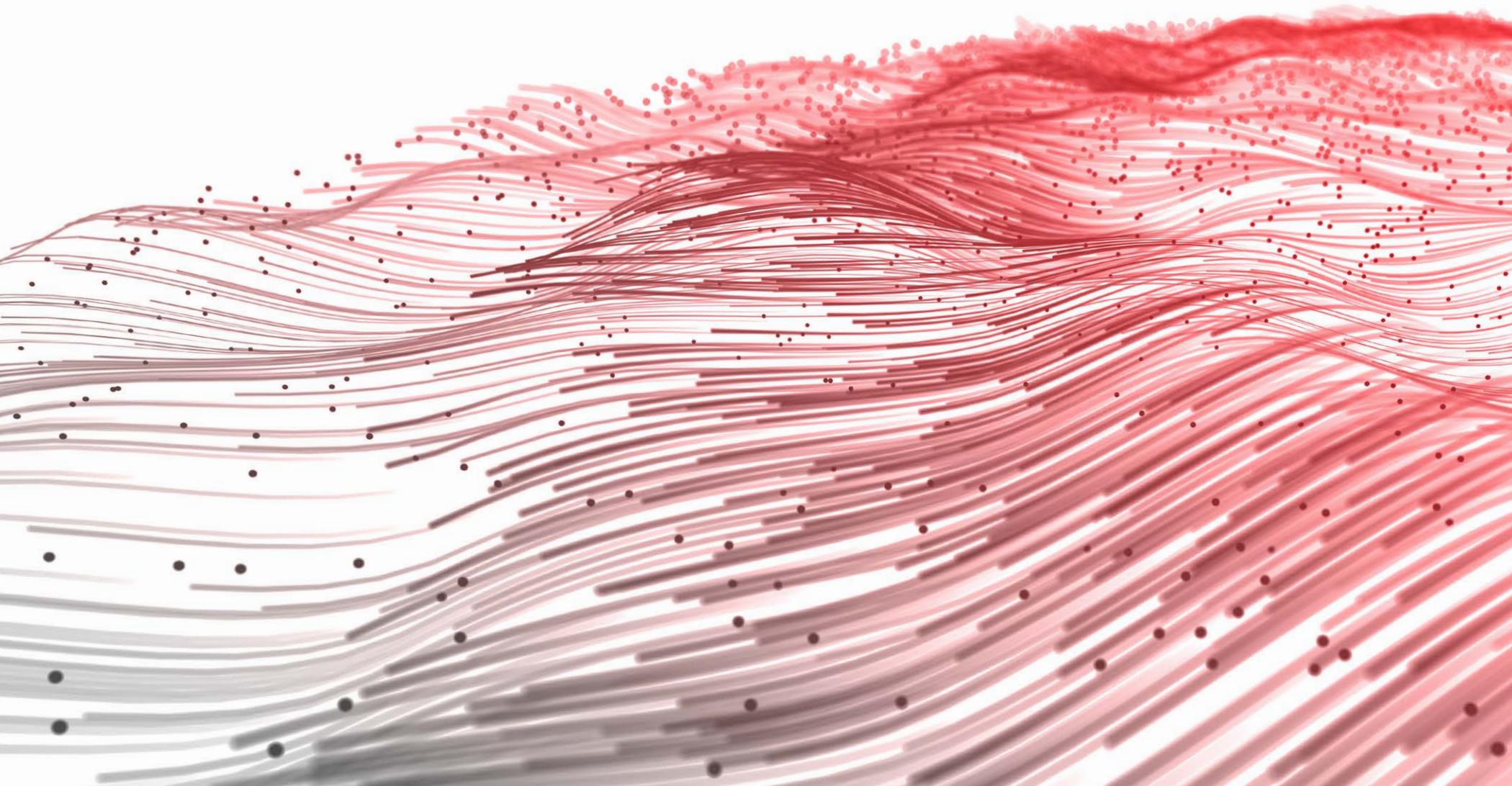


2020

ESG Performance Report



About This Report

Our 2020 ESG Performance Report captures the past, present and future of Alliance Data's sustainability strategy. Over the past two years, our Company has undertaken a measured and deliberate business transformation — streamlining operations, simplifying our business model and strategically investing in our future. What hasn't changed in that period is our commitment to the principled, stakeholder-driven fundamentals of environmental, social and governance (ESG) responsibility.

The management approaches and performance metrics presented here relate to the ESG topics identified in our first materiality assessment in 2017. That assessment laid the foundation for a sustainability strategy consisting of a series of three-year goals in five focus areas. We've reported against the goals annually, this year closing out our original three-year objectives, and in alignment with select disclosures from the Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB) standards. The scope of this report reflects the entire enterprise for the calendar year 2020 and all financial information is presented in U.S. dollars, unless otherwise noted.

It was always understood that our sustainability strategy would evolve beyond 2020, but the recent changes in our business provided greater impetus and haste. This report captures that in a section summarizing the results of a new materiality assessment, conducted in late 2020 and early 2021. That assessment has provided us with a fresh read on high-priority ESG topics for the Company and our stakeholders today, and in the near future. With those findings, we're now close to finalizing a new sustainability strategy and supporting targets that will complement the new business strategy that is also taking shape.

Alliance Data

Alliance Data® (NYSE: ADS) is a leading provider of data-driven marketing, loyalty and payment solutions serving large, consumer-based industries. The Company creates and deploys customized solutions that measurably change consumer behavior while driving business growth and profitability for some of today's most recognizable brands. Alliance Data helps its partners create and increase customer loyalty across multiple touch points using traditional, digital, mobile and emerging technologies.

