential impacts on business continuity, particularly in relation to Infobip's global infrastructure. In parallel, transition risks were examined, including regulatory changes, market and supply chain pressures for decarbonization, and the implementation of low-emission technologies. To align climate analysis with business planning, Infobip assessed risks and opportunities across defined time horizons: short term (0–5 years), medium term (5–10 years), and long term (beyond 10 years). No material impacts on Infobip's financial position or performance are expected in the short or medium term, with only limited potential impacts in the long term, primarily driven by evolving regulatory requirements in SSP1-1.9 scenario. Infobip continues to monitor climate-related developments and refine its assessments to support long-term resilience and sustainable growth.



Making an impact: setting science-based targets

We are proud to be one of 10,000+ companies setting science-based targets.

This milestone strengthens our commitment to decarbonizing our operations and supporting the transition to a more sustainable, low-carbon future for our business, our customers, and the planet.

Net-Zero

Infobip commits to achieve net-zero greenhouse gas emissions across the value chain by 2045.

Near-Term

Infobip commits to reduce absolute scope 1 and 2 GHG emissions 63.0% by 2035 from a 2024 base year. Infobip also commits to reduce scope 3 GHG emissions 66.3% per EUR value added within the same timeframe.

Long-Term

Infobip commits to reduce absolute scope 1 and 2 GHG emissions 90.0% by 2045 from a 2024 base year. Infobip also commits to reduce absolute scope 3 GHG emissions 90.0% within the same timeframe.

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Emissions

Infobip's carbon footprint covers the period from 1 January to 31 December 2025 and includes the entire Infobip Group. The data presented reflects the company's global greenhouse gas (GHG) emissions and is aggregated to represent Infobip's total carbon footprint for the reporting period. During 2025, Infobip enhanced its carbon accounting processes through the further automation of emissions calculations and the implementation of a more structured and standardized workflow. These improvements increased data transparency and strengthened the accuracy, completeness, and consistency of Scope 1, Scope 2, and Scope 3 emissions reporting. The GHG inventory includes emissions from all Infobip-operated entities and relevant value chain activities.

GHG accounting methodology

The organizational boundary is defined using the operational control approach, in line with the WRI/WBCSD Greenhouse Gas (GHG) Protocol. Accordingly, Infobip accounts for emissions from operations over which it has the authority to introduce and implement operating policies, consistent with the company's consolidated financial statements. With operations across six continents, the 2025 carbon footprint includes all physical office locations, virtual offices, as well as on premises, colocated, and owned data centres.

The inventory covers all seven Kyoto Protocol greenhouse gases, where applicable, and emissions are reported in carbon dioxide

equivalent (CO₂e). All figures reflect the best available data at the time of calculation. Where data gaps existed, estimations and assumptions were applied in line with GHG Protocol guidance to ensure data completeness and reliability.

Scope 1 emissions comprise direct emissions from sources owned or controlled by Infobip, precisely company owned vehicles, stationary combustion sources using natural gas and other fuel(s) for offices heating and power generation, and from emissions refrigerant leakages arising from air conditioning units'. All Scope 1 emissions are calculated using a tank-to-wheel (TTW) methodology, taking into consideration direct emissions from burning fuel in vehicles and machinery owned/controlled by Infobip. Scope 2 emissions include indirect emissions associated with the generation of purchased electricity, heat, and steam consumed across Infobip's global facilities. Scope 2 emissions are calculated using both location-based (LB) and market-based (MB) methods. Infobip's market-based emissions reflect the fact that the company does not currently procure contractual instruments (e.g., RECs, I-RECs, GOs, PPAs). As a result, residual mix emission factors are applied wherever they are available, in line with the Scope 2 market-based methodology. For countries or regions where no residual mix factors exist, location-based grid average emission factors are applied as permitted by the GHG Protocol. Location-based emissions are calculated using the average grid emission factors within a defined geographical area in which Infobip's offices are located during a calendar year period. In 2025, combined Scope 1 and

Scope 2 emissions accounted for 1.8% of Infobip's total reported GHG emissions.

Scope 3 emissions comprise all other indirect emissions occurring across the value chain that are not owned or directly controlled by Infobip. In 2025, Scope 3 emissions represented 98.2% of total company emissions. In accordance with the GHG Protocol's Technical Guidance for Calculating Scope 3 Emissions, Infobip reports on the following relevant and material Scope 3 categories:

- **Category 1: Purchased Goods and Services.** Represents upstream emissions arising from the procurement of goods and services essential to Infobip's ongoing operations, including non-core purchases supporting day-to-day business activities. Emissions are calculated on a cradle-to-gate basis using the spend-based method, based on financial data extracted from the company's ERP system and secondary industry-average emission factors.
- **Category 2: Capital Goods.** Represents upstream emissions arising from procurement of capital goods purchased in the reporting year, excluding R&D capitalization. Emissions are calculated on a cradle-to-gate basis using the spend-based method, based on financial data extracted from the company's ERP system and secondary industry-average emission factors.
- **Category 3: Fuel- and Energy-Related Activities (not included in Scope 1 or 2).** Represents emissions related to the extraction, production, and transportation

of fuels and energy purchased and consumed by Infobip that are not already included in Scope 1 or Scope 2 emissions. This includes transmission and distribution (T&D) losses associated with purchased electricity. Emissions are calculated using the average-data method with reference to the Scope 1 and Scope 2 GHG inventory.

- **Category 4: Upstream Transportation and Distribution.** Represents emissions arising from third-party transportation and distribution services associated with goods purchased by Infobip. Emissions are calculated using the spend-based method based on financial data extracted from the Company's ERP system and secondary industry-average emission factors.
- **Category 5: Waste Generated in Operations.** Represents emissions from third-party waste disposal and treatment activities arising from Infobip's operations, including wastewater treatment. Emissions are calculated using the average-data method. Waste generation is estimated based on the number of employees and representative office waste generation assumptions, which are extrapolated to derive annual waste volumes. Wastewater treatment emissions are estimated based on employee presence at office locations. Average emission factors for waste treatment and wastewater processing are applied.
- **Category 6: Business Travel.** Represents emissions from employee business travel, including transportation and hotel stays. Calculations are performed using the spend-based method based on financial

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data extracted from the Company's ERP system, internal travel software records, and secondary industry-average emission factors.

- **Category 7: Employee Commuting.**

Represents emissions arising from employee commuting between homes and worksites, including emissions associated with homeworking. Emissions are calculated using the average-data method and country-specific EcoOnline emission factors for commuting and homeworking. Commuting calculations incorporate assumptions relating to average commuting distances and transportation modes, while homeworking calculations reflect estimated residential energy consumption and home office equipment usage.

- **Category 8: Upstream Leased Assets.**

Represents emissions associated with upstream leased data center colocation facilities operated by third-party providers. Where available, actual electricity consumption data relating to Infobip's hosted server infrastructure is obtained

directly from providers. Where direct data is unavailable, electricity consumption is estimated based on median power usage assumptions for Infobip's server infrastructure. Refrigerant gas losses and other fugitive emissions associated with cooling systems are estimated, where possible, using the floor space occupied by Infobip infrastructure within the facilities. Where direct floor space information is unavailable, median colocation footprint assumptions are applied. Calculation methodologies are aligned with those used for Scope 1 fugitive emissions and Scope 2 purchased electricity emissions.

Other Scope 3 categories have been evaluated and excluded from Infobip's operational boundary due to their immateriality to the business model or lack of relevance for company's operations.

Data used for GHG assessment is collected from a combination of internal systems, operational records, and third-party providers. Primary data sources include financial reporting and accounts payable

records extracted from the Infobip's global ERP system, internal travel records from the BipTrip travel management tool, and legal lease documentation and office information maintained through internal Jira tracking systems. Additional operational data is obtained directly from office managers, including site-specific information where automated data is not available, as well as from third-party data center colocation providers for emissions related to leased infrastructure and energy consumption. Where possible, primary activity data is prioritized; where such data is unavailable, appropriate estimation methodologies and proxy data are applied in accordance with the GHG Protocol principles of relevance, completeness, consistency, transparency, and accuracy.

In 2025, Infobip continued to enhance its internal carbon footprint assessment methodology to further automate data collection and emissions calculation, while ensuring that the assessment accurately reflects operational and procurement activities during the reporting year. BDO LPP

performed a limited assurance engagement over Infobip's Group GHG emissions for financial year 2025, with **independent assurance report**.

Following methodological improvements introduced in 2025, GHG emissions for financial year 2024 were revised and adjusted to incorporate updated methodologies and improve overall data accuracy. During this process, discrepancies were identified between previously reported FY2024 emissions and recalculated results under the updated methodology. As the cumulative impact of these discrepancies exceeded the defined materiality threshold of 5%, a recalculation of FY2024 emissions was performed.

The 2024 GHG emission revisions included the correction of significant errors, as well as cumulative minor errors that, in aggregate, resulted in material changes to previously reported emissions. As a result, FY2024 emissions have been restated and are presented alongside FY2025 emissions in this Report to ensure transparency, consistency, and comparability across reporting periods.



Table 1: 2025 GHG emissions by Scope

Scope	2025 Emissions Location-Based (tCO2e)	%	2025 Emissions Market-Based (tCO2e)	%
Scope 1	825 [†]	0.5	825 [†]	0.5
Scope 2	1,910 [†]	1.3	2,901 [†]	1.9
Scope 3	149,612 [†]	98.2	148,820 [†]	97.6
TOTAL	152,347	100	152,546	100

[†] Data subject to **limited assurance by BDO LLP**.

GHG emissions distributed by scope

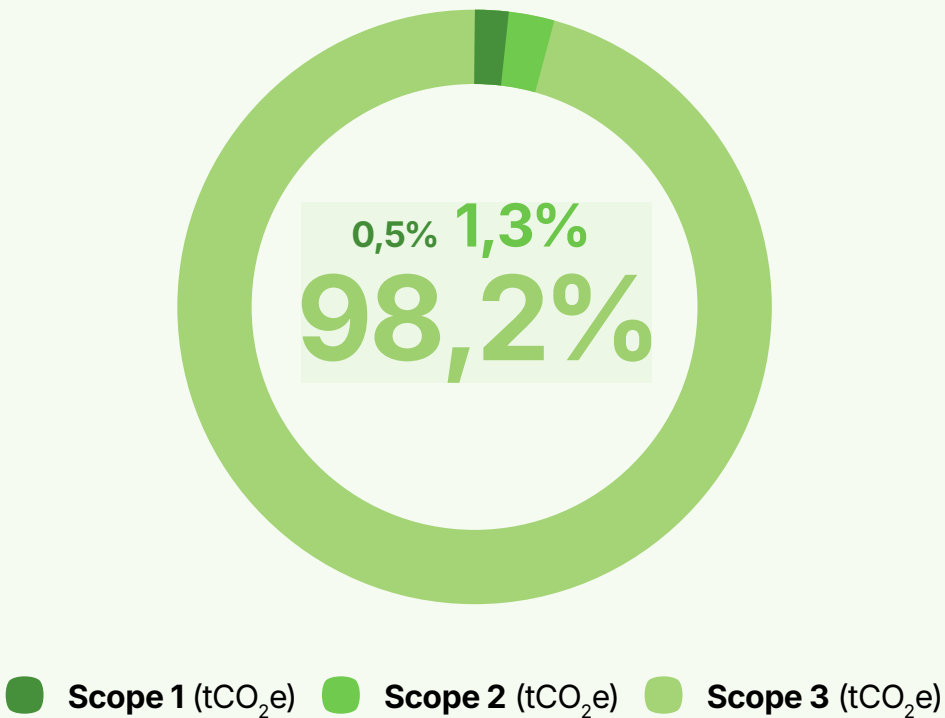


Table 2: 2024 GHG emissions by Scope ¹

Scope	2024 Emissions Location-Based (tCO2e)	%	2024 Emissions Market-Based (tCO2e)	%
Scope 1	718	0.5	718	0.5
Scope 2	1,966	1.4	2,190	1.6
Scope 3	136,056	98.1	134,813	97.9
TOTAL	138,740	100	137,721	100

¹Following the 2024 recalculation, emission changes were observed across Scope 3, Category 1 Purchased Goods and Services, Category 2 Capital Goods, and Category 6 Business Travel. The most significant adjustment relates to Scope 3 Category 6 (Business Travel), where inaccuracies in source data inputs resulted in a revision from previously reported emissions of 10,111.4 tCO₂e to 1,758.0 tCO₂e, representing a difference of 8,353.0 tCO₂e. Additional adjustments were made in Scope 3 Category 1 (Purchased Goods and Services) and Scope 3 Category 2 (Capital Goods). Within Scope 3 Category 2, a significant correction was made to the treatment of capital expenditures related to the Peerless Network. Further refinements were made to align capital goods accounting with Group Financial Statements, financial consolidation practices, and GHG Protocol guidance, including the exclusion of R&D capitalization from reported capital goods emissions, resulting in a total material decrease of 7,304.0 tCO₂e in Category 2. In addition, improved granularity in the financial dataset enabled the identification of data center-related costs that had previously been misclassified as capital goods; these costs were reclassified to Scope 3 Category 1 (Purchased Goods and Services), resulting in a minor increase of 127.0 tCO₂e in that category.



GHG emissions (tCO2e) by Scope and Categories	2024		2025	
	Location-based	Market-based	Location-based	Market-based
Scope 1	718 *	718	825 **	825
Scope 2	1,966	2,190	1,910	2,901
Scope 3	136,056	134,813	149,612	148,820
Category 1 - Purchased Goods and Services	125,521	125,521	138,230	138,230
Category 2 - Capital Goods	1,238	1,238	1,497	1,497
Category 3 - Fuel and Energy-related Activities	763	763	893	893
Category 4 - Upstream Transportation	16	16	39	39
Category 5 - Waste generated in operations	135	135	285	285
Category 6 - Business Travel	1,758	1,758	2,615	2,615
Category 7 - Employee Commuting	1,755	1,755	1,566	1,566
Category 8 - Upstream Leased Assets	4,870	3,627 ***	4,487	3,695 ***
TOTAL	138,740	137,721	152,347	152,546

Carbon footprint overview by intensity	2024 ¹	2025
Revenue (\$ million) *	2,004.2	2,335.8
Scope 1	0.36	0.35
Scope 2 (market-based)	1.09	1.24
Scope 3 (location-based)	67.89	64.05
Scope 1+2 (market-based)	1.45	1.60
Scope 1+2+3 (location-based)	69.22	65.22
Employees	3,514	3,541
Per employee	39.48	43.02

* Scope 1 emissions for the FY2024 exclude biogenic CO₂ emissions from bio-fuel combustion in company-owned cars, which are reported separately in accordance with GHG Protocol requirements and amount to 35.0 tCO₂e

** Scope 1 emissions for the FY2025 exclude biogenic CO₂ emissions from bio-fuel combustion in company-owned cars, which are reported separately in accordance with GHG Protocol requirements and amount to 36.0 tCO₂e

***Market-Based emissions include 0 tCO₂e market-based emissions for co-location sites covered by Equinix Green Power (3,553 MWh renewable electricity); location-based equivalent: 1.243 tCO₂e in 2024

**** Market-Based emissions include 0 tCO₂e market-based emissions for colocation sites covered by Equinix Green Power (3,207 MWh renewable electricity); location-based equivalent: 792 tCO₂e in 2025

* revenue in \$ million in financial year (FY) 2024 is 2,004.2 million USD and financial year (FY) 2025 is 2,355.8 million USD as stated in Infobip's consolidated financial statements published on 17 April 2026 and filed with Companies House, UK on 15 April 2026.

¹ Results based on the recalculated GHG emissions for financial year 2024

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Energy

Energy consumption is a material consideration for technology companies, particularly due to the electricity requirements of data centres, cloud infrastructure, and office operations. Effective energy management supports operational efficiency, cost control, emissions reduction, and the resilience of critical IT systems. Through double materiality assessment, Infobip identified energy stewardship as a relevant focus area within its climate strategy.

Topic	Sub-topic	IRO	Description	Value chain location	Time horizon
Climate change	Energy	Impact	Actual negative impact related to expansion of digital operations and adoption of advanced technologies that may increase energy consumption and associated emissions.	Upstream	Short term
				Own operations	Medium term
					Long term
Infobip continues to improve energy efficiency and resource management across its operations. While the company's main campuses in Pangea (Vodnjan) and Alpha Centauri (Zagreb) feature advanced energy-efficient technologies, a significant portion of Infobip's global offices and data centres are leased, limiting direct control over energy sourcing. In these locations, Infobip works with property managers to improve the quality of energy management and to explore opportunities for increased use of renewable energy where feasible.			Infobip partners with colocation providers that prioritize sustainability and implement energy-efficient data centre practices. Although Infobip does not directly control colocation infrastructure, it values providers' efforts to enhance efficiency, adopt renewable energy, and deploy innovative technologies such as advanced cooling and facility design. Energy consumption is monitored across owned and leased offices, as well as owned and colocated data centres, to identify opportunities for improvement of energy management.	Infobip's energy objectives focus on enhancing energy efficiency and increasing the share of renewable energy across its operations and owned data centres, where feasible. Continued advances in energy-efficient technologies and renewable sourcing represent an opportunity to support decarbonisation across both Infobip's own operations and its upstream value chain.	

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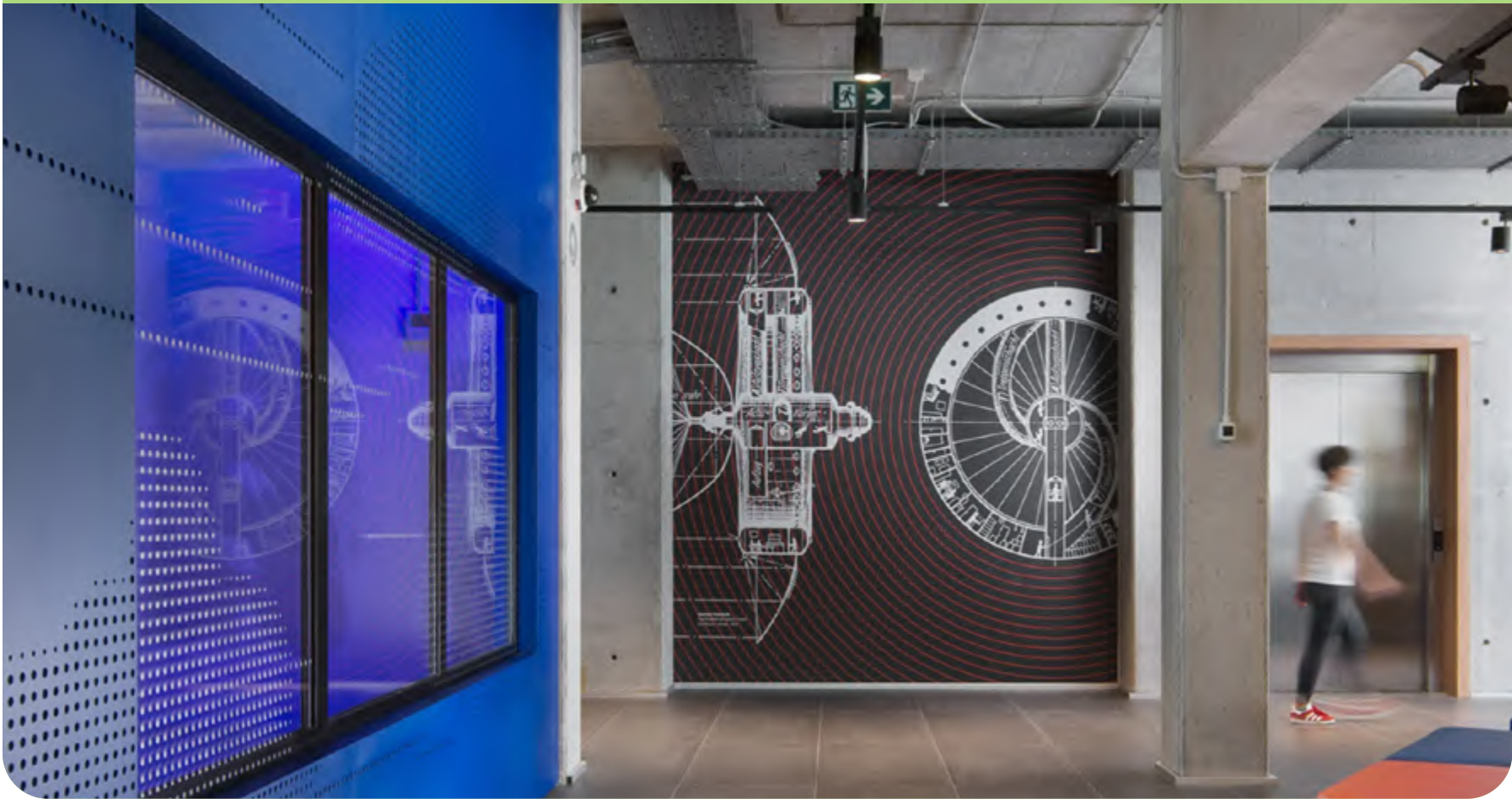
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Making an Impact:
Solar panels and energy
management in Pangea campus

While Infobip's services are digital, our operations have a tangible environmental footprint. Responsible energy management is therefore one of the key focus areas across our campuses. The Pangea campus is designed as a low-energy building, supported by smart energy systems that enable advanced monitoring and management of energy use. Integrated HVAC management systems optimize heating and cooling based on real-time needs, improving efficiency while maintaining a comfortable working environment.

In 2025, rooftop solar panels generated 126.7 MWh of electricity at the Pangea campus, representing approximately 27% of the campus's total electricity consumption which amounted to 470.7 MWh. This renewable energy generation supports daily operations while reducing reliance on conventional energy sources, contributing to lower energy costs and reduced carbon emissions, and showcases how targeted investments in renewable energy can translate sustainability commitments into measurable operational impact.



Overview of energy metrics	Metric	FY 2024	FY 2025
Energy	MWh	19,186.69	19,751.60
Renewable energy consumption	MWh	3,553.00	3,333.40
Total electricity consumption	MWh	17,148.88	18,636.74
Electricity from RES	MWh	3,553.00	3,333.40
% electricity from RES	%	20.72	17.89
Electricity intensity *		8.56	7.98
Energy intensity *		9.57	8.46
Natural gas and heating	MWh	2,035.12	1,088.76
Other energy sources	MWh	2.69	26.10

* intensity per revenue in \$ million in financial year (FY) 2024 is 2,004.2 million USD and financial year (FY) 2025 is 2,355.8 million USD as stated in Infobip's consolidated financial statements published on 17 April 2026 and filed with Companies House, UK on 15 April 2026.

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E-Waste

As Infobip continues to expand its use of generative AI in 2025, supported by more than 40 data centers worldwide, the responsible management of electronic waste (E-waste) remains an important priority. The growing reliance on advanced digital and AI-enabled solutions underscores the need for effective lifecycle management of IT equipment, from procurement and maintenance to secure end-of-life handling in offices and data centers. To address this, we prioritize extending equipment life through refurbishment, employee buyout programs, donations, and responsible recycling.

Topic	Sub-topic	IRO	Description	Value chain location	Time horizon
Resource use and circular economy	E-waste	Impact	Actual negative impact arising from ongoing technology upgrades and IT equipment refresh cycles, generating electronic waste across Infobip’s offices and global data centers.	Own operations	Short term
				Downstream	Medium term
					Long term

Our policy and commitments

Our Global Environmental Policy defines Infobip’s approach to responsible environmental management, including proper disposal of electronic and digital waste, responsible sourcing of IT hardware, and alignment with international standards and best practices, including the prevention of conflict minerals in our supply chain. In 2025 we developed internal E-waste Policy defining objectives of Infobip’s E-waste management practices, roles and responsibilities and internal collection and recycling

principles with goal to ensure responsible E-waste management and support circular economy principles by keeping valuable materials in use for as long as possible.

In 2025, we established a comprehensive E-waste tracking system to track functional IT equipment that is no longer suitable for business use and has been donated during the year in Croatia and across the regions.

Managing E-waste Across Offices and Data Centers

While Infobip does not manufacture electronic equipment, our global operations rely extensively on IT hardware across offices and data centers. This makes responsible management of electronic waste an important part of our sustainability approach. Our focus is on extending the use phase of IT equipment, ensuring that it is used for as long as possible and disposed of safely at the end of its lifecycle.

Community engagement and donations

When IT equipment is no longer suitable for business use but remains functional, Infobip donates it through our Social Impact program to educational institutions and non-profit organizations. These donations extend the life of equipment while helping improve digital access and learning opportunities in local communities.

Maintenance, repair and refurbishment

All IT equipment is tracked throughout its lifecycle, from acquisition to end-of-life. Regular maintenance, repairs, and refurbishment enable us to redeploy hardware internally and reduce the need for new equipment, supporting circularity and resource efficiency.

Employee buyout program

Infobip offers employees the opportunity to purchase decommissioned IT equipment through a transparent buyout process. This approach supports responsible reuse outside the company and further reduces electronic waste.

Responsible e-waste disposal

When IT equipment can no longer be reused or refurbished, Infobip applies a controlled and responsible disposal process. Devices are formally decommissioned and securely erased to protect data and information security before leaving our control. E-waste is managed separately from other waste streams and processed in accordance with applicable environmental and legal requirements.



Making an Impact: Giving our IT Equipment a Second Life

In 2025, Infobip donated 183 pieces of IT equipment to schools, universities, and non-profit organizations globally.

In Croatia, more than 75% of IT equipment donated by the Infobip Foundation was directed to educational institutions. Following the write-off of unused racks in colocated data centers, Infobip donated servers, storage units, and network hardware to Juraj Dobrila University of Pula, providing students with hands-on learning opportunities.

For the equipment that is no longer functional, in one of our biggest global offices in Bosnia and Herzegovina, our collaboration with Kompjuteri nade (Computers of Hope) ensures decommissioned hardware is responsibly repaired, repurposed, or recycled, reducing e-waste and enabling donations to schools and humanitarian organizations.

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E-Waste metrics

In 2025, Infobip continued developing a comprehensive E-waste tracking system across its global operations. As part of this effort, all excess and end-of-life electronic equipment stored in Corporate IT warehouses was assessed to determine whether it could be reused, donated, sold to refurbishing partners, or responsibly recycled through certified E-waste recyclers. A large-scale warehouse clean-up during the year, along with more complete database and expanded scope (this year we included E-waste from firewalls, routers, servers, legacy infrastructure equipment and conference room equipment and data from all regions in which we operate), resulted in material increase in E-waste volumes compared to 2024.

The primary sources of E-waste are office locations and data centers, where hardware retirement is governed by predefined lifecycle standards to ensure both security and optimal performance. When equipment no longer meets operational requirements, the IT team initiates a structured decommissioning process that prioritizes reuse and donation before recycling.

In 2025, Infobip donated more than 76 laptops through the Infobip Foundation and 41 laptops through regional CSR initiatives, extending the useful life of equipment while supporting community programs. In major offices such as Alpha Centauri and Pangea, decommissioned equipment is also transferred to refurbishment partner i4next, a specialized IT leasing and refurbishment company that inspects, tests, and resells used equipment, further supporting circular use of IT hardware.

Office E-waste, metric kg*	Total	Non-hazardous	Hazardous
Total E-waste	4,311.63	4,068.39	243.24
Recycling	3,488.93	3,312.84	176.09
Donations	822.70	755.55	67.15

*This table presents data on E-waste collected in our global offices from 1/1/2025 to 31/12/2025, with a focus on laptops, tablets, displays, docking stations, firewalls, routers, servers, and conference room equipment. We estimated amount of hazardous waste for each type of laptop, tablet, display, docking station, firewall, router, server and conference room equipment based on the general industry studies, RoHS compliance, battery design, presence of BFRs and mercury-based LED backlighting.

Social

At Infobip, our people are central to our success and continued evolution. In 2025, our diverse team included more than 3,500 professionals across over 60 countries, united by a shared commitment to innovation, excellence, and meaningful impact. We thrive on diversity, international collaboration, and the belief that transformative ideas emerge when different

perspectives come together. During the reporting period, our workforce structure remained stable, with no significant changes compared to 2024 in total employee numbers, hiring and termination rates, or the age and regional distribution of employees. This stability reflects resilient operations and our continued focus on sustainable, people-centred growth.

Global Workforce (headcount)	2025
Total number of employees	3,541
Total number of permanent employees	3,404
Total number of temporary employees*	93
Total number of non-guaranteed hours employees**	44
Total number of full-time employees	3,467
Total number of part-time employees	30

Note: Employee data is compiled using Infobip's Human Resources Information System (HRIS). Hires and terminations are recorded as discrete events throughout the calendar year, with total headcount reported as of 31 December 2025. The figures reflect all active employees on the date, excluding employees engaged in short-term student internships or student practices. There were no significant fluctuations in the number of employees during the reporting period. The workplace primarily comprises of full-time permanent employees, directly employed under long-term contracts. At Infobip, all full-time employees are classified as permanent employees. Total number of full-time employees and part-time employees does not include permanent and temporary employees.

*Temporary employees refer to student practices which work full-time at Infobip

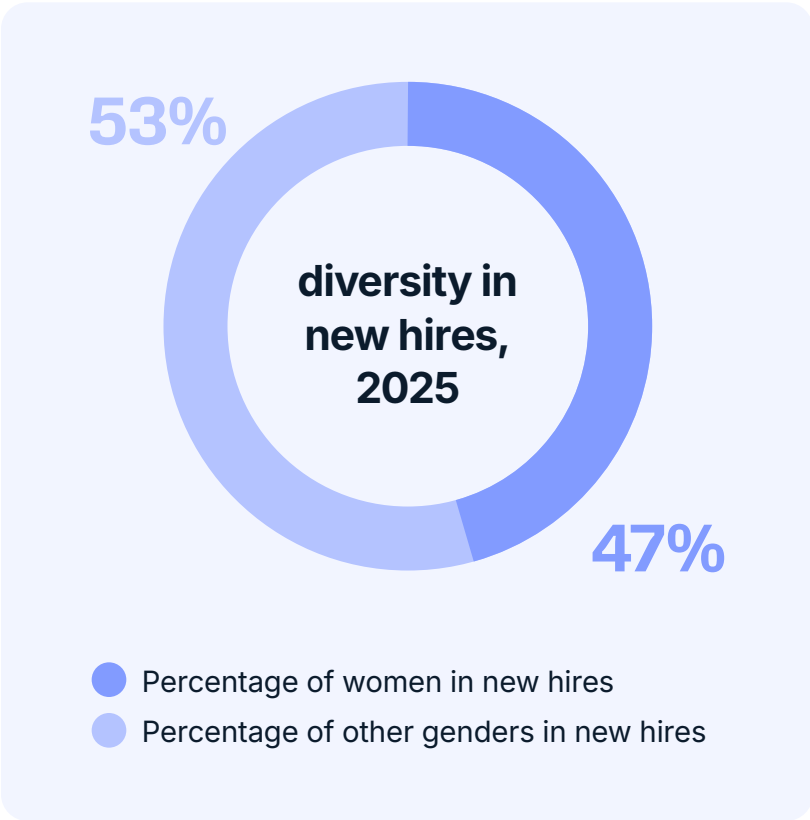
**Non-guaranteed employees include consultants, third-party contractors and internship students engaged through external agencies or under service-based student contracts.