Our LoyaltyOne® business owns and operates the AIR MILES® Reward Program, Canada's most recognized loyalty program, and Netherlands-based BrandLoyalty, a global provider of tailor-made loyalty programs for grocers. Our Card Services business is a comprehensive provider of market-leading private label, co-brand, general purpose and business credit card programs, digital payments, including Bread®, and Comenity-branded financial services.

Contents

About This Report	2	Management Approach	12
2020 Highlights	3	Business Ethics and Integrity	13
CEO Letter	5	Fair and Responsible Banking	15
A Decade of Progress	7	Secure and Responsible Use of Data	17
Our Sustainability Strategy	8	Associates	19
Sustainability Governance	9	Communities	22
UN Sustainable Development Goals	10	Environment	24
Materiality	11	ESG Performance	27

2020 Highlights

In a year of extraordinary challenges, we continued to excel in many areas.



\$4.52_B

2020 revenue



900+

Companies and
online merchants



8,000

Number of associates



45

Worldwide locations



44%

of leadership positions
held by women



Bread

Acquisition of
digital payments
company Bread®

Recognition



Winning “W”
Company

for Women on Boards



Contact Center
of the Year

Stevie Awards



Bloomberg

Gender-Equality Index

Forbes 2020

**THE BEST
EMPLOYERS**
for DIVERSITY

Forbes

Best Employer for Diversity

2020 Highlights

Focus Areas



Ethics

3 of 8 director nominees are female (as of March 1, 2021)

94% of stockholders approved 2020 Say on Pay

99.3% of associates completed Code of Ethics training



Communities

Invested **\$7 million** in communities where we live and work

Issued **COVID-19 financial relief** to support non-profit partners

Donated computers, iPhones to **support student remote learning**



Excellence

Outstanding rating for activities under **Community Reinvestment Act**

Only **44** credit card complaints per million active accounts

BenchmarkPortal Center of Excellence for 15th consecutive year



Environment

Reduced long-term **carbon footprint** with comprehensive optimization of real estate



Associates

Enhanced associate disability and paternal leave **benefits**

Invested **\$1,210 per associate** in training and development

44% of leadership positions held by women

Our Response to COVID-19

With the onset of the pandemic, Alliance Data focused on keeping our stakeholders at the forefront of our response with the following measures:

Seamlessly moved 95% of our workforce to work from home; provided enhanced employee engagement and communication; and offered paid leave for associates affected by COVID-19.

Introduced a suite of cardmember forbearance programs; adjusted credit bureau reporting to natural disaster coding; and extended our hours to meet increased demand.

Adjusted our marketing support and strategy in line with customer preference for e-commerce; provided enhanced support for brand reopenings of physical stores; and added merchandise reward options for AIR MILES® sponsors to stimulate collector engagement with partners and drive redemptions.

Committed relief dollars in virtually all of our communities; provided in-kind donations to support students' needs in adjusting to remote learning; and allowed AIR MILES collectors to redeem AIR MILES reward miles in exchange for donations to Canadian hunger and children's mental health causes.

A Message from Ralph

It is a great feeling when you set an organization in the right direction and the momentum starts to build. That spirit is energizing Alliance Data as we redefine our identity and vision, and embark on a renewed go-forward strategy in 2021 and beyond.

Despite the challenges of the COVID-19 pandemic, we are boldly executing on the business transformation and are confident in our return to sustained, profitable growth. All the while, we remain steadfast in our principled approach to operating as a responsible global organization.

The latter is the essence of Alliance Data's 2020 ESG Performance Report, showing it is not just *what* we are doing to drive performance that counts, but *how we are doing it*. Our Company remains committed to creating long-term value for our business, associates, clients, shareholders and society at large.

Central to this effort was the assessment undertaken in 2020 to identify the priorities that our stakeholders believe to be critical to Alliance Data's successful performance and sustainability. We are using the results to establish new near- and long-term goals that reinforce our commitment to managing our Company's material issues with a balanced focus on our people, planet and profit.

Senior leaders across our organization, along with members of our Board, are engaged in this process. We have identified opportunities and launched plans to add value, strengthen governance, raise our standards, address

emerging risks and further prioritize in areas including our human capital management, such as diversity, equity and inclusion.

A key learning reinforced in the past year is that cultivating a more inclusive, equitable and diverse workplace is not only right and just, but critical to attracting and retaining top talent and fostering a culture of innovation

Focus for Future Growth



Offer broad product suite focused on customer choice



Provide full-spectrum lending capabilities to drive sales



Enhance capabilities with an emphasis on digital



Drive sustainable, repeatable, profitable growth



A Message from Ralph

and success. Our commitment here continues to be recognized. For a third consecutive year, Alliance Data was selected for the annual Bloomberg Gender-Equality Index, which distinguishes companies committed to transparency in gender reporting and advancing women's equality. In 2020, we were also named as one of Forbes' Best Employers for Diversity.

“

Despite the challenges of the COVID-19 pandemic, we are boldly executing on the business transformation and are confident in our return to sustained, profitable growth.

”

When I joined the Company in February 2020, little did I know it would be a year of such unprecedented challenges. I am proud to say that not only have we persevered through the depths of the pandemic — we are stronger for it. We have succeeded in this crisis environment because of our committed associates' contributions, principled approach and responsible operating tenets. Said differently, our sustainability strategy proved again to be the bedrock of our resiliency and performance. As we continue to execute against our transformation strategy, we remain laser-focused on the priorities that our key stakeholders identified as critical to Alliance Data's long-term success. I hope you find this report informative and illustrative of our commitments across environmental, social and governance areas, all of which drive our continued future success and growth.