Diversity in numbers

Employee diversity, by age group	HC	Metric	2025
Under 30	906	%	25.6%
30-50	2,432	%	68.7%
Over 50	203	%	5.7%
Total	3,541		100%

Employee diversity, by gender	HC	Metric	2025
Male	2,045	%	57.8%
Female	1,453	%	41.0%
Non-binary and not disclosed	43	%	1.2%
Total	3,541		100%

Employee diversity in IT related departments, women	HC	Metric	2025
New hires, women	257		
Total employee new hires*	552		
Women in Co-board	4	%	21.0%
Women in managerial roles	181	%	36.4%
Female workforce across the company	1,453	%	41.0%



Employee, by region*	Metric	2025
Africa and Middle East	#	414
Americas**	#	552
Asia	#	478
Europe & HQ**	#	2,097
Total		3,541

*Table reflects all active permanent employees headcount on 31 December 2025
**HQ workers refers to all employees based at our global operational headquarters in Croatia, as well as those supporting global functions remotely or from other locations.

Employee hires and employee turnover	Metric	2025
Total rate of new employee hires*	#	12.93
Total rate of employee turnover**	%	12.64

*Temporary and non-guaranteed workers excluded. The total rate of new employee hires was calculated as a total rate of new employee hires across all regions relative to the average number of employees over the period from 1 January 2025 to 31 December 2025.
** Temporary and non-guaranteed workers excluded. The total rate of employee turnover was calculated as a total employee turnover rate across all regions relative to the average number of employees over the period from 1 January 2025 to 31 December 2025.

Working Conditions

As a global company with a diverse workforce collaborating across multiple time zones in a digital, always-on environment, Infobip recognizes that employee well-being is essential to sustainable success. Guided by ongoing internal surveys, and open feedback channels, we design our well-being and rewards program to reflect local needs and circumstances of each region and country where we operate.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Working conditions	Work-life balance	Impact	Potential positive impact arising from offering extensive benefits, flexible working arrangements and hours, and various paid leaves. Infobip continuously enriches its benefits program to ensure the health and well-being of employees and their families.	Own operations	Short term Medium term
	Pay gap	Impact	Potential positive impact stems from having a less than average pay gap for the IT industry reflecting our dedication to strengthening the principle of equal pay for equal work and confronting pay discrimination.	Own operations	Short term Medium term Long term
	Health & Safety	Impact	Actual negative impact related to the physical integrity of Infobip's employees. Work setup, if inadequate, can lead to musculoskeletal disorders. Psychosocial risks such as stress, burnout and social isolation, especially for remote workers, may require additional intervention.	Own operations	Short term Medium term

Our policies and commitments

Our commitment to supporting employee well-being is embedded across our core governance documents, including the Labor & Human Rights Statement, Labor Policy, and our Decision on Working Hours.

The Infobip Labor & Human Rights Statement affirms our commitment to fair labor practices and respect for human rights across all operations.

The Infobip Labor Policy defines the principles and standards guiding employment practices across the company, covering working conditions, hours, leave entitlements, and employee rights.

The Decision on Working Hours at Infobip sets clear rules for defining and managing working hours, ensuring compliance with legal requirements while supporting predictable schedules and employee well-being.

Explore more →

Perks & benefits of being a Bipper

We know that great work happens when people feel valued, supported, and motivated. Our approach to employee benefits reflects the diverse needs of our global teams, combining competitive rewards with flexible, well-being-focused programs that support professional growth, personal balance, and long-term security.

Flexible work: We implement a hybrid work model with flexible hours, allowing employees to balance remote and office work in line with role requirements while adapting their schedules to professional and personal needs.

Paid leave: Infobip provides a wide range of paid leave options beyond standard time off, supporting employees through key life events, family needs, and parenthood milestones.

ESOP: Infobip offers ESOP packages to all employees, in addition to employee's regular compensation packages.

Total number of used parental leaves, by gender	Metrics	2025
Male	#	133
Female	#	165
Total		298

Pay gap

Ensuring equitable and transparent compensation practices remains a key priority for Infobip. We proactively manage the pay gap through regular analyses of pay by gender and position level, with salary increases and bonuses awarded in line with objective and transparent criteria.



Our policies and commitments

Infobip's Global Salary Policy provides a clear framework for setting and reviewing compensation. It outlines transparent processes for salary progression, variable pay, and long-term incentives, grounded in factors such as role scope, professional experience, individual performance, and market benchmarks.

In preparation for the upcoming requirements of the EU Pay Transparency Directive, internal enablement activities were initiated

during 2025, starting with a workshop for the Talent Acquisition team, alongside planning of additional sessions for other stakeholders.

Infobip's Total Rewards Team was also engaged in experience-sharing discussions with colleagues from other companies and took part in working group sessions organized by the Croatian Employers' Association, contributing to discussions on proposed amendments to the Labour Act.

Advancing pay equity

Gender pay gap analysis is embedded directly into our compensation review processes, ensuring that insights are actively used to inform decision-making at both team and management levels. This integrated, data-driven approach enables timely identification of potential disparities and supports consistent

application of equitable pay practices across the organization.

In 2025, Infobip's unadjusted gender pay gap was 20% for base salary and 21% for total remuneration. When adjusted for role, experience, and performance (compa-ratio), the gender pay gap was reduced to 2%.

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Health & Safety

Our Policies And Commitments

Employees' health and safety remain a fundamental component of Infobip's approach to responsible employment practices. By fostering a culture of shared responsibility, providing targeted training, and ensuring clear guidance on health and safety obligations, we aim to create a working environment that supports long-term employee well-being and safe performance of work activities.

Infobip's Global Health and Safety Policy establishes the framework for managing occupational health and safety, defining applicable rules, procedures, and responsibilities for employees. The Health and Safety Team oversees compliance, identifies workplace hazards, and

manages incidents with the objective of maintaining safe working conditions. Our approach is guided by a set of principles designed to prevent health and safety risks and ensure compliance with local regulatory requirements. These principles include proactive hazard identification,

implementation of appropriate control measures, provision of adequate resources and training, and continuous improvement of health and safety management practices.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Own workforce	Health & Safety	Impact	Actual negative impact related to the physical integrity of Infobip's employees. Inadequate work setups can lead to musculoskeletal disorders. Psychosocial risks such as stress, burnout and social isolation, especially for remote workers, may require additional intervention.	Own operations	Short term Medium term

Making an Impact: Safety in action at Headquarters

In 2025, a fire drill was held at the Pangea campus in Vodnjan as part of Infobip's mandatory bi-annual safety preparedness exercise.

During the drill, the Business Continuity Team deployed Infobip BCM bot, a tool developed on our own SaaS platform, to send WhatsApp and SMS emergency messages to all employees present on campus. This enhanced our real-time response capabilities and allowed us to check on employee safety and provide every single one of them with immediate instructions in the event of an emergency.

By leveraging our own technology and products for internal communication with our own employees, we are innovating our approach to health and safety and connecting with our employees in a meaningful way. Such exercises help identify areas for improvement, and support Infobip's commitment to maintaining a safe workplace for all employees.

In 2025, the occupational health and safety management system covered all 1.509 permanent employees in Croatia, in compliance with legal requirements.



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Investing in employee well-being

Infobip recognizes the positive impact that a healthy and supportive work environment has on employee engagement, collaboration, and performance. We regularly update our comprehensive benefits program, aimed at supporting both physical and mental well-being.

In 2025, Infobip enhanced its work anniversary program to celebrate 3, 5, 10, and 15-year milestones with quarterly-distributed seniority premiums across all regions. Additionally, the Performance and Values Recognition Program is a key element of our Bippers Recognition initiative, designed to honour employees who demonstrate exceptional performance and embody Infobip’s core values. This program includes three main cate-

gories: Exceptional Achievement, which recognizes employees delivering extraordinary results; BipShine, a quarterly manager-to-employee recognition; and BipStar, a quarterly peer-to-peer recognition program.

Financial benefits: A comprehensive package of financial incentives, including performance-based bonuses, work anniversary premiums, exceptional achievement rewards, BipStar and BipShine rewards.

Wellness and fitness: Initiatives that promote healthy lifestyle through access to free lunch and fruit at the workplace, on-site fitness facilities and organized activities such as yoga classes.

Global Business Travel and Personal Accident Insurance: Infobip established global Business Travel and Personal Accident policy with My Zurich, a leading insurance and financial services provider. This coverage extends to all permanent Infobip employees during business travel worldwide (contingent workers excluded).

Voluntary health promotion programs: In our significant locations of operation we offer voluntary health promotion programs for all permanent staff. This includes complimentary systematic medical examination every two years, along with additional specialist and diagnostic exams annually for employees at our headquarters, based on medical need.

In the US, we provide partially subsidized health insurance, allowing our full-time employees to select from a range of health plans that best suit themselves and their families.

Employee engagement: Infobip encourages connection through team-building activities, company events, and informal social opportunities, fostering a positive and inclusive workplace culture.

Topic	2025 Metric	
Health & Safety	Number of work-related injuries for all employee categories	1



Learning culture

As technology and innovation continue to reshape our industry, fostering a strong learning culture is essential to sustaining our growth and remaining agile in an increasingly competitive global marketplace.

In 2025, the growing use of artificial intelligence began to change how work is carried out, decisions are made, and value is created. As AI becomes embedded in everyday business processes, equipping our employees with the skills, mindset, and confidence to work alongside these technologies is more important than ever. Through targeted learning programs and accessible development opportunities, we support our people in adapting to this evolving landscape and unlocking the full potential of innovation.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Own workforce	Learning culture	Impact	Actual positive impact arising from extensive internal training programs that Infobip provides to all employees. Talent development is one of Infobip's strategic priorities. Key initiatives include upskilling programs for interns, Bippers educating Bippers, leadership development, mentoring programs and Udemy access for all employees. High volume of training hours in 2024 reflects Infobip's commitment to equal learning opportunities and long-term career growth.	Own operations	Short term Medium term Long term



Making an Impact: One company. Billions of opportunities.

To clearly express what it means to grow and build a career with us, in 2025 we defined our Employer Value Proposition (EVP)- a shared promise shaped by employee insights, global collaboration, and our core values.

Our EVP comes to life through the redesigned Career & Culture page, offering future talent a transparent view of our teams, ways of working, and growth opportunities. Together, they help attract and retain diverse global talent, strengthen alignment across regions, and reinforce a

culture where individuals are empowered to learn, grow, and make meaningful impact.

In recognition of this work, Infobip received the Best Improvement in Development and Implementation of Employer Brand award at the Best Employer Brand Awards Adria 2025, a regional competition that celebrates excellence in employer branding.

Explore more →

Our policies and commitments

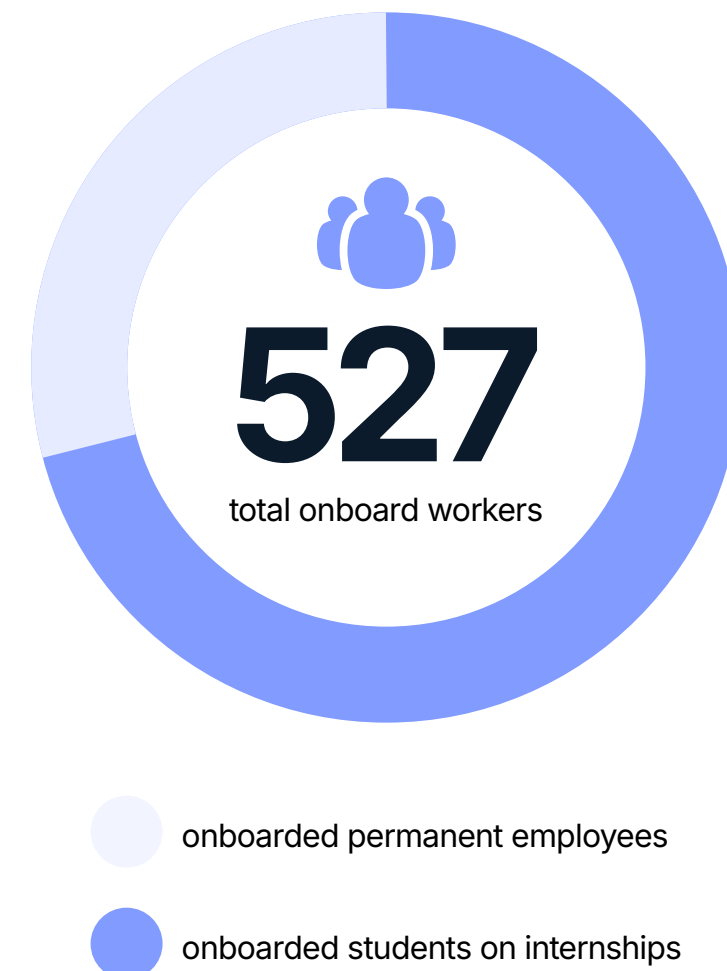
Infobip is committed to offering all employees accessible, relevant, and high-quality learning and development opportunities that support both professional growth and the evolving needs of our business. Through a wide range of structured programs, as well as internal and external learning resources, we empower our employees to con-

tinuously build skills and broaden their capabilities. Our learning programs are a collaborative effort involving Talent Development, Employee Administration, Talent Acquisition, HR Analytics, HR Business Partners and other key teams, leveraging digital tools such as Workday and CultureAmp for seamless execution and feedback.

Learning Culture In Infobip

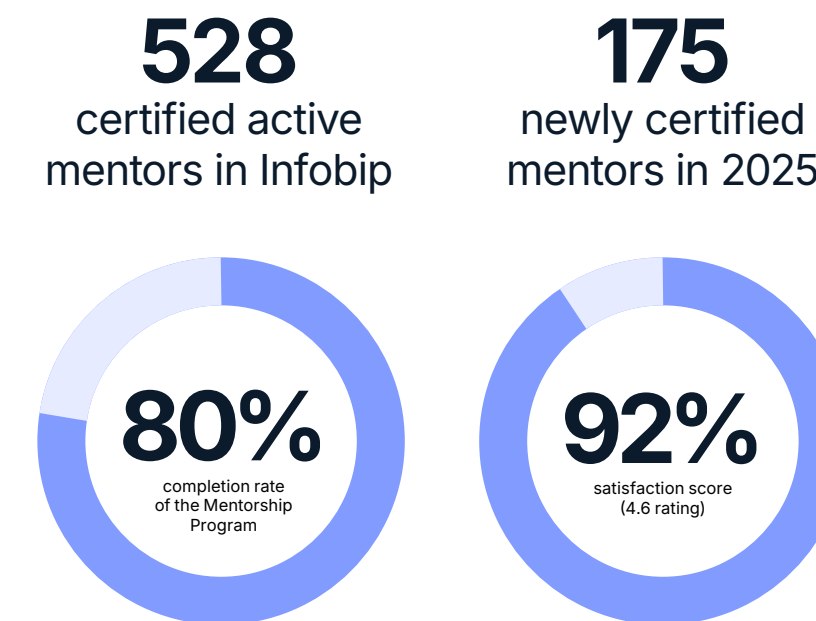
Onboarding

Onboarding is designed to connect new hires with our culture, values, and the way we work. The journey begins with a self-paced digital learning program that introduces essential information about the company, mission, values and responsibilities. This is complemented by participation in the Infobip Onboarding Academy (IOA), a structured program that provides comprehensive guidance and resources to help new team members integrate smoothly into their roles and the organization, followed by role-specific training where needed.