Thank you for your interest in our Company.



Ralph Andretta
President and CEO

New Mission

We challenge the status quo and enable satisfaction and happiness through simple, smart financial solutions created for all.

New Vision

To think outside the bank as the leading tech-forward financial solutions provider serving people and their passions for a better life.

New Values

Be real We are free to be our authentic selves

Be nimble We are resourceful and flexible, ready to pivot at a moment's notice

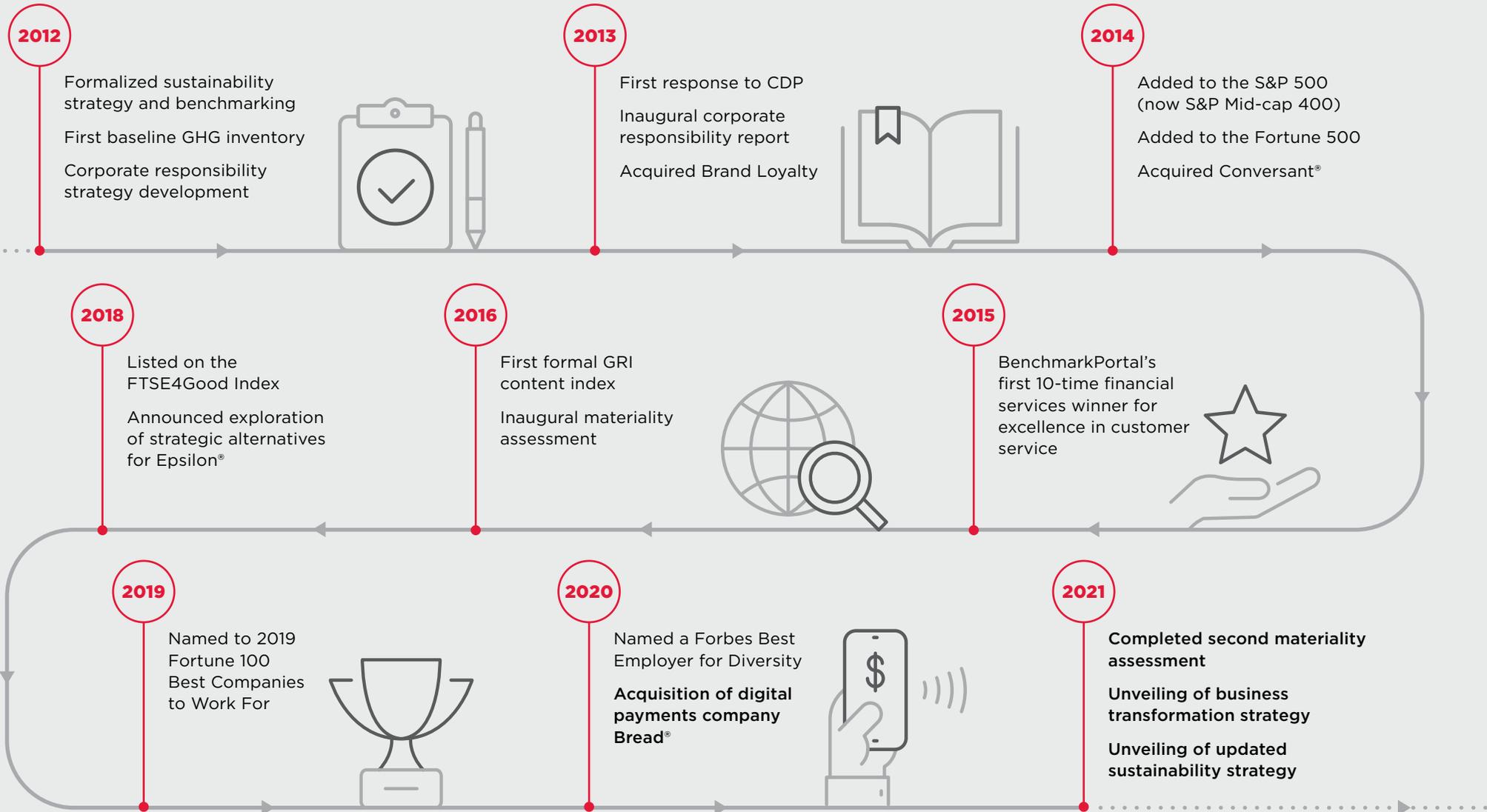
Be courageous We demonstrate intellectual curiosity that drives bold actions, learning and greater success

Be dependable We are trustworthy, there for each other and those we serve

Be kind and pay it forward We treat everyone with respect, embrace our differences and spark change that drives good for all

A Decade of Progress

Readying our Company and our sustainability strategy for the next step in Alliance Data's evolution means building on a rich legacy of achievement and responsible leadership.



Our Sustainability Strategy

The strategy that guided our sustainability efforts in 2020 – and continues to underpin our work as we finalize our updated strategy in 2021 – is organized around five focus areas: ethics, excellence, associates, communities and environment. These were developed and validated through extensive stakeholder engagement and industry research as part of a formal materiality assessment.

Our execution against each of these commitments has been guided by a series of three-year goals, first set in 2017 and coming to a close in 2020, linked to business priorities and objectives. Qualitative details of our performance in each area, and scorecard evaluations of progress toward those goals, are presented later in this report.

We also committed to continuously evaluate and advance our operating practices, recognizing that stakeholder perceptions and expectations are constantly changing, as is the business environment in which we operate. We track emerging issues and their potential impact on our business; improve overall data collection and accuracy; and link our enterprise risk management and materiality risk assessment processes.

Our work in each area is guided by a principal commitment:



Ethics

Drive global growth and long-term success through integrity, ethical decision-making and transparency.



Excellence

Lead in data-driven marketing and loyalty programs, ensure the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.



Associates

Cultivate an inclusive, healthy workplace where we develop and reward associates — and empower them to contribute to our continued success.



Communities

Invest in the long-term vitality of our communities through programs and initiatives that make a measurable impact.



Environment

Respect our environment through sustainable operations and investments in global conservation efforts.

Sustainability Governance

The focus areas that make up our sustainability strategy are all critical priorities for our stakeholders and our success. But meeting those goals and fulfilling that strategy are only achievable through the adherence to the highest standards of sustainability governance.

For this reason, in 2017 we also established five specific governance goals to establish the necessary structure and accountability measures to guide the maturation of our sustainability efforts.

These targets were anchored to the same three-year time frame as the focus area goals. We are proud to report their realization and to outline plans for their ongoing advancement — objectives that will be incorporated into our updated sustainability strategy when it is completed in 2021.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Strengthen stakeholder engagement with key influencers including clients, consumers, investors, policy makers and associates via strategic communications and outreach	Achieved	Conducted updated stakeholder perception survey in 2020 which included many cross-functional influencers. We continue to regularly engage with industry partners and clients on best practices related to key business issues, such as cybersecurity, data privacy, and fair and responsible banking. New leadership is highly focused on engagement and transparency with our institutional investors and financial analysts.
Leverage outcomes from materiality assessment to re-evaluate sustainability strategy, identify areas of opportunity and integrate ESG performance across the business	Achieved	Focused coordination with key business owners to evaluate and improve operations in priority areas identified through the 2017 materiality assessment.
Improve the quality of our response to key standards and frameworks, and ensure that participation in them is material to our business	Achieved	Conducted annual evaluation and assessment of evolving ESG standards, including regular benchmarking to inform our approach and response.
Improve overall data collection and accuracy in pursuit of third-party assurance	Partially Achieved	Though we did not seek third-party assurance, we have improved our data collection process, gathering more comprehensive information from a wider range of internal experts, as well as linking and labeling data with its source for increased transparency.
Provide regular sustainability performance updates to the Alliance Data Board of Directors	Achieved	Quarterly updates are provided by EVP, General Counsel to the Nominating and Corporate Governance Committee of the Board of Directors. Other materially significant ESG topics are regularly shared in more prominent detail by their proper business owner.

Sustainability Governance Structure



Board of Directors

Conduct active oversight of our strategy through the Nominating and Corporate Governance Committee of the Board of Directors and receive updates on key ESG topics



Executive Leadership

Accountable for our Company's overall performance, including economic and ESG aspects, led by our EVP, General Counsel and Secretary



Public Affairs

Guides the enterprise sustainability strategy, measurement and reporting, working closely with the appropriate business leaders and enterprise committees to ensure proper strategic alignment and management of programs and initiatives



Enterprise Committees

Senior team leaders provide guidance, oversight and accountability for strategy and performance outcomes

UN Sustainable Development Goals

In 2015, United Nations Member States unveiled a shared blueprint for prosperity, for people and our planet. At its heart are 17 Sustainable Development Goals (SDGs), which are a call for action by all countries, and companies, in a global partnership. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth — all while tackling climate change and working to preserve our oceans and forests. Alliance Data maintains our commitment to five of the UN SDGs that align with our strategic business and sustainability priorities.

UN SDG	Our Commitment	2020 Action
 <p>2: Zero Hunger End hunger, achieve food security and improved nutrition, and promote sustainable agriculture</p>	We invest in communities where we live and work, and in programs that help underserved populations receive necessary food.	Provided emergency COVID-19 relief funding to 12 food banks in our communities; made a commitment of \$1.4 million to Mid-Ohio Food Collective to assist in their data and analytics reporting; invested more than \$1 million in community programming that included hunger relief.
 <p>4: Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	We invest in communities where we live and work, and in programs that help underserved populations receive a quality education, including youth who are our next generation of customers and associates.	Donated computers, monitors and iPhones to students and non-profit employees needing technology as they transitioned to remote learning and working environments; invested more than \$1 million in community programming that included educational support.
 <p>5: Gender Equality Achieve gender equality and empower all women and girls</p>	Across our business, we work to ensure that women are equally represented and receive equal opportunities for advancement.	Underwent Board refreshment; included in the Bloomberg Gender-Equality Index for the third consecutive year.
 <p>10: Reduced Inequalities Reduce inequality within and among countries</p>	We adhere to fair, responsible and unbiased consumer lending practices and strive to help customers improve their financial literacy.	Updated financial literacy education materials on Comenity.com.
 <p>13: Climate Action Take urgent action to combat climate change and its impacts</p>	Efforts to reduce our carbon emissions and manage resources more effectively are integral to how we do business.	Conducted comprehensive real estate evaluation and adjustments due to COVID-19; reduced our physical locations and carbon footprint; maintained CDP rating of C and Supplier Engagement Rating of B-.

Materiality

In late 2020 and early 2021, we conducted our second materiality assessment, engaging key internal and external stakeholders to assess and update our ESG priorities and obtain a deeper understanding of why they matter. We presented a list of 20 topics for their comment and prioritization. Those topics and their relative ranking in terms of their business impact and importance to stakeholders are shown on the accompanying matrix.