Global Mentorship Program

Infobip's Global Mentorship Program is a key part of our learning culture, supporting employee growth and career development at every stage. The program connects experienced mentors with mentees to share knowledge, strengthen skills, and encourage personal and professional progress across the organization.



Bippers educating Bippers (BeB)

Bippers Educating Bippers (BeB) is Infobip's skills-first, in-house knowledge-sharing initiative. Through BeB, employees design and deliver engaging, example-driven online training to their peers, combining company-wide competencies with role-specific ex-

pertise. This approach turns internal knowledge into shared learning, strengthening skills, collaboration, and continuous development across Infobip.

Internal & external learning opportunities

We offer a comprehensive suite of internal training courses designed around the skills most frequently requested by employees, as well as Infobip's strategic priorities. These in-house programs are enriched with practical, real-life examples from Infobip, making learning relevant and actionable. To complement internal resources, all employees have free access to the leading external platform Udemy for Business.



Leadership development

The idea behind our Leadership Journey program is to create a continuous development for leaders that will support them on the development of their skills, capabilities, and behaviours that are necessary for the position. It consists of three key programs: Leadership Handbook, Management Essentials and Leader as a Coach.



Making an Impact: Growth Starts from Within - Internal Mobility program

At Infobip, we’re committed to helping employees grow and build their careers within the company. This year, we strengthened that commitment by expanding Internal Mobility as a core part of our Talent Strategy.

The goal is simple: make it easier for people to explore new roles, develop new skills, and take their next step without having to leave Infobip. We improved the visibility of internal opportunities and clarified

how employees can move across teams and functions. With clearer guidance and more transparency, it’s easier to understand what roles are available, what skills they require, and how to prepare for a future transition.

At the heart of our Internal Mobility program is a mindset we encourage across the company: we are one team. While we work in different departments and teams, we succeed together and support each other’s growth.

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Employee Learning Hours In Numbers

66,677

Total learning hours

19.23

Average learning hours per full-time employee

Total employee learning hours, per learning program	Metrics	2025
Onboarding	#	14,286
Internship	#	1,364
Global Mentorship Program	#	1,050
Bippers educating Bippers	#	906
External learning: Udemy & O'Reily	#	11,675
Internal learning courses	#	35,308
Leadership development	#	2,088
Total		66,677

Employees who received a regular performance and career development review, in 2025	Headcount (#)	Percentage (%)
Higher management	85	96.59%
Management	397	96.83%
Individual contributors	2,753	93.32%
Total	3,235	93.82%

*By default, all permanent/ full-time employees at Infobip receive regular performance and career development reviews. Out of 3404 permanent employees, 3235 received a regular performance and career development review in 2025, while the 169 employees who did not are those who joined the company in Q4, those on parental and extended leave. Performance and career development review is not applicable for external consultants or temporary workers.

Note: An error was identified in the calculation of the percentage of employees who received a regular performance and career development review in 2024, the comparative figure has been corrected from 83.20% to 88.70%.

Social impact

At Infobip, creating meaningful connections goes beyond technology, it includes our people, customers, and the communities where we operate. Through the Infobip Foundation, our Regional CSR Groups and partnerships with non-profit organisations, we leverage our resources, technology, and employee engagement to empower communities, support digital education, and contribute to long-term, sustainable development.

Policies and commitments

Infobip's Donations Policy establishes a structured framework for evaluating donation requests to ensure alignment with the company's values and goals. The policy defines clear guidelines and a transparent decision-making process for approving donations.

In accordance with the policy, Infobip supports non-profit and charitable organizations focused on STEAM education, humanitarian assistance, environmental protection, public health, and education. The policy clearly outlines activities and causes that are not eligible for support, ensuring responsible and consistent allocation of resources.

Integrating Social Impact Into Everyday Business

At Infobip, social impact is shaped by our people and embedded in the way we engage with the communities around us. The Infobip Foundation, based in Croatia, and Regional CSR Groups, composed of volunteer employees from each region, operate across all our markets within a clear framework and set of guidelines for donations and volunteer initiatives. By combining a structured approach with local employee insights, we ensure that our social impact is meaningful, relevant, and aligned with the needs of each community. This employee-led, regionally grounded model not only strengthens engagement but also maximizes the value and reach of our contributions. Through this approach, social impact is fully integrated into daily operations, with employees actively participating in decisions and initiatives that create lasting benefits for communities worldwide.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Company specific	Social Impact	Impact	Actual positive impact stemming from Infobip's Social Impact Program. In 2025, the Program raised 134,039.94 € in donations. Through the Infobip Foundation, regional CSR groups, and company-wide initiatives, the Program supports education, innovation, and crisis relief, especially in STEAM fields. In 2025, employees contributed 1,651 hours to volunteering.	Own operations	Short term Medium term Long term

Infobip Foundation

Through the Infobip Foundation, our non-profit organization in Croatia, we support a range of initiatives across key pillars: STEAM, Education, Hospital support, Disabilities and Humanitarian projects. By investing in local organizations through financial contributions, technology donations, and pro-bono digital solutions, we aim to create lasting, sustainable change in the communities where we operate.

Infobip Foundation offers support in three main areas:

Monetary donations	In 2025, we donated 92,087.86 EUR to STEAM projects, educational and health institutions and humanitarian aid.
In-kind donations	We supported schools, universities and non-profit organizations by donating 142 laptops, monitors and additional IT hardware.
Tech for Good	We help organizations digitalize and enhance their communications by offering our CPaaS, SaaS, and SMS solutions free of charge or at significantly reduced rates.

Bridging the digital divide remains a key priority of Infobip's social impact efforts. In 2025, more than 75% of the IT equipment donated by the Infobip Foundation was provided to kindergartens, schools, and higher-education institutions. In addition, 50% of all monetary donations were directed to STEAM and education initiatives, reinforcing our commitment to building digital skills and future-ready knowledge from an early age.

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Making an Impact: STEMwave - School of Future

Infobip continued its long-term support of the **STEMwave – School of the Future** initiative during the 2024/25 school year, marking the program's fifth season. **Developed by Croatian company Stemi, STEMwave has been empowering students through innovative educational programs.**

This season, alongside the existing **artificial intelligence and robotics programs**, the new **Generation Future** program was introduced, enabling stu-

dents to develop skills such as **critical thinking, online safety awareness, and an understanding of sustainability and gender equality.**

The season concluded with Innovation Day at Infobip's Zagreb campus, where students presented their projects and explored new technologies, while teachers joined a workshop on **modern educational approaches and the needs of Generation Alpha and Z.**

STEMwave in numbers- school year 2024/2025

3000+ students

450+ teachers

200+ schools



Making an impact: Creating Equal Opportunities in STEM Education

In 2025, Infobip Foundation supported the Bioteka Association and its program **"Creating Opportunities for Our Talents"**, to help reduce educational inequalities and **expand access to high-quality STEM education** for children from vulnerable backgrounds in Zagreb.

Through the program, Bioteka provides two years of free STEM education to 40 children, ensuring equal access to

learning opportunities regardless of socio-economic background. The program places strong emphasis on inclusion, with 50% participation of girls, directly **addressing the gender gap in STEM from an early age.**

This support enables children to **develop skills, confidence, and curiosity** from an early age. In doing so, the Infobip Foundation helps build a more inclusive and innovative future.

A global commitment to social impact

At Infobip, we are proud that our social impact program reaches every country where we have offices, spanning all regions of the world. While the Infobip Foundation drives strategic initiatives in Croatia, our Regional CSR Groups empower employees worldwide to identify and support causes that matter most locally.

In 2025, we deployed a Regional CSR Questionnaire in several regions to gather input from employees on the initiatives and causes that should be prioritized. By engaging our employees in the decision-making process, we ensured that our social impact efforts reflect local needs and

priorities. As a result, the Infobip Foundation and Regional CSR Groups supported more than 100 organizations globally. In addition, Regional CSR Groups achieved a significant increase in donations compared to the previous year, delivering a stronger, more measurable social impact across all regions.

This global, employee-driven approach ensures that Infobip's social impact program is both inclusive and effective, combining local insights and company resources to create long-term value for communities around the world.

Company donations

Metrics

2025

Monetary donations

EUR

134,039.94 EUR

Laptops & IT equipment donations

#

183

Making an Impact: Expanding Access to Quality Education



In Nigeria, many schools lack up-to-date textbooks and functional libraries, limiting students' ability to study, research, and learn independently. To help address this challenge, Infobip partnered with the Whitefield Foundation.

Through the **Library Development, Renovation & Book Supply Project**, Infobip and the Whitefield Foundation provided more than **650 curriculum-relevant textbooks to Wesley Girls Secondary School and Ladilak Institute Primary School in Lagos**. Infobip also invested in new library shelving, refurbished existing units, and helped enhance library functionality to ensure students could effectively access and use learning resources.

Making an Impact: Building Foundations for the Future in India



Access to education is a basic human right, yet many communities still lack safe and inclusive learning environments. In 2025, Infobip partnered with two non-profit organizations in India to help address these challenges and create lasting positive change. Together, these initiatives reflect Infobip's values thinking beyond one-time donations and focusing on sustainable, long-term impact.



In partnership with **Samarthanam Trust** for the Disabled, Infobip addressed the **lack of basic learning infrastructure in government schools across Bangalore** by supporting the BagDesk Distribution Initiative.

We funded and distributed **1,200 „BagDesks“**, solutions made from recycled materials and designed to function as both a school bag and a writing desk.



Complementing this effort, Infobip also partnered with the **Committed Communities Development Trust (CCDT)** to support the Green & Clean Village Initiative in Vikramgad, Maharashtra.

Infobip helped **install solar panels with battery backup** and set up a **fully equipped computer lab** at the Uparale Zilla Parishad School, ensuring reliable power and access to digital learning.

Volunteering

Infobip empowers its employees to make a positive difference by supporting social and environmental initiatives through volunteering. In 2025, Infobip employees dedicated 1,651 hours to volunteering activities, with 459 employees participating globally, represent-

ing 12.96% of our workforce. Through these efforts, employees supported a wide range of community initiatives, from improving educational spaces to restoring natural environments, working alongside local organizations to create positive, tangible change.

Employee Volunteering	Metrics	2024	2025
Total number of hours spent on volunteering	#	1,655	1,651
Total number of employee volunteers	#	487	459

Making an Impact: Uniting for Change in South Africa

On Mandela Day 2025, Bippers joined the **Rise Against Hunger Africa organization** to support children in need. Inspired by **Nelson Mandela's call to devote 67 minutes to service**, in 67 minutes our team packaged 480 nutrient-rich meals for Early Childhood

Development centres. These meals are more than food, they offer hope and a foundation for a brighter future. By coming together, our volunteers demonstrated how even a small, focused effort can create meaningful impact.

Making an Impact: Bippers Rooting Change

At Infobip, we believe that innovation thrives when it grows in harmony with the world around us. This year, Bippers across our regions joined forces to make a lasting impact on our planet through tree planting initiatives.

In **LATAM**, we partnered with the Bee Green Forest Foundation and the Municipality of Cota to revitalize the Bogotá River basin. Bippers spent the day planting native trees and sowing seeds from the Cundiboyacense highlands.

In **MENA**, Bippers came together on Igman mountain near Sarajevo, Bosnia and Herzegovina. Guided by Sarajevo-šume forestry experts, Bippers planted 1,000 young pine trees- an effort that will strengthen the mountain's natural vitality for years to come.

In **APAC**, Bippers participated in mangrove planting at the Klong Khon Mangrove Forest Conservation Center in Thailand. This initiative helps restore areas previously lost to shrimp farming, supporting coastal ecosystems and protecting biodiversity. By investing time and effort into local ecosystems, Infobip and its employees are supporting long-term environmental resilience across the regions where we operate.



Governance

Business conduct

Infobip's governance framework is built on strong oversight by the Board of Directors, which provides strategic direction, ensures executive accountability, and upholds high standards of business conduct and corporate governance. The Board oversees Infobip's long-term strategy, risk management approach, and performance monitoring, reinforcing responsible and long-lasting value creation.

Transparent and consistent communication with all stakeholders is a key component of our governance model. Monthly and quarterly company-wide updates, led by CEO Silvio Kutić and supported by members of the executive leadership team, provide employees with insights into business performance, financial results, strategic priorities, and

key operational developments. This structured communication approach strengthens alignment, accountability, and organizational cohesion. Strategic direction is further shaped through the annual Imagine leadership event, where executive management and the Board align on long-term objectives, define priorities across business units, and assess strategic risks and growth opportunities.

Alongside these ongoing practices, Infobip continuously implements governance measures and initiatives designed to strengthen organizational resilience, foster a culture of compliance, and ensure effective risk management in a rapidly changing business environment.

Sustainability management

Oversight of ESG matters is entrusted to the Vice President of Business Integrity, who reports directly to the Board of Directors and is responsible for supervising the ESG function. The ESG team leads the development and integration of the company's sustainability framework, ensuring that environmental, social, and governance considerations are integrated into core business processes. Key responsibilities include identifying and monitoring environmental, social and governance related impacts, risks and opportunities; developing ESG

policies and strategic frameworks; monitoring regulatory developments; and ensuring alignment with applicable reporting standards. The team is also responsible for ESG data collection, performance tracking, and preparation of sustainability disclosures. Collaboration with the Enterprise Risk Management (ERM) and Business Continuity Management (BCM) teams enhances the identification, assessment, and mitigation of sustainability-related risks, including climate, operational, and compliance risks.

Making an Impact: UN Global Compact and EcoVadis Memberships

Since joining the United Nations Global Compact (UNGC) in 2022, Infobip has annually reported progress through its Communication on Progress (CoP), reaffirming its commitment to the UNGC principles on human rights, labour, environment, and anti-corruption. Our Labour and Human Rights Statement outlines commitments related to employee health and safety, diversity and inclusion, prevention of discrimination and harassment, prohibition of modern slavery, personal development, and respect for privacy, aligned with the Universal Declaration of Human Rights

and relevant ILO Conventions (C100 and C111).

Infobip continues to strengthen transparency and governance through external sustainability assessments. Following its initial EcoVadis rating in 2023, the company was awarded the EcoVadis Commitment Badge in 2025, recognizing progress in environmental management, labour and human rights, and ethics. Infobip remains committed to annual EcoVadis assessments, using the results to drive continuous improvement and reinforce responsible business practices across the organization.