Topics ranked as highest priorities are situated in the upper right quadrant. In the validation phase of our materiality assessment process,* members of Alliance Data's management and executive leadership further analyzed the results to create the following short list of 11 priority topics:

- Associate Attraction & Retention
- Associate Health & Well-Being
- Business Integrity
- Client Satisfaction
- ★ Creating Value
- ★ Customer Privacy
- Data Security & Responsible Use of Consumer Data
- Diversity, Equity & Inclusion
- Fair & Responsible Banking
- Risk Management & Compliance
- ★ Technology & Innovation



Key

- Topics gaining momentum
- Topics unchanged
- ★ New topics in 2020-2021

Significantly, three of these topics were not on the priority list developed after our previous materiality assessment in 2017, while four others that were previously identified received a higher ranking in our new assessment. All 11 feature prominently in the process now underway to evolve our sustainability strategy.

* This assessment followed the recommended process outlined in the Global Reporting Initiative (GRI) Standards. For details, please see the [2021 Materiality Assessment Overview](#) posted on our website.

Management Approach



Business Ethics and Integrity



Ethics

Driving global growth and long-term success through integrity, ethical decision-making and transparency.

Our priorities:

- Adhere to, promote and monitor ethical conduct and awareness
- Embrace good governance practices
- Maintain a comprehensive Enterprise Risk Management program



Management Approach

Ethical conduct

We operate under a comprehensive Code of Ethics, which covers numerous aspects of conduct expected of our associates. We also maintain supplementary codes of ethics for our Board of Directors and senior financial officers, which address additional standards and guidance applicable to their roles. Associates must certify annually that they have read, agree to and adhere to the Code of Ethics (99.3% of associates completed the Code of Ethics training in 2020); and every two years, they complete a more in-depth online Code of Ethics training, which addresses a variety of topics included in the code. Additional training is provided to associates on a regular basis covering topics such as global anti-corruption, insider trading, harassment and discrimination, retaliation, conflicts of interest and antitrust.

Business integrity, ethics and compliance with all applicable laws and regulations governing our business are among the guiding principles that influence planning and decisions related to Alliance Data's operations and success. In a world of competing demands and rising expectations, we believe a strong ethical culture is essential to protecting our reputation, driving growth and preparing us for any challenge. To foster this culture of integrity and accountability, our Board of Directors and executive leaders start by setting the tone at the top.

Our Corporate Ethics Office provides quarterly ethics reports to the Nominating and Governance Committee of our Board of Directors to keep it apprised of ethics-related complaints and investigations, and to help it assess and understand the Company's corporate culture. Significant ethics-related complaints are also reported to the Audit Committee.

We value and respect the opinions and insights of our associates and encourage them to raise their concerns. If an associate is aware of or suspects a violation of our Code of Ethics, they have a responsibility to report it. Associates have a variety of channels to ask questions or report concerns, including their supervisor or manager, Human Resources, legal, the Corporate Ethics Office or via our Ethics Helpline. The Ethics Helpline can be reached by phone or online around the clock, and associates may remain anonymous if they wish (except where prohibited by local law).



In a world of competing demands and rising expectations, we believe a strong ethical culture is essential to protecting our reputation, driving growth and preparing us for any challenge.



*Joseph Motes, EVP, Chief Administrative Officer,
General Counsel and Secretary*

Business Ethics and Integrity



Ethics

Driving global growth and long-term success through integrity, ethical decision-making and transparency.

Corporate governance

We have a long tradition of good corporate governance, with rigorously stress-tested processes and controls and comprehensive policies. Our Board of Directors continues to support and oversee the implementation of responsible, stakeholder-centric practices consistent with the evolving governance environment, our stakeholders' expectations and the commitments we've made to them.

Alliance Data has recently updated its pay for performance criteria to align with a broader range of financial and non-financial metrics. Further details on these recent changes can be found in our [2021 Proxy](#).

Risk management

Our approach to Enterprise Risk Management identifies and manages risks related to the achievement of strategic, financial, compliance and operational objectives. These risks are also reviewed alongside our sustainability strategy and priorities to ensure alignment of key issues across functions company-wide.

Our key risks and mitigation strategies are documented, monitored and reviewed quarterly by the Company's Risk Committee of the Board of Directors which was established in 2020. The Risk Committee's primary function is to assist our Board of Directors in fulfilling its oversight responsibilities with respect to our Enterprise Risk Management Framework, including: policies, guidelines and practices related to credit, market, liquidity, strategic, reputational, operational and other identified risks. They also review capital management risks and the performance of our risk management function, including our Chief Risk Officer. The Risk Committee meets on a quarterly basis and may receive reports from representatives of the Company's public accounting firm, regulators and outside experts, and the Company's Chief Risk Officer, Chief Security Officer, General Counsel, and Vice President of Global Audit. The Risk Committee reports to the full Board of Directors those material risks that it feels appropriate for review by the full Board.

Please see our [2020 Annual Report](#) for additional information on key risks and associated factors.

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 12-26](#)

[2021 Proxy Statement Corporate Governance, pages 2-12](#)

[Code of Ethics](#)

[Supplier Code of Conduct](#)

[Conflict Minerals Report](#)

[Tax Policy](#)

[Political Disclosure](#)

[Corporate Governance Guidelines](#)

[Corporate Governance Overview](#)

[Code of Ethics for Senior Financial Officers](#)

[Code of Ethics for Board of Directors](#)

Fair and Responsible Banking



Excellence

Lead in data-driven marketing and loyalty programs, ensure the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.

We deliver excellence in payment and lending solutions through an exceptional customer experience that builds trust and provides outstanding service to our clients and cardholders.

Comenity Bank and Comenity Capital Bank are the banks behind Alliance Data's branded consumer credit programs. We work with top companies and some of the best-known retailers to extend their brands with their customers through innovative private label, co-brand and commercial credit card programs.