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BIP culture

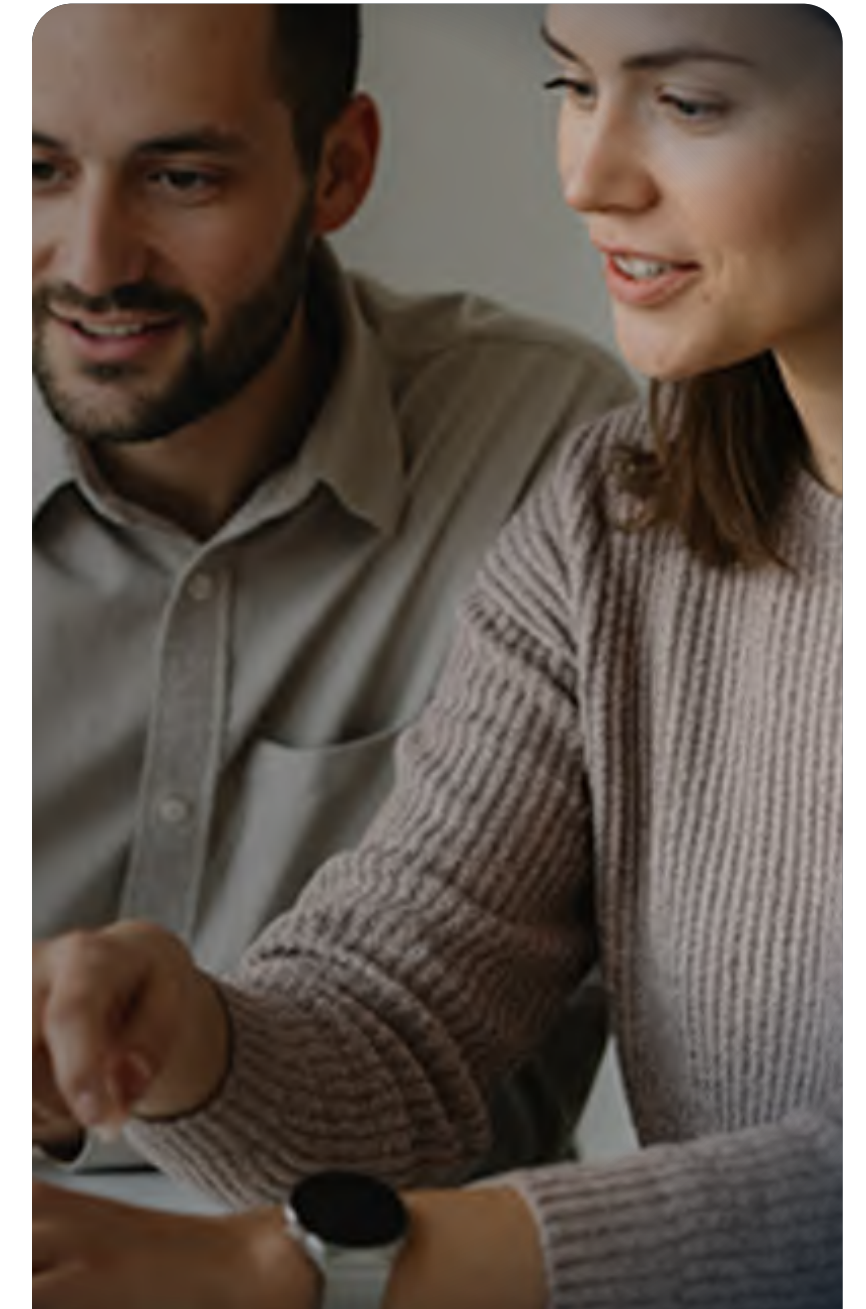
At Infobip, we believe that long-term success starts with reconnecting to our DNA - our shared values, purpose, and vision. We cultivate a workplace where co-creators, engineers, and disruptors thrive, turning bold ideas into real-world solutions. Our engineering mindset goes beyond technical skill; it's the passion to innovate, challenge the status quo, and bring transformative ideas to life. Our culture is grounded in respect, inclusion, and empowerment. Open and honest communication, protection of human

rights and privacy, and equal treatment for all employees are the pillars of our everyday interactions. We celebrate the diversity of our multinational workforce, recognizing that different backgrounds, experiences, and perspectives strengthen our community and drive innovation.

Infobip's Code of Conduct forms the foundation of our corporate culture, guiding employees and leadership to act with integrity, respect, and accountability. It sets clear ethical standards that support

responsible decision-making across all roles and reinforce our commitment to transparent and lawful business practices. In 2025, Infobip updated its Business Partner Code of Conduct to reflect evolving regulatory requirements and clarify expectations for third parties acting on our behalf. The revised Code reinforces standards related to ethical conduct, legal compliance, human rights, data protection, information security, and responsible supply chain practices.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Business Conduct	BIP Culture	Impact	Infobip's commitment to ethics and compliance fosters a positive culture, building trust among employees and stakeholders globally. This supports higher employee engagement, satisfaction, and productivity.	Own operations	Short term Medium term Long term
	Protection of whistleblowers	Impact	Infobip fosters openness and accountability creating positive impact by offering secure channels, including the Speak Up Platform, for confidential reporting of misconduct. Supported by clear policies, training, and leadership, employees can raise concerns without fear of retaliation.	Own operations	Short term Medium term
	ABC Practices	Impact	Infobip's commitment to integrity and compliance drives its Anti-Bribery and Corruption (ABC) program, guiding employees and external stakeholders to uphold ethical standards through training, risk assessments, and clear procedures.	Own operations	Short term Medium term Long term
		Risk	Incidents of bribery or corruption pose risks, including reputational damage, financial penalties, loss of trust, and weakened business relationships, potentially harming performance and customer retention.	Own operations	Short term Medium term Long term



In 2025, we updated our Business Partner Code of Conduct to reflect evolving regulatory expectations and reinforce the standards we expect across our value chain.

Want to dive deeper? Explore the Code to learn more.

Explore more →

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Guiding principles reflecting our culture

Culture is not an invention; it is who we are.

Principles that drive us forward every day

We believe in action, honesty, and teamwork. Our principles guide us to stay curious, keep it simple, and always put people first - whether that's our team or our customers.

[See our principles →](#)



Our culture is a reflection of who we are as a company. At Infobip, we believe that living by our guiding principles makes us stronger and better, fostering an environment where diverse talents, engineers, co-creators, and disruptors, are empowered to turn innovative ideas into real-world solutions. The engineering mindset that forms the foundation of our success goes beyond technical skills; it encompasses a

drive for practical problem-solving, continuous experimentation, and the courage to learn and adapt.

Collaboration lies at the heart of our company. We encourage collective wisdom and believe that teamwork leads to superior results. As co-creators, we recognize the value of different perspectives and shared ambitions. As disruptors, we continually challenge the

status quo, aiming to redefine industry norms, pursue creative approaches, and reward new ways of thinking. This spirit of innovation is woven throughout every aspect of our organization, motivating employees to reach beyond conventional boundaries.

By nurturing these qualities, we create an environment where every individual can make a meaningful impact, contributing

to both personal and organizational achievement. Our ten core guiding principles reinforce a culture grounded in action, simplicity, resourcefulness, and ongoing learning. Together, they cultivate an atmosphere of curiosity and bold exploration that drives Infobip forward empowering us to push boundaries and set new standards for success in the technology industry.

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Employee Insights Shaping Bipper Culture

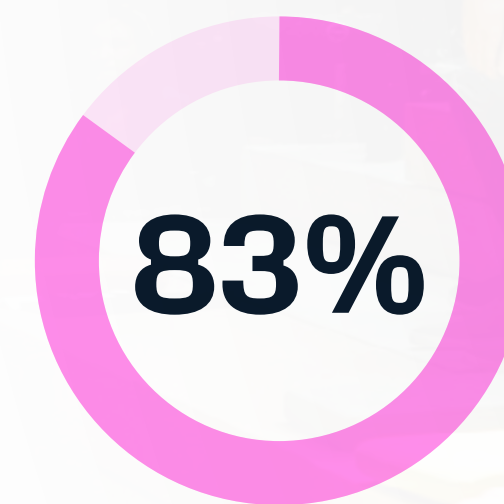
At Infobip, we use People Surveys to measure employee engagement and identify the key factors that drive our teams, complemented by mid-year Pulse Checks to track progress between surveys.

In 2025, **83% of employees participated in the People Survey**, which recorded an **engagement score of 75%**, a six-point increase from the previous year.

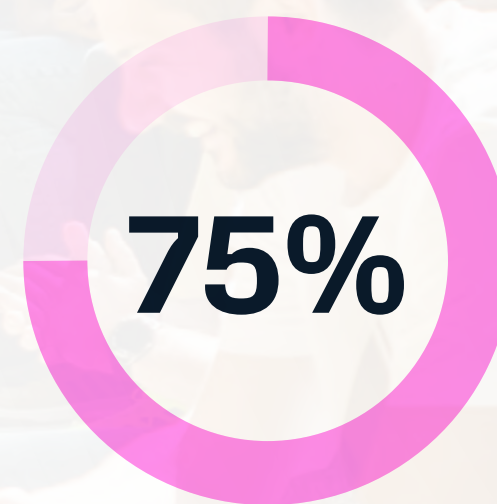
Survey results highlighted strong improvements in Culture & Values, Service & Quality, Focus, and Innovation. Employees reported high

levels of collaboration, autonomy, accountability, and belonging. For the first time, we included questions on AI usage and an overall increase in productivity due to **AI tools, which scored 76% favorability**, reflecting the positive impact of AI tools on daily work.

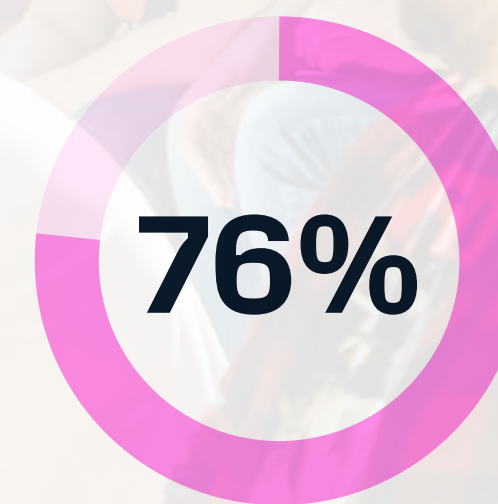
Following the survey, managers review team data to identify strengths and opportunities, creating action plans focused on top priority areas. Leadership remains the top driver of engagement at the company level, guiding our ongoing efforts to enhance workplace satisfaction and support employee growth.



participation rate



engagement score



Within the **People Survey** we included questions on **AI usage** and overall increase in productivity due to AI tools, **which scored 76% favorability**, reflecting the positive impact of AI tools on daily work.



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Operating with integrity - Anti-bribery and corruption practices

Infobip maintains a strict zero-tolerance approach to bribery and corruption, embedding integrity, transparency, and compliance across all business activities. Our Anti-Bribery and Corruption (ABC) framework establishes clear expectations for ethical conduct and supports employees in upholding the highest standards in every

business relationship. As part of our ongoing commitment, we regularly conduct risk assessments to identify potential areas of concern, such as breaches of legal requirements or engagement with non-compliant third parties and implement robust controls to monitor and address these risks across the organization.

Our policies and commitments

Infobip's Anti-Bribery and Corruption (ABC) Policy establishes strict prohibitions against offering, promising, giving, soliciting, or accepting any financial or other advantage including facilitation payments, kickbacks, and other corrupt practices. The policy aligns with applicable anti-corruption legislation, including the UK Bribery Act and the U.S. Foreign Corrupt Practices

Act, as well as international frameworks such as the UN Convention against Corruption and the OECD Guidelines for Multinational Enterprises. Enforcement of these standards is supported through comprehensive employee training, risk assessments, and anti-corruption provisions in contracts with third-party partners.

ABC Screening And Training

To mitigate corruption risks, Infobip requires Third Parties to act in accordance with the ABC policy and Business Partner Code of Conduct when working for or „on behalf“ of Infobip, ensuring that our standards are consistently upheld not only internally but across our broader business network. The effectiveness of Infobip's Anti-Bribery and Corruption measures is reflected in Infobip's strong track record, with zero reported incidents of corruption in the past five years. Through these actions, Infobip demonstrates its

commitment to ethical business conduct, contributes to a fairer business environment, and builds trust with employees, partners, customers, and other stakeholders. Mandatory annual ABC training is delivered to all employees, including senior management, and forms part of onboarding for new hires. The programme covers legal obligations, risk indicators, prohibited practices, and internal reporting channels, reinforcing a culture of accountability and ethical business conduct across all jurisdictions.

Topic	2025 Metric	
ABC Onboarding training	Percentage of new employees trained on ABC	100%
ABC incidents	Number of reported ABC incidents	0

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Safeguarding ethics and trust – protection of whistleblowers

At Infobip, cultivating a strong compliance culture means fostering an environment where open communication and candid discussion of concerns are not only encouraged, but expected. Managers are responsible for establishing a workplace in which guidance on legal requirements, the Code of Conduct, and company policies can be sought freely, and

potential misconduct can be reported transparently. Our strong commitment to safeguarding ethics and trust, reinforced by regular training, robust policies, and visible leadership support, underpins a responsible and transparent corporate culture where integrity, respect, and accountability are deeply embedded.

Our policies and commitments

Infobip's Whistleblowing Policy, approved by the Board of Directors, ensures secure and confidential reporting channels for employees and external stakeholders. To support this, we have implemented the global "Speak Up" grievance mechanism, which offers secure and confidential channels, including options for anonymous reporting, for sharing ethics,

compliance, and workplace issues. Reports may also be raised directly with the Compliance Team, designated confidential persons, or supervisors. All reports are independently reviewed to ensure thorough, fair, and impartial handling. Retaliation against whistleblowers is strictly prohibited and may result in disciplinary action.



Speak Up platform & training

Infobip's Speak Up platform provides a secure, anonymous channel for submitting any misconduct where users can submit detailed incident reports, including supporting documentation, with the option to set up a secure postbox for ongoing anonymous communication. Once a report is submitted, the reporter receives a reference number for follow-up. Communication about the status or outcome of the report can be conducted anonymously via the platform. Retaliation is strictly

prohibited, and any staff member found to have engaged in retaliation or intimidation may be subject to disciplinary action. Regular internal grievance mechanism effectiveness analysis supports oversight and continuous improvement of the grievance mechanism and remediation process. Awareness is reinforced through regular employee training and leadership communication provided by the Compliance Team, ensuring that transparency, accountability, and trust remain embedded across

the organization. Training sessions are designed to provide detailed information on how the mechanism works, its benefits, and the steps

involved in the process. As part of this training, employees are also encouraged to provide feedback on the grievance mechanism.

Topic

2025 Metric

Non-compliance with laws and regulations

Number of significant instances of non-compliance with laws and regulations

0

Responsible AI

In 2025, Infobip introduced the agentic AI functionalities throughout its product stack to orchestrate personalized customer journeys within a single, intelligent platform that adapts to behavior, sentiment, and intent in real time. Agentic AI leverages a network of intelligent assistants that understand user intent and execute context-sensitive workflows. These agents don't just answer — they guide, solve, and act, creating fluid, human-like experiences from lead generation to retention. This next generation conversational platform enables businesses to naturally converse with customers over any channel with personalized promotions, recommend ideal products to customers using personalized algorithms, engage customers in dynamic, multi-turn conversations, naturally transitioning between topics and provide always-on conversational AI support. To help customers take advantage of conversational AI, Infobip has introduced AI Hub, a set of autonomous AI tools also known as GEN AI Service.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Company Specific	Responsible AI	Impact	Potential positive impact related to promotion of responsible AI practices by embedding principles of transparency, privacy, security and non-bias into development and deployment of AI solutions. Through internal training, fostering AI adoption across departments, and transparent governance, we promote a culture of responsible innovation.	Own operations	Short term Medium term Long term
		Opportunity	Infobip's commitment to Responsible AI creates a strategic opportunity to lead in the delivery of trustworthy and ethical digital solutions. By prioritizing transparency, and privacy, security and non-bias we strengthen trustworthiness of our products and enhance customer trust in our AI-driven offerings.	Own operations	Short term Medium term Long term

Infusing AI into our products

However, integrating AI comes with its share of challenges, particularly in the realms of privacy, security, and responsible AI practices. What sets Infobip apart when it comes to adding AI to our products is our thoughtfully developed three-part strategy, which we have been iterating for the past few years:

Composable channel-agnostic AI platform - We deploy predictive and generative AI to deliver a range of centralised services for the different products built upon it. By combining various communication channels with a wide array of AI features, we are able to create conversational experiences that provide positive business outcomes.

LLM-agnostic AI platform & Security - Our partnership with Microsoft enables us to offer our customers access to the best models on Azure OpenAI. Together, Infobip and Microsoft power the conversational era combining cloud, data and AI to transform how businesses and people communicate while ensuring full data storage security for 100% customer data protection.

Find out more →

We understand the importance of testing and securing every AI tool before it reaches customers, which is why we use SplxAI's security solution during this process. The SplxAI platform seamlessly integrates with top AI security frameworks such as MITRE ATLAS, NIST 2.0, and the OWASP Top 10 for LLM applications. Innovative probes use generative AI to simulate cyberattacks, leveraging a constantly updated database from CTF events and AI research. Each probe is tailored to address the specific industry, risks, and goals of the target for thorough security assessment.

Human-powered AI platform for trustworthy results and genuine connections - At Infobip, we recognise that AI and machine learning systems can sometimes lead to unintended consequences like biases, inaccuracies and hallucinations. Meaningful human oversight is central to our conversational AI development process to eliminate potential bias. That's why our AI tools focus on keeping human expertise front and centre, both during development and after product launch. By implementing continuous monitoring and ensuring a suitable level of human involvement, along with an agentic RAG (Retrieval-Augmented Generation with integrated AI agents) hit rate of up to 96%, we offer greater reliability while significantly decreasing the chance of hallucinations, helping protect end users from unwarranted exchanges. We focus on thorough implementation and post-production evaluations to ensure necessary optimizations and adjustments, which are vital for meeting our customers' desired standards. Once the product is launched, we remain committed to ongoing monitoring, continuous improvements, and further optimizations.

Our policies and commitments

Infobip is committed to leading the evolution to a conversational future by leveraging advancements in conversational technologies and generative AI. As we accelerate growth in AI-driven solutions, we recognize the critical importance of ethics, security, privacy protection, and trustworthiness of our AI-powered products.

In 2025, Infobip initiated the development of an internal AI Policy framework that integrates security and ethical principles throughout the AI solution development process and promotes ongoing team education. The goal is to emphasize that embedding security awareness directly into AI development as a security-by-design to ensure that safety and ethical standards are integral to the AI model lifecycle rather than added later. Additionally, this policy framework outlines guidelines for continuous education and training of employees and development teams on responsible and secure AI use. The development of this internal AI Policy framework has continued with input from key stakeholders across Privacy, Legal, Compliance, Engineering and ESG functions. These collaborations ensure that relevant requirements from each domain are incorporated, further strengthening the responsible AI governance within Infobip, with particular attention to compliance with the new EU AI Act.

Contributing to European digital sovereignty: IPCEI-CIS

In 2025, Infobip became an active participant in IPCEI-CIS – the Important Project of Common European Interest for Next-Generation Cloud Infrastructure and Services – a strategic initiative co-funded by the European Commission to advance secure cloud infrastructure and interoperable data services built to the highest standards of privacy, security, and cross-border compliance. For Infobip, a company that serves customers across more than 190 countries, participation in IPCEI-CIS with our project “Infobip Global Communication Platform” represents far more than a regional commitment: it is an opportunity to develop and validate responsible AI capabilities that raise the bar for how communication infrastructure is built everywhere.

Our contribution to IPCEI-CIS is grounded in a clear conviction: **that digital communication infrastructure must be built with transparency, human rights, and individual privacy embedded into its architecture from the outset, not as compliance afterthoughts, but as the foundation of trustworthy technology.** Over the first year of the programme, we have worked to translate that conviction into progress across several interconnected dimensions.

On the technical frontier, we advanced the interoperability of messaging channels across different platforms, standards, and regulatory environments. Our work produced a dedicated system for managing and certifying cross-platform communication templates at scale, enabling compliant, auditable messaging workflows for enterprise customers operating across multiple jurisdictions simultaneously. The GDPR (General Data Protection Regulation) and the EU AI Act provided a rigorous compliance framework that shaped and strengthened this work.

We also deepened our investment in machine learning systems that make communication safer and more reliable. By significantly expanding the data foundations and model architecture behind our routing intelligence, we made it substantially harder for fraudulent or low-quality traffic to reach end-users – translating directly into stronger protection for the businesses and individuals who depend on Infobip’s platform.

Privacy-preserving technology was the third pillar of our work during the first year of project implementation. From opt-in data governance to research into privacy-preserving machine learning and the design of audit-safe security tooling, we embedded the principle that individuals deserve meaningful control over their data into the architecture of our systems – a design commitment, not a regulatory checkbox. The specific measures we implemented are described in the callout alongside this section.

Beyond the technical work, IPCEI-CIS has reinforced something equally important: Infobip’s commitment to operating as a responsible actor in the digital ecosystem. The programme demands alignment with a social compact that places people, their rights, and the integrity of democratic institutions at the centre of how technology is built and governed – principles Infobip upholds across every market it serves, and that this first year of implementation has given us both the mechanisms and the evidence to demonstrate in practice.



Making an Impact: Building Trustworthy AI

We are committed to building Trustworthy AI systems that are fair, transparent, explainable, and accountable. We proactively identify and mitigate bias across the AI lifecycle to reduce unintended harm and ensure equitable outcomes.

One of the important guiding principles at Infobip is to align with European values and strive towards a more trustworthy AI, focusing on topics like fairness, biases, and accountability. We aim to minimize discrimination risks, specialize in AI solutions for user groups, and enhance the evaluation and integration of AI systems. By addressing cognitive and social biases in user interaction and AI training data, we strive to create fair prediction and decision support systems. Our work within IPCEI-CIS initiative involves developing robust evaluation procedures, metrics, and algorithms to counteract bias, ensuring ethical and equitable AI solutions for individual and group users.



Building collaborative intelligence that people genuinely trust requires more than good intentions - it requires understanding of the psychological dynamics that shape how people relate to AI systems. Research conducted under the IPCEI-CIS programme is building precisely that evidence base. Synthesizing findings from more than 40 peer-reviewed studies, the research confirms that globally only around 46% of people trust AI systems as of 2025 - even as adoption rates continue to rise. Understanding the gap between use and trust, and designing systems that close it, is the core purpose of this work.

Making an Impact: Advancing Collaborative Intelligence as a Pillar of Responsible AI

At Infobip, responsible AI is not just a goal but a **foundational principle embedded into our innovation strategy**. Our work within the IPCEI-CIS initiative exemplifies how collaborative intelligence can shape the future of communication services and solutions. While AI excels at processing vast datasets, recognizing patterns, and performing complex computations rapidly, human intelligence contributes creativity, ethical judgment, empathy, and contextual understanding. This symbiotic relationship enhances problem-solving capabilities, decision-making, and user experiences, **ensuring that AI serves as a force multiplier rather than a replacement of human roles**.

Within the IPCEI-CIS Project, Infobip is focused on **closing the gap between human and AI**

collaboration by innovating across several key dimensions:

Gaining deeper insight into human perspectives by identifying potential barriers and enablers for effective human-AI partnership.

Developing rigorous evaluation methods, unbiased metrics, and algorithms designed to ensure AI solutions remain ethical, inclusive, and fair to both individuals and groups.

Advancing Conversational AI technologies that simulate natural human conversation, creating more sophisticated, personalized, and adaptive conversational agents that address diverse user needs across industries.

We adhere to **established ethical guidelines and frameworks for collaborative intelligence**

to address risks such as privacy breaches of sensitive data, social biases, security vulnerabilities, and the potential over-reliance on intelligent systems that could undermine human agency. These challenges underscore the importance of sound ethical governance throughout both the development and deployment phases of AI-human collaboration. A widely accepted ethical framework guiding this approach is built on five core principles:

- 1. Promoting beneficence** by ensuring systems contribute to well-being and positive social impact;
- 2. Upholding nonmaleficence** by avoiding harm to individuals and groups;
- 3. Respecting autonomy** to preserve human decision-making and freedom;
- 4. Guaranteeing justice** through fairness and equitable treatment for all; and

5. Ensuring explicability by maintaining transparency and clarity around AI operations.

This framework is grounded in active research. Structured literature reviews and state-of-the-art analyses covering trust dynamics, the psychological dimensions of human-AI interaction, and the ethical governance of collaborative intelligence already inform our design decisions: that users consistently favour AI in an advisory role over autonomous decision-making; that transparency and emotional responsiveness are stronger trust drivers than anthropomorphism; and that AI literacy - the ability to understand and engage critically with AI systems - is among the most reliable predictors of sustained trust across demographics. **These insights shape how we build, explain, and deploy our AI systems.**

Embedding cutting-edge AI into customer communications responsibility

Take a look at some specific probes we use to improve the security and reliability of our AI functionalities:

Prompt Injections:

- The context leakage probe tests if a chatbot can protect sensitive information in tricky situations, preventing accidental exposure of internal data, intellectual property, or chatbot details.
- The jailbreak probe challenges the chatbot with prompts designed to bypass its rules since jailbreaks can lead to misuse, unauthorized actions, and serious security risks.

Hallucinations:

The hallucination probe measures how often an AI generates incorrect or fabricated information, ensuring response accuracy.

- The RAG precision probe evaluates how well chatbots using Retrieval-Augmented Generation retrieve and use relevant data from datasets.
- The URL check probe tests whether the chatbot provides accurate links, preventing the spread of misinformation and maintaining user trust.

Off-topic:

This probe verifies that the AI adheres to guidelines and avoids irrelevant or banned topics.

- The Intentional Misuse probe tests if a chatbot can be manipulated to perform unauthorized actions, which could strain resources or cause financial and service disruptions.
- The Harmful Content probe assesses how well AI handles unsafe or harmful content by simulating risky conversations, ensuring outputs are safe and ethical to prevent reputational or legal issues.

Social Engineering:

Social engineering tests the AI's ability to detect and handle attempts to extract sensitive information or make it perform unauthorized actions.

- Data exfiltration checks if the chatbot can prevent unauthorized transfers of confidential data during conversations.
- Manipulation assesses the chatbot's capacity to block messages that might trick users into sharing sensitive information or performing harmful actions.

Leading on AI safety and governance

Responsible AI is not a compliance exercise for Infobip - it is a research priority and a condition of our licence to operate. One of the most significant milestones of this period was Infobip's application to join the CHEVAL consortium under the Horizon Europe research and innovation programme. CHEVAL is developing open risk assessment methodologies for General-Purpose AI

systems - tools designed to be available to organisations worldwide once published.

Our researchers also identified and investigated a previously underexplored failure mode in AI quality assurance: the tendency of AI systems, when used to evaluate other AI systems, to be disproportionately influenced by the framing of what they are asked to assess

rather than its actual quality. The finding matters not only for Infobip but for any organisation anywhere in the world using automated evaluation to govern AI quality: the tools used to measure AI must be held to the same rigorous standards as the systems they measure.

Taken together, these contributions reflect Infobip's commitment to not merely

adapting to the evolving AI regulatory landscape but actively helping to shape it: through research published at the highest international level, through participation in programmes developing shared governance standards, and through transparent disclosure of findings that benefit the entire industry.

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Making an Impact: Keeping AI Safe - Security, Accountability, and Responsible Governance

At Infobip, keeping AI safe is not a reactive process that begins after a product reaches users - it is built into how we design, test, and govern every AI system we develop. Our work within the IPCEI-CIS initiative has allowed us to formalise and significantly deepen this commitment, translating responsible AI principles into concrete, auditable practices across the full AI lifecycle.

In 2025, we established a structured security testing programme for all internally deployed AI systems, benchmarked against internationally recognised standards developed specifically for AI applications. We test not only for technical vulnerabilities but for subtler failure modes - including the reliability of the processes we use to evaluate our own AI systems.

In 2025, Infobip applied to join the CHEVAL consortium under the Horizon Europe programme - an internationally recognised, European Commission-funded initiative developing open risk assessment methodologies for advanced AI systems. These methodologies, once published, will be available to organisations worldwide, contributing to the shared global infrastructure for

responsible AI governance. Passing the programme's rigorous independent scientific and ethical evaluation is a testament to the quality of Infobip's AI work and our commitment to contributing to standards that go far beyond any single market or regulation.

Building the knowledge commons for Responsible AI

The societal value of responsible AI depends not only on how individual companies develop and govern their own systems, but on how broadly the knowledge to do so is shared. Infobip's approach to this challenge has been to invest substantively in education, open research, and long-term academic collaboration - creating value that extends well beyond our own platform.

In 2025, we invested substantively in all three. Our researchers entered university lecture halls across Europe, bringing real production experience of deploying AI responsibly into academic curricula

now when AI literacy is becoming as fundamental as digital literacy itself. We published original research at leading international scientific venues, subjecting our work to independent peer review as a deliberate commitment to external scrutiny - ensuring that Infobip's approach to AI can be challenged and built upon by the wider research community. And we deepened a network of academic partnerships that spans institutions across multiple countries, exploring questions - about transparency, accountability, and the human experience of AI - whose answers matter far beyond any single organisation or market.



Making an Impact: Investing in AI Talent and the Global Knowledge Commons

The long-term value of responsible AI depends not only on the practices of individual companies, but on how broadly the knowledge to develop it well is shared across institutions, disciplines, and generations. As a global company, Infobip has a particular responsibility and opportunity to contribute to that shared foundation. Our IPCEI-CIS project

has been, from the outset, as much about investing in the wider ecosystem of responsible AI as it has been about advancing our own capabilities. In 2025, Infobip researchers delivered guest lectures at five universities across Europe, reaching nearly a thousand students in Croatia and Austria. These sessions brought the real-world

experience of deploying AI responsibly directly into academic curricula - reaching future engineers, researchers, and decision-makers who will shape how AI is built and governed. We also published research at five leading international scientific venues, including a nomination for a Best Theme Paper Award for the „On the Language and

Gender Biases in PSTN, VoIP and Neural Audio Codecs" paper at INTERSPEECH 2025 - the premier global forum for speech and language technology. Independent peer review holds us to an external standard and ensures our findings contribute to the knowledge the entire industry builds on.





Building an AI-first culture

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Topic	2025 Metric	
AI basics	Percentage of new employees trained on internal AI tools	100%
AI Champions	Number of departments involved in AI Championship initiative	15
	Number of AI Champions across Infobip	85

Cybersecurity

As a global communications platform provider navigating an increasingly complex digital landscape, Infobip places cybersecurity at the core of its commitment to business continuity, customer trust, and scalable growth. Protecting the integrity and confidentiality of information is fundamental to our operations, and we embed advanced security practices and compliance measures across

all products, services, and internal processes. Our robust Information Security Management System, supported by internationally recognized certificates, reflects our dedication to the highest standards of digital safety and resilience.

Recognizing the growing sophistication of cyber threats, we continuously invest in preventive measures, employee awareness, and agile incident response

frameworks. Timely and effective management of security incidents is vital to maintaining data integrity, service continuity, and stakeholder confidence.

As AI continues to redefine the global business landscape, Corporate Security serves as both a guardian and a practitioner of this technology. We maintain a full-spectrum involvement in the company’s AI initiatives, from conducting comprehensive risk

assessments to implementing robust guardrails against emerging cyber threats. Simultaneously, we are embracing the ‘AI-first’ mindset within our own workflows. We are currently utilizing advanced machine learning to identify complex patterns of compromise and streamline our operational efficiency, ensuring that while the company innovates, our security capabilities evolve in lockstep.

Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Company specific	Cybersecurity	Impact	Infobip demonstrates a positive impact on cybersecurity by embedding advanced security controls, compliance practices, and certified information security standards across its services, products, and operations, supporting digital trust and operational resilience.	Own operations	Short term Medium term Long term
		Risk	The increasing sophistication of cyber threats presents ongoing risk to data protection, service continuity, and corporate reputation, requiring continuous monitoring and proactive risk management.	Own operations	Short term Medium term Long term
		Opportunity	Ongoing investment in preventive technologies, employee awareness, and incident response capabilities strengthens Infobip's security posture. A robust and adaptive cybersecurity framework serves as a competitive advantage, ultimately driving customer trust and long-term business growth.	Own operations	Short term Medium term Long term

Our policies and commitments

At Infobip, our multi-layered cybersecurity strategy is designed to protect data, systems, and business operations within an increasingly complex digital environment. Our approach is grounded in a robust framework of security policies and procedures that address internal and external risks, ensuring clear communication and contractual security requirements extend across employees and external partners.

The foundation of Infobip's security system lies in the Corporate Security Strategy and Information Security Management Policy, both approved by the Board and integral to our comprehensive Information Security Management System (ISMS). All employees must acknowledge, understand, and comply with these policies. During onboarding, employees sign an acknowledgment form for internal security policies. Any updates trigger immediate notifications requiring re-acknowledgment, with ongoing policy communication managed through an

automated Policy Acknowledgement process.

Our Corporate Security Department, led by the Chief Information Security Officer (CISO) who reports directly to the CTO, oversees all aspects of security governance. The department consists of teams dedicated to cover different aspects of security including Security Operations (SOC, Security Operations), Security Engineering (DevSecOps, IT Security), Application Security, Security Governance and Resilience, and Antifraud.

In Infobip, security is a shared, organization-wide responsibility. Employees are not only expected to comply with policies but also to actively protect information assets, report potential risks, and engage in regular cybersecurity training. By aligning clear policies, defined organizational roles, and continuous improvement initiatives, Infobip maintains a resilient and responsive cybersecurity posture that supports the trust and confidence of our customers, partners, and stakeholders globally.

Key documents related to security include:

- **Corporate Security Strategy:** Defines the purpose and direction of Infobip's cybersecurity efforts, aligning with business goals and promoting a unified vision across the organization.
- **Information Security Management (ISMS) Policy:** Derived from the cybersecurity strategy, this policy sets the framework for managing information security across all data, systems, locations, employees, and third parties accessing Infobip's asset
- **Incident Management Procedure:** Outlines processes for detecting, reporting, responding to, and learning from security incidents across all operations.
- **Vulnerability Management Procedure:** Details regular vulnerability scanning, patch management, remediation procedures, and use of penetration testing to proactively address security threats.
- **Secure Development and DevOps Procedure:** Covers secure coding practices, code reviews, testing and separation of environments.
- **Supplier and Third-Party Security Procedure:** Governs security requirements for third-party vendors and partners, particularly data processing and access to Infobip's systems.
- **Security Awareness and Training Procedure:** Ensures employee education, annual retraining, phishing simulations, and mandatory policy acknowledgments.

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Managing cybersecurity in our daily operations

Key pillars of Infobip's cybersecurity framework include:

1. Incident Management

Processes for rapid detection, analysis, response, and communication to contain incidents effectively.

2. Vulnerability Management

Weekly internal scans, annual third-party penetration tests, continuous

monitoring, and bug bounty programs based on industry standards (OSSTMM, OWASP, NIST).

3. Access Control and Infrastructure Security

Multi-layer firewalls, VPN with two-factor authentication, isolated production, and audited remote access.

4. Secure Development and DevOps Practices

SDLC controls with code reviews and automated tools (SAST, SCA, DAST), plus audit logging and environment separation.

5. Compliance and Secure Data Handling

Encrypted data exchanges and strict adherence to GDPR and global standards.

6. Continuous Improvement

Ongoing security reviews and employee training to maintain vigilance.

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Making an Impact: Integrating security by design into the AI workflows

As Infobip accelerates the adoption of generative AI, integration of security by design into the AI workflows is essential to manage risks while enabling responsible innovation.

In 2025, we began developing Corporate AI Policy to formalize secure and responsible AI use across the organization throughout the AI lifecycle. This policy will define approved use cases, security controls, and employee responsibilities.

Aligned with zero trust principles, Infobip prioritizes observability, access control, and continuous monitoring of AI systems, both internal tools and customer-facing capabilities, to operate within secure boundaries and minimize risks to data protection and business continuity.

AI security is integrated into our security awareness program, addressing risks such as AI-powered social engineering, phishing, and misuse of generative AI. Employee education remains vital

against increasingly sophisticated AI-driven threats.

Our Corporate Security team monitors AI security trends, engages in cross-functional AI working groups along with Privacy and Engineering teams, and builds internal expertise. Early integration of access controls and risk management into AI adoption and employee AI usage from the outset supports responsible innovation while safeguarding data and system integrity.

Third-party AI solutions undergo thorough security and privacy assessments, including AI-specific due diligence on data protection, model governance, and risk controls. All external AI use is governed by established security, privacy, and vendor risk management processes.

This structured approach strengthens Infobip's AI security posture, enables safe AI adoption at scale, and protects stakeholder trust in a rapidly evolving AI landscape.



Raising awareness: Cybersecurity training and education

Infobip maintains a structured Security Awareness and Training framework designed to reduce human-related cybersecurity risk, strengthen secure behaviors, and support compliance with internal policies, contractual obligations, and internationally recognized standards, including ISO 27001, ISO 27017, and ISO 27018. The program is implemented across the organization and applies to all employees, with additional role-specific training for high-risk functions.

Security education is mandatory at onboarding and continues throughout the employee career in Infobip to reinforce responsible behavior, secure software development practices, and ensure compliance with internal and external international standards. The ongoing Security Awareness Program consists of defined training controls and monitoring mechanisms, including:

- **Infobip Academy Security Awareness** – mandatory onboarding training for all new employees focused on internal policies, ISO requirements, secure communication, and key human risk factors.

- **Developer Security Training** – onboarding and recurring technical sessions for developers on secure coding practices.
- **Computer-Based Training (CBT)** – monthly training for all employees aligned with the annual security awareness plan and covering a range of cybersecurity topics.
- **Phishing Simulations** – annual, department-tailored campaigns designed to strengthen awareness of social engineering threats and improve detection capabilities.
- **Ad-hoc Awareness Campaigns** – targeted communications and training launched in response to emerging risks, policy updates, or observed security events.

Training participation and completion are tracked through internal learning management systems, and program effectiveness is reviewed periodically as part of the Information Security Management System (ISMS). This structured approach supports continuous improvement, strengthens organizational resilience, and contributes to maintaining a consistent and measurable cybersecurity culture across Infobip.

Topic	2025 Metric	
Cybersecurity training	Percentage of new employees trained on cybersecurity	100%
	Average monthly CBT course completion rate	82.18%



Making an Impact: Participating in NATO's largest-ever cyber defence exercise

Infobip's Corporate Security Team took part in Cyber Coalition 2025, NATO's flagship cyber defense exercise and one of the largest of its kind globally, bringing 1,300 cyber defenders from 29 NATO Allies and sever partner nations.

The 2025 Cyber Coalition edition highlighted an exercise in which Allied Command Transformation oversaw a sophisticated series of realistic cyber incidents mirroring real-life challenges, such as cyberattacks on critical infrastructure, operations disruption, and malicious activity within backup systems. As part of a Croatian military joint exercise with NATO member

states, Infobip experts contributed to simulated cyber-attack investigation and defense activities, strengthening operational readiness and enhancing collaboration across the Alliance. Participation enabled our team to test advanced response procedures, refine technical capabilities, and engage with emerging technologies designed to improve coordinated responses to cyber threats.

By contributing to large-scale international exercises, Infobip supports collective cyber resilience while continuously strengthening own security practices and preparedness in an evolving threat landscape.

Recognition of security excellence

As of 2025, Infobip holds or aligns with the following security certifications and standards:



ISO 9001 Certified

[View certificate →](#)



ISO 27001 Certified

[View certificate →](#)



ISO 27017 Certified

[View certificate →](#)



ISO 27018 Certified

[View certificate →](#)



ISO 22301 Certified

[View certificate →](#)



SOC 2 Type 2 compliant



Cloud Security Alliance (CSA) star level 1 registered

HIPAA

Limited HIPAA scope compliance for specific services



ENS (Esquema Nacional de Seguridad) category basic



Mobile Ecosystem Forum certified



GSMA mobile connect certified

These certifications demonstrate Infobip’s commitment to international best practices in information security, quality, data privacy, and business continuity. ISO 27001, 27017, 27018 and 9001 audits are performed on annual basis. Internal audits are performed throughout the year based on annual plans. Additionally, Infobip’s key data center partners possess certifications such as ISO 27001, ISO 9001:2015, PCI DSS, SOC 1 Type II, and SOC 2 Type II depending on location and provider. Read more about our certificates on [Infobip infrastructure - Infobip](#).

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Privacy

At Infobip, protecting personal data is a cornerstone of trust with our customers, employees, and partners. Our approach to data privacy goes beyond regulatory compliance and seeks to embed a strong data protection culture across the organization and throughout every layer of our operations using a privacy by design approach. This commitment underpins sustainable business growth and reinforces Infobip's reputation as a trusted, privacy-conscious partner.

Infobip's comprehensive privacy framework is built around four key pillars: (i) maintaining robust data protection practices, (ii) applying consistent global standards based on the GDPR and adhering to applicable local privacy laws, (iii) upholding core privacy principles, and (iv) exceeding baseline requirements through internationally recognized certifications and frameworks, including ISO/IEC 27001, 27017, 27018, and SOC 2 Type 2. Regular audits, privacy impact assessments, and ongoing monitoring ensure that privacy

risks are identified early and managed proactively. Our **Privacy Hub** further promotes transparency by providing customers with clear and comprehensive information on our privacy practices.

In 2025, Infobip advanced its AI strategy by integrating artificial intelligence technologies into internal operations and across its product portfolio, fostering an AI-first culture.

Our approach to AI balances innovation with strong data privacy and regulatory

compliance. We apply a multidisciplinary approach to developing trusted AI products and infusing AI into our internal operations, bringing together privacy leaders, security, legal, and engineering teams to assess AI use cases, manage risks, and ensure responsible deployment. Infobip is committed to safeguarding data privacy in alignment with the GDPR, the EU AI Act, and other applicable regulations, maintaining high standards of data governance and accountability when deploying AI.

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Topic	Sub-topic	IRO	IRO description	Value chain location	Time horizon
Customers and end-users	Privacy	Impact	Infobip demonstrates a positive impact on data privacy by prioritizing the protection of personal data, embedding strong privacy practices across operations to ensure information is secure and handled responsibly.	Own operations Downstream	Short term Medium term Long term
		Risk	Increasing complexity of digital interactions elevates risks to personal data protection. Even minor privacy gaps can harm trust and lead to regulatory penalties, making proactive risk management crucial.	Own operations Downstream	Short term Medium term Long term
		Opportunity	Robust privacy practices safeguard trust with customers and partners, support compliance, and reduce risks. Prioritizing privacy strengthens Infobip's reputation, drives long-term business value, and positions company as a reliable, future-ready technology leader.	Own operations Downstream	Short term Medium term Long term
Own workforce	Employee data privacy	Impact	Inadequate protection of employee data can lead to unintentional disclosure or misuse, despite existing privacy policies, training, and trusted vendors. Risks also arise from potential mishandling by third parties.	Own operations	Short term Medium term Long term
		Risk	Data breaches are inherent risk for IT companies. Breaches of confidentiality or integrity may lead to discrimination and violation of employee rights affecting injured party.	Own operations	Short term Medium term Long term

Our policies and commitments

Our privacy governance is overseen by a dedicated Privacy department and Chief Privacy Officer, supported by regional representatives who track local regulatory requirements and maintain up-to-date compliance. To ensure responsible handling of client, employee, and end-user data entrusted to Infobip, we have established comprehensive privacy policies and procedures, including:

- **Privacy Policy:** Defines Infobip's core privacy principles for processing personal data and sets the benchmark for privacy compliance and culture across the organization.
- **Privacy Code of Conduct:** Guides all employees in fulfilling their privacy responsibilities, detailing how personal data must be processed and emphasizing the importance of data protection principles in daily operations.
- **Data Retention Policy and Schedules:** Outlines rules for how long personal data is retained, with customized schedules for service data, marketing and sales, and HR-related information, ensuring compliance with global legal requirements.

Privacy by design

Infobip is embedding privacy by design to protect data in every stage of product design and deployment. Our Privacy and Security teams are involved from the first stages of product development to identify and address potential privacy risks prior to launch. We limit data collection to what is necessary, following data minimization principles, and incorporate privacy and security as default settings throughout the product development

- **Personal Data Breach Policy:** Establishes procedures for promptly recognizing and managing data breaches to mitigate risks, meet reporting obligations, and protect affected individuals.
- **Data Protection Impact Assessment (DPIA) & Privacy Impact Assessment (PIA) Procedures:** Require early identification and mitigation of privacy and security risks when designing or modifying any product, service, or data processing activity (privacy by design and default).
- **Privacy Rights Requests Procedures:** Provide clear steps for efficiently handling and responding to individual privacy rights requests, such as access, correction, or deletion of personal data, as well as for assisting customers in managing their end-users' privacy rights to ensure compliance with data protection requirements.
- **Privacy Compliance Evaluation Policy:** Ensures ongoing monitoring through continuous internal assessments and audits, helping to identify gaps, maintain accountability, and adapt to regulatory changes.

lifecycle. Structured privacy impact assessments and control reviews are conducted prior to deployment, followed by post-production evaluations to verify performance and address any required adjustments. Once the product is launched, we remain committed to continuous monitoring, further optimizations, and iterative improvements to ensure ongoing compliance, operational resilience, and alignment with evolving regulatory and ethical standards.

Making an Impact: AI Privacy Whitepaper

In 2025, following the integration of generative AI across our product stack, Infobip published its first AI Privacy Whitepaper, **setting out the data protection and governance principles underpinning our AI-driven services**. The paper outlines how we securely harness AI to deliver innovative, data-driven customer experiences while applying the best privacy practices and weaving privacy into product development from the start. We focus on implementation and post-production evaluations to ensure necessary optimizations and adjustments. Once the product is launched, we remain committed to ongoing monitoring, continuous improvements, and further optimizations.

As the benefits and risks of AI become better understood and new regulatory frameworks emerge, ethical guidelines for AI use are evolving from theoretical principles into recognized operational standards. Infobip actively monitors these developments and systematically incorporates emerging ethical expectations into its AI governance and privacy practices.

Our AI Privacy Whitepaper details key controls, including contractual safeguards preventing vendors from using personal data to train external models, structured oversight of internal data processing activities, regular vendor compliance reviews, and continuous privacy audits. By combining AI implementation with comprehensive privacy controls and structured governance, we deliver innovative generative AI solutions that ensure long-term responsibility in handling personal data, align with legal and ethical obligations, and strengthen stakeholder and customer trust.

[Click here to learn more about AI Whitepaper →](#)

Privacy culture

Regular training and awareness programs for employees play a vital role in embedding privacy principles and data protection responsibilities into our company culture. In practice, all employees are trained on privacy obligations, data protection law, and internal procedures. In 2025, our Privacy team continued to invest in comprehensive training and awareness

initiatives across the company to ensure every employee understands their responsibilities and the importance of safeguarding personal data.