Our priorities:

- Transparency in our credit and lending programs
- Provide innovative digital offerings to our clients that improve use and delivery to consumers

Management Approach

Credit and lending

As a leading provider of branded credit programs, fair and responsible lending is core to our cardmembers' journey with us. Our credit programs create a win-win for consumers and clients. Significant consideration and detail go into ensuring the consumer credit application and underwriting processes are administered fairly.

We adhere to a straightforward, transparent, impartial and equitable process for our lending practices. This is made possible through our fully automated proprietary process, which has been rigorously calibrated to accurately analyze and issue credit based on unbiased statistical modeling criteria. For further assurance, each year we employ an outside third party

to conduct an extensive review of our credit portfolio and evaluation metrics, screening for any evidence of unintentional bias or discrimination to further ensure fair and responsible lending protocols.

Issuing credit responsibly also means taking care not to overburden cardmembers with credit limits that surpass their ability to repay. We similarly apply advanced analytics and customary industry strategies to establish appropriate limits that give consumers the appropriate level of credit access and spending power and meet the needs (and are in the best interests) of both cardmembers and our clients. Full-time dedicated resources continually examine and evaluate our models to ensure we maintain accurate and consistent thresholds.

Customer care

Delivering an exceptional customer experience is at the heart of our business practices, and our award-winning Care Centers are dedicated to creating that positive experience for our valued cardmembers throughout every interaction. Whether communicating approved credit, answering cardmember questions or collecting a payment, we recognize that every opportunity to connect with cardmembers counts. Advancing our customer-centric approach is an ongoing imperative.

We continue to make investments in our call analytics capabilities, which enable us to gauge customer sentiment and apply greater focus on enhancing the customer experience. The sooner we can gather insights from customers, the faster we can improve the resources and information available to our customers and associates.

Fair and Responsible Banking



Excellence

Lead in data-driven marketing and loyalty programs, ensure the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Adhere to fair, responsible and unbiased consumer lending practices	Achieved	<p>Upgraded to VantageScore 4.0 credit scoring for increased efficiency and improved segmentation of applicants.</p> <p>Platform upgrades — Employing artificial intelligence into our predictive modeling and underwriting reduces bias and creates parity.</p> <p>Alternative data model: refined identity theft prevention, enhanced solutions for a broader spectrum of responsible consumers and delivered strong approval rates with the right lines of credit.</p>
Continually advance our approach to customer care	Achieved	<p>We maintained top marks for excellence in customer service, earning BenchmarkPortal's Center of Excellence ranking 15 years in a row (most of any company in financial services industry); 85% of customer support inquiries are successfully resolved on the first call (1% above industry average); Stevie Awards: Contact Center of the Year (Gold Stevie winner).</p>
Enhance resources and tools to help cardholders improve their financial literacy and well-being and ensure a well-informed consumer and user of credit	Achieved	<p>Increased the frequency of financial education articles published on Comenity.com for consumers by 100%.</p>

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 10–23](#)

[2021 Proxy Statement Corporate Governance, pages 2–12](#)

[Code of Ethics](#)

[Supplier Code of Conduct](#)

[Corporate Governance Guidelines](#)

[Corporate Governance](#)

Secure and Responsible Use of Data



Excellence

Lead in data-driven marketing and loyalty programs, ensure the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.

We continually invest in our people, processes and the technology that enable the secure and responsible use of data.

Respecting consumer privacy and safeguarding information are central to everyone's role at Alliance Data. Our commitment to good data governance and protection in these critical areas remains fundamental to our ability to help our clients understand and build relationships with their customers.

Our priorities:

- Identify risks and threats
- Protect through awareness, training and technology investments
- Respond to detected events through appropriate channels, authorities and communications



Should a data-security incident occur, we document it in accordance with our formal Incident Response Plan, and actions prescribed under that plan will be deployed. We evaluate and test the Incident Response Plan annually through tabletop exercises that include executive leadership.

External audits and vulnerability assessments

We conduct regular external audits and vulnerability assessments based on leading protection standards. We also conduct quarterly updates and biannual incident response drills. In 2017, we adopted the NIST Cybersecurity Framework and continue to perform a biannual maturity assessment. In 2020, 99% of our employees completed Information Security Policy awareness and training.

Management Approach

Identify and address risks

Alliance Data uses a multi-faceted approach to identify and address data security risks. We monitor cyberthreat intelligence feeds and play an active role in collaborating with peers and industry groups such as the Financial Services Information Sharing and Analysis Center (FS-ISAC). Additionally, Alliance Data leverages leading technology solutions to detect, prevent and identify risks to the organization. These tools are managed around the clock, 365 days a year.





Excellence

Lead in data-driven marketing and loyalty programs, ensure the secure and responsible use of data, adhere to responsible lending practices and display an unwavering commitment to service.

Secure and Responsible Use of Data

Consent and use

The Company maintains clear privacy and security statements that are provided to consumers at the point of data collection to ensure the transparent communication on the Company's collection, use, sharing and retention of the consumer's personal information. The following commitments are included:

- We will notify consumers in a timely manner in case of policy changes or a data breach.
- Our collection and processing of user data is limited to the stated purpose.
- We have clear and accessible mechanisms for consumers to raise concerns about data privacy.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Make ongoing, substantial investments in proactive measures to monitor and prevent data breaches	Achieved	No data breaches reported in this period.
Collaborate with industry peers and policy makers globally to monitor emerging legislation, inform regulation and help shape the industry	Achieved	Active leadership participation with top cybersecurity and privacy affiliations like FS-ISAC, Payment Card Industry Security Standards Council and World 50. We also helped inform evolving state and federal regulations, as well as determining how best to comply with their requirements.
Integrate and apply advanced (best practice) privacy and information security practices across our people, process and technology	Achieved	Routinely assessed the maturity of our NIST Cybersecurity Framework program and measured the progress and performance of our initiatives. We conducted biannual drills and quarterly phishing campaigns to instill awareness and mitigate information security risk. Maintained our formal Incident Response Plan and ran regular tabletop exercises with high-level executive engagement.

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 10–23](#)

[2021 Proxy Statement Corporate Governance, pages 2–12](#)

[Code of Ethics](#)

[Supplier Code of Conduct](#)

[Corporate Governance Guidelines](#)

[Corporate Governance](#)

[Information Security and Data Privacy Statement](#)

Associates



Associates

Cultivate an inclusive, healthy workplace where we develop and reward associates — and empower them to contribute to our continued success.

Our associates are the backbone of our business. Cultivating an inclusive, respectful workplace that develops and empowers our associates has always been critical to our success. As employees increasingly seek a strong, purpose-driven culture, including open communication and flexible work options, we are adopting talent strategies that keep pace with these expectations — engaging associates through data-driven feedback, technology and customization, just as we’re doing for our clients and end-consumers.

Our priorities:

- Encourage an open culture where feedback is welcome and acted upon
- Provide training and development opportunities
- Support physical, mental and financial well-being
- Demonstrate a strong commitment to diversity, equity and inclusion



Management Approach

Open feedback culture

One of the many things that elevates Alliance Data and makes it dynamic is that we take our associates’ feedback seriously. Annual engagement surveys and quarterly pulse surveys bring attention to various organizational issues and help us ensure our workplace works for our associates. We then use those survey results to do the following:

- Gauge the effectiveness of our work environment and identify opportunities for improvement.
- Evaluate the effectiveness of policies and programs.
- Develop action plans to challenge the status quo and address priority issues.
- Conduct post-survey communications to keep associates informed of results and progress.

Training and development

Alliance Data offers a variety of online and on-site structured training, coaching, tuition reimbursement for external courses and on-the-job learning opportunities. In 2020, the Company invested nearly \$10 million in training and development, a 35% increase in dollars per associate since 2017.

Another important component of associate development is regular formal performance reviews for all permanent employees aligned with career advancement. The 2020 implementation of WorkDay — a best-in-class digital system that integrates and enhances employee task management — proved especially valuable in this area by enabling us to advance our practices and improve leadership accountability surrounding the performance appraisal and feedback process.

Associate well-being

There’s a well-established connection between associate health and well-being and an associate’s ability to do his or her best work. Our data also tells us that associates who join one of our on-site fitness centers, undergo company-provided health checks or participate in our 401(k) plan are significantly more likely to stay with the Company. For these reasons, we have long had programs to support associate physical, mental and financial well-being.

We continue to offer an innovative concierge service model with a completely customizable, patient-focused approach. Benefits administrators work as advocates for our associates rather than gatekeepers. The goal is to always point our people

Associates



Associates

Cultivate an inclusive, healthy workplace where we develop and reward associates — and empower them to contribute to our continued success.

to the right resources at the right time. Not only can they expect improved outcomes, but having healthcare advocates navigating the service on their behalf will also save them time and money. Since implementation, we've seen use rates go up. While that may create added cost for the Company, we know that it means our associates are getting healthier and are happier with the service — which, in the long run, means less time lost to illness, increased efficiency and greater overall associate satisfaction.

Diversity, equity and inclusion

We work to reflect the diversity of cardholders, clients and associates by embracing different backgrounds, viewpoints, ethnicities and talents.

Consistent with our values, our Code of Ethics states that we will not discriminate based on race, color, religion, religious dress and grooming, gender, pregnancy, age, national origin, disability, sexual orientation, marital status, citizenship, veteran status, gender identity, transgender status or any other protected status.

Beyond the Code, and basic protection of individual rights, we actively promote diversity, equality and inclusion (DE&I). Alliance Data has established business resource groups that provide an opportunity for professional development, education, and social and community involvement for our associates from unique backgrounds.

At the Board and leadership levels, the focus has been on promoting gender and skills diversity. While demographics have been the focus of associate diversity efforts in the past, the Board of Directors adopted the Rooney Rule in 2019, which

is a commitment to include women and underrepresented minority candidates in every pool from which Board nominees are chosen. Our Board is also regularly briefed on our diversity performance, including gender make-up, gender leadership, Board refreshment and pay equity.

Events from last year — the COVID-19 pandemic, social and civil unrest, and the presidential election — offered many lessons and exposed deep divisions among us. Conversely, one of the silver linings was that these events provided the impetus for significant and meaningful change.

In 2020, we reignited our commitment to DE&I, employing a DE&I consulting firm to help us define our road map for continued progress through employee focus groups, an inclusion survey, leadership training and a thorough review of our policies and practices. These activities resulted in a new strategic framework, focus areas and vision for success.

We work to reflect the diversity of cardholders, clients and associates by embracing different backgrounds, viewpoints, ethnicities and talents.

Associates



Associates

Cultivate an inclusive, healthy workplace where we develop and reward associates — and empower them to contribute to our continued success.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Manage voluntary turnover, with a focus on associate retention and enablement	Achieved	Voluntary turnover decreased by more than 3% in the period (12.98% in 2020 vs. 16.1% in 2017).
Invest in talent development programs through training courses, coaching and academic advancement opportunities	Achieved	We invested more than \$44 million in associate training and development, conducted annual associate reviews and evaluations, and increased dollar invested per associate by 35%.
Leverage associate feedback, internal analytics and insight to identify opportunities for targeted, relevant programs and initiatives that benefit our associates and enhance our culture	Achieved	Significant measures were taken to evaluate, benchmark and improve our benefits. The implementation of WorkDay in 2019 and 2020 improved associate analytics for more targeted programming and culture-building activities.
Promote a culture of inclusion, where associates have a voice and diverse perspectives are respected	Achieved	Participation in annual associate survey was consistently above average. We also initiated mini “pulse” surveys conducted every few months on priority topics. We also chartered our first business resource groups and established a DE&I strategic framework.

2020 demographic highlights

Total workforce

8,000

Voluntary turnover

12.98%

New employee growth rate

5-10%

Percentage female



Total workforce

62%



Senior leadership

44%

Percentage ethnic minority



Total workforce

43%



Senior leadership

16%

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 10-23](#)

[2021 Proxy Statement Corporate Governance, pages 2-12](#)

[Code of Ethics](#)

[Corporate Governance Guidelines](#)

[Corporate Governance](#)

Communities



Communities

Invest in the long-term vitality of our communities through programs and initiatives that make a measurable impact.

Our Company is only as strong as the communities where we work and that we serve. As a common thread that connects and inspires us, those community-minded values are ingrained in the very culture of our business and how we operate.

Over the years, as our organization has grown, we've steadily increased our global community investment and volunteerism, recognizing the need for successful companies like ours to employ our resources in a way that both strengthens our communities and helps create a future where our business and local economies flourish.

Our priorities:

- Improve the independence of our communities
- Ensure the impact of our investments through measurable outcomes
- Create a bridge between our associates and the community

Management Approach

While all businesses tailor their approach to meeting the needs of their respective associates and local communities, we have enterprise-wide goals, guidelines, programs and governance that guide our decision-making and align our efforts.

Corporate responsibility representatives from each line of business are critical for partnering on grant making, best practices, data collection and reporting. For international grant making, we rely on the consultative expertise and non-profit equivalency determination of the Silicon Valley Community Foundation.

We continue to evolve our community investments commensurate with the evolution of our business. Our focus areas are based on what's most important to our associates, where our communities need the most support and how we

can promote a sustainable economic environment. In addition, we prioritize investments that connect associates, align with our expertise, are geographically inclusive, provide measurable impact, and enhance our brand and reputation.

The following efforts highlighted our community support work in 2020.

Community investment

We donated more than \$7 million to charities focused on children, education and independence and oversaw the redemption/donation of \$2.1 million worth of AIR MILES rewards to charitable causes. In addition, we donated computers, monitors and iPhones to support students needing access to technology for remote learning. We also received an "Outstanding" Community Reinvestment Act rating for the fourth consecutive year.

Associate programs

We conducted our annual promotion of matching gifts and Dollars for Doers programs and we ran a double match campaign in 2020 for racial equity causes. In addition, associates contributed over \$1 million through campaigns and programs.

Volunteerism

We placed increased focus on skills-based volunteerism, lending associate talent to benefit non-profit organizations' missions. At the Mid-Ohio Food Collective, we dedicated a work team to assist in the development of their data and analytics platform. We also developed marketing materials for Directions for Youth and Families. For Motionball, a national youth empowerment non-profit in Canada, we created marketing materials and prepared a data analysis of their donor database.

Communities



Communities

Invest in the long-term vitality of our communities through programs and initiatives that make a measurable impact.

Community reinvestment

Under the Community Reinvestment Act (CRA), passed in 1977 as a measure to expand access to credit, federally insured depository institutions like Comenity Bank and Comenity Capital Bank have an obligation to support the credit needs of the communities in which they are located.

Comenity and Comenity Capital are subject to regulatory supervision by the Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB), in addition to state supervision in Delaware and Utah, where the banks are respectively headquartered. In our most recent FDIC examination, we received the highest rating of “Outstanding” for our activities under the CRA.

The banks’ holistic approach to community reinvestment engages and connects local stakeholders and resources, as well as community development investments and services, to meet the greatest needs of the communities they serve. These programs are led by an officer appointed by the banks’ Board of Directors, with oversight from respective bank committees.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Invest an additional \$60 million globally by 2020 in the communities where we live and work	Partially Achieved	We invested \$33.5 million into communities globally. Our divestment of a large business led to reduced revenue and made reaching the original goal unrealistic.
Invest \$20 million in “Data for Good” programs that help non-profits build mission-critical capacity leveraging data-driven insights	Partially Achieved	The divestiture of our Epsilon business in 2019 necessitated that we modify this target, commensurate with the adjusted size of the business.
Annually increase associate engagement in the community through volunteerism, participation in our matching gifts, Dollars for Doers program and annual campaigns	Achieved	Our associates contributed 76,500 volunteer hours. Dollars for Doers contributions reached 50,000 hours and \$500,000. Participation in matching gifts programs raised \$4.5 million.

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 10–23](#)

[2021 Proxy Statement Corporate Governance, pages 2–12](#)

[Code of Ethics](#)

[Supplier Code of Conduct](#)

[Giving Guidelines](#)

[Corporate Governance Guidelines](#)

[Corporate Governance](#)

Environment



Environment

Respect our environment through sustainable operations and investments in global conservation efforts.

We recognize that the natural environment is under increasing strain: ecosystems and wildlife are being threatened and climate change is creating a growing uncertainty for societies and economies. Climate change and associated risk is real and relevant to our clients and associates — and we are taking action.

Our priorities:

- Minimize our environmental footprint and use resources efficiently
- Engage with clients, suppliers and associates to advance our policies and practices
- Rigorously track our performance



Reducing Our Carbon Footprint

Alliance