All new hires complete mandatory onboarding training on privacy principles and Infobip’s approach to privacy compliance. This includes guidance on identifying personal data

breaches, applying data protection, and understanding the consequences of non-compliance. Privacy documentation is reinforced through mandatory policy acknowledgements confirming employee understanding.

To meet global regulatory requirements and business-specific needs, targeted training is delivered alongside general

onboarding. In 2025, the Privacy team conducted 11 customized training sessions across HQ, Africa, MENA, NAM, LATAM, APAC, and India, reaching more than 750 employees through live sessions. Continuous learning is further supported through ad-hoc awareness campaigns and dedicated privacy resources available on the company portal.

Making an Impact: Empowering teams with tailored privacy training



We recognize that different teams face distinct privacy challenges, particularly those handling sensitive personal data. To address this, **the Privacy team designs targeted training tailored to specific roles, business functions, and local regulatory requirements.**

In 2025, **specialized sessions were delivered for Bid Management and Finance teams at HQ**, as well as for employees across multiple regions. In **Africa, training focused on data retention and practices for client-facing teams training**, as well as data protection obligations in KSA. **Across APAC, Privacy Awareness Weeks were held in Kuala Lumpur and the Philippines**, supported by data retention

training for client-facing teams. **In India and Bangladesh, targeted sessions were delivered to client-facing teams and Sales Engineers**, with a focus on data retention responsibilities. **In LATAM, training also focused on data retention specifically for Brazil and for wider LATAM teams**, with an additional dedicated session for the Support team.

By providing practical, context-specific guidance, **these sessions help ensure privacy requirements are consistently applied in daily operations.** They reduce the risk of data incidents, strengthen employee confidence in handling data protection challenges, and reinforce a privacy-first culture across the organization.

Topic

2025 Metric

Privacy training	Percentage of new employees trained on privacy topics	100%
	Internal CBT Privacy training course completions	93%
	Total privacy trainings delivered	24
	Customized privacy trainings delivered	11
	Number of employees trained via live sessions	750+

Privacy compliance

Compliance with applicable privacy laws in every country where we operate, including GDPR, CCPA, Malaysia’s PDPA, South Africa’s POPIA, and the Philippines’ DPA is only our starting point. Our achievements in data privacy compliance have been recognized through audit results and

independent verification. Infobip maintains globally recognized certifications, including ISO/IEC 27001, 27017, 27018, and SOC 2 Type II, demonstrating the effectiveness of our technical and organizational measures for data protection.

Appendix

The UN Sustainable Development Goals (SDGs)

The UN Sustainable Development Goals (SDGs) represent a global call to action to eradicate poverty, safeguard the environment, and promote health, justice, and prosperity for everyone by 2030, ensuring that no one is left behind. In 2022, as part of our commitment to supporting the SDGs and upholding our own ESG principles, Infobip joined the UN Global Compact, the world’s largest initiative for responsible corporate citizenship.

Sustainable Development Goals

Infobip’s FY25 Supporting Actions



4 QUALITY
EDUCATION

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

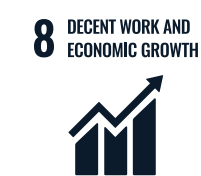
Learning culture / Social Impact



5 GENDER
EQUALITY

Achieve gender equality and empower all women and girls.

Social-general numbers / Pay gap / Social impact



8 DECENT WORK AND
ECONOMIC GROWTH

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Building a sustainable future / Climate change / Own workforce / Bip-culture



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE

Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation.

About Infobip / Climate change / E-waste / Bip-culture / Responsible AI



10 REDUCED
INEQUALITIES

Reduce inequality within and among countries.

Social Impact



13 CLIMATE
ACTION

Take urgent action to combat climate change and its impacts.

Climate change / E-waste

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Global Reporting Initiative (GRI) Content Index

GRI Indicator	Description	Disclosure location (link)
GRI 2: General Disclosures 2021		
2-1: Organizational details	Infobip Limited ("the Parent Company") and its subsidiaries ("the Group") operate under the name Infobip. The company is privately held and headquartered in the United Kingdom. Infobip has a presence in over 190 countries globally with 75+ offices across 6 continents. For more: <u>Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.</u>	About Infobip
2-2: Entities included in the organization's sustainability reporting	Sustainability report covers the entirety of Infobip Group meaning Infobip Limited („the Parent Company”) and all of its subsidiaries („the Group) (referred to as „Infobip”) in line with consolidated financial statements. For information on the list of subsidiaries included: <u>Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.</u>	Shaping Our ESG Journey
2-3: Reporting period, frequency and contact point	Sustainability report is published annually and covers the period from January 1, 2025, to December 31, 2025 in line with Infobip financial reporting. Contact point can be found on <u>Infobip's web page.</u>	Shaping Our ESG Journey
2-4: Restatements of information	Where historical information has been revised or restated, this has been clearly disclosed. Restatements have been made for the GHG emissions for FY2024 on page 20 and number of employees who received annual performance and career development review in 2024 on page 34.	
2-5: External Assurance	BDO LPP performed a limited independent assurance engagement over Infobip's Group GHG emissions for financial year 2025, with independent assurance report included in the Appendix to this Report. Details of external assurance provided in the <u>Limited Assurance Report on selected GHG emission metrics.</u>	Limited Assurance Report on selected GHG emission metrics
2-6: Activities, value chain and other business relationships	There were no significant changes in Infobip's operations in 2025. Description of activities, market presence, products and services, and value chain available in: <u>Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.</u>	Our Products and Solutions
2-7: Employees	Employee number and breakdown, as well as contextual information provided in the report pg. 27-32.	Social - Infobip's Workforce at a Glance
2-8: Workers who are not employees	Employee number and breakdown, as well as contextual information provided in the report pg. 27-32.	Social - Infobip's Workforce at a Glance

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2-9: Governance structure and composition	Infobip's Board of Director is composed of 6 members. For more: Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.	Governance and Sustainability Management
2-11: Chair of the highest governance body	Infobip's chairmen of the Board of Directors is CEO Silvio Kutić. For more: Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.	Governance and Sustainability Management
2-12: Role of the highest governance body in overseeing the management of impacts	Information provided in this report under the Governance and Sustainability Management chapter pg. 39.	Governance and Sustainability Management
2-13: Delegation of responsibility for managing impacts	Information provided in this report under the Governance and Sustainability Management chapter pg. 39.	Governance and Sustainability Management
2-14: Role of the highest governance body in sustainability reporting	Information provided in this report under the Governance and Sustainability Management chapter pg. 39 and Materiality Assessment chapter pg. 12-15.	Governance and Sustainability Management ; Materiality Assessment
2-15: Conflict of interest	For more: Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.	
2-16: Communication of critical concerns	Information provided in this report under the Safeguarding Ethics and Trust – Protection of Whistleblowers chapter, pg. 44-45.	Safeguarding Ethics and Trust – Protection of Whistleblowers
2-17: Collective knowledge of the highest governance body	Information provided in this report under the Governance and Sustainability Management chapter pg. 39 and Materiality Assessment chapter pg. 12-15	Governance and Sustainability Management ; Materiality Assessment
2-19: Remuneration policies	Remuneration of the key management personnel is included in the totals for the Group as a whole. Director's remuneration is disclosed in Note 23 Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025.	
2-20: Process to determine remuneration	Processes are defined in Infobip's Global Salary Policy owned by People Operation – Total Rewards team overseeing the process for determining remuneration.	
2-22: Statement on sustainable development strategy	Statement of the CEO pg. 3; Building a sustainable future pg. 15.	A letter from our CEO; Building a sustainable future

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2-23: Embedding policy commitments	<u>Labor and Human Rights Position Paper;</u> <u>Infobip Code of Conduct;</u> <u>Business Partner Code of Conduct.</u> All relevant policies are approved by the Board of Directors and communicated to employees via Workday, training, written policy acknowledgments, and more.	Governance
2-24: Embedding policy commitments	Each policy is approved by the Infobip Board of Directors and members of Infobip staff are required to read, acknowledge and abide by them in their everyday work. For more see: <u>Infobip Code of Conduct.</u>	Governance
2-25: Processes to remediate negative impacts	Information provided in this report under the Safeguarding Ethics and Trust – Protection of Whistleblowers chapter, pg. 44-45.	Safeguarding Ethics and Trust – Protection of Whistleblowers
2-26: Mechanisms for seeking advice and raising concerns	Information provided in this report under the Safeguarding Ethics and Trust – Protection of Whistleblowers chapter, pg. 44-45.	Safeguarding Ethics and Trust – Protection of Whistleblowers
2-27: Compliance with laws and regulations	Information provided in this report under the Safeguarding Ethics and Trust – Protection of Whistleblowers chapter, pg. 44-45.	Safeguarding Ethics and Trust – Protection of Whistleblowers
2-28: Membership associations	We are a member of the UN Global Compact, Polish IT Chamber, American Chamber of Commerce (AmCham) in Croatia, Central and Eastern European Chamber of Commerce in Vietnam and British Malaysian Chamber of Commerce.	
2-29: Approach to stakeholder engagement	Information provided in this report under the Stakeholder engagement section, pg. 15.	Building a sustainable future

GRI 3: Material Topics 2021

3-1: Process to determine material topics	Information provided in this report under the Materiality assessment chapter, pg. 12-15.	Materiality Assessment
3-2: List of material topics	Information provided in this report under the Materiality assessment chapter, pg. 12-15. Changes to the previous year have been made to reflect amended AR16 of European Sustainability Reporting Standards (ESRS 1 General Requirements) – selected sub-topics and sub-sub-topics within the Business Conduct and Own workforce topics have been aggregated ensuring clarity in disclosures without affecting the underlying materiality conclusions.	Materiality Assessment

GRI Indicator	Description	Disclosure location (link)
GRI 201: Economic Performance 2016		
GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	About Infobip pg. 5-9.	About Infobip
201-1: Direct economic value generated and distributed	Group P&L statement, and operating costs available at pg. 23 Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025 . Employee wages, benefits, and retirement schemes breakdown available at pg. 5-6, and 48-49 Infobip Limited Annual Report and Financial Statements for the year ended 31 December 2025 .	
GRI 302: Energy 2016		
GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Climate change chapter, pg. 16-17.; Infobip Global Environmental policy	Climate change
302-1: Energy consumption within the organization	Energy, pg. 22. Total energy consumption includes energy consumed by the colocated data centers (upstream leased assets).	Climate change
302-3: Energy intensity	Energy, pg. 22.	Climate change
GRI 305: Emissions 2016		
GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Climate change chapter, pg. 20-21; Infobip Global Environmental policy	Climate change
305-1: Direct (Scope 1) GHG emissions	Information provided in this report under the Emissions, pg. 18-22.; table pg. 21	Climate change

305-2: Energy indirect (Scope 2) GHG emissions	Information provided in this report under the Emissions, pg. 18-22.; table pg. 21	Climate change
305-3: Other indirect (Scope 3) GHG emissions	Information provided in this report under the Emissions, pg. 18-22.; table pg. 21	Climate change
305-4: GHG emission intensity	Information provided in this report under the Emissions, pg. 18-22.; table pg. 21	Climate change

GRI 306: Waste 2020

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the E-waste chapter, pg. 24-27; Infobip Global Environmental policy	E-waste
306-1: Waste generation and significant waste-related impact	Information provided in this report under the E-waste chapter, pg. 24-27; Impact table pg. 24.	E-waste
306-2: Management of significant waste-related impacts	Information provided in this report under the E-waste chapter, pg. 24-27	E-waste
306-3: Waste generated	Information provided in this report under the E-waste chapter, pg. 24-27; E-waste table pg. 26	E-waste
306-4: Waste diverted from disposal	Information provided in this report under the E-waste chapter, pg. 24-27; E-waste table pg. 26	E-waste

GRI 401: Employment 2016

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Social chapter, pg. 27-31; The Infobip Labor & Human Rights Statement	Social
401-1: New employee hires and employee turnover	Information provided in this report under the Social chapter pg. 27	Social

401-2: Benefits provided to full-time employees that are not provided to temporary or part-time employees	List of benefits provided in this report under the Working conditions chapter pg. 28, and Health & safety chapter pg. 30-31	Working conditions Health & safety
401-3: Parental leave	Information provided in this report under the Working conditions chapter, pg. 28	Working conditions

GRI 403: Occupational Health and Safety 2018

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Health & Safety chapter, pg. 30-31; The Infobip Labor & Human Rights Statement	Working conditions
403-1: Occupational health and safety management system	Information provided in this report under the Health & Safety chapter, pg. 30-31	Working conditions
403-5: Worker training on occupational health and safety	Information provided in this report under the Health & Safety chapter, pg. 30	Working conditions
403-6: Promotion of worker health	Information provided in this report under the Health & Safety chapter, pg. 30	Working conditions
403-8: Workers covered by an occupational health and safety management system	Information provided in this report under the Health & Safety chapter, pg. 30	Working conditions
403-9: Work-related injuries	Information provided in this report under the Health & Safety chapter, pg. 30-31	Working conditions

GRI 404: Training and Education 2016

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Learning culture chapter, pg. 32-34	Learning culture
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404-2: Programs for updating employee skills and transition assistance programs	Employee Learning Hours in Numbers Table, pg. 34	Learning culture
404-3: Percentage of employees receiving regular performance and career development reviews	Employee Learning Hours in Numbers Table, pg. 34	Learning culture

GRI 405: Diversity and Equal Opportunity 2016

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Pay Gap section, pg. 29.	Working conditions
405-2: Ratio of basic salary and remuneration of women to men	Information provided in this report under the Pay Gap section, pg. 29.	Working conditions

Infobip specific - Social impact

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the Social impact chapter, pg. 35-39	Social impact
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Infobip specific – BIP Culture

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the BIP Culture chapter, pg. 40-42	Business Conduct
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GRI 205: Anti-Corruption 2016

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics	Information provided in this report under the BIP Culture, Operating with integrity – Anti-Bribery and Corruption Practices chapter, pg. 43	Business Conduct
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205-1: Operations assessed for risks related to corruption

Information provided in this report under the BIP Culture, Operating with integrity – Anti-Bribery and Corruption Practices chapter, pg. 43

[Business Conduct](#)

205-3: Confirmed incidents of corruption and actions taken

Operating with integrity – Anti-Bribery and Corruption Practices table pg. 43

[Business Conduct](#)

Infobip specific – Responsible AI

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics

Information provided in this report under the Responsible AI chapter, pg. 46-53

[Responsible AI](#)

Infobip specific – Cybersecurity

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics

Information provided in this report under the Cybersecurity chapter, pg. 53-58

[Cybersecurity](#)

Infobip specific – Privacy

GRI 3: Management of material topics (2021) ; 3-3: Management of material topics

Information provided in this report under the Privacy chapter, pg. 58-61

[Privacy](#)

Forward-looking statement

This ESG report contains forward-looking statements that reflect Infobip’s current expectations, plans, and assumptions regarding its sustainability strategy, goals and performance. These statements, which may include words such as “aims”, “plans”, “commits”, and similar expressions, are based on the information available at the time of reporting and are subject to known and unknown risks, uncertainties, and other factors that could cause actual outcomes to differ materially. Such factors may include changes in the regulatory requirements, economic and market conditions, and operational challenges. Forward-looking statements speak only as of the date on which they are made, as they represent management’s current views and assumptions rather than guarantees of future performance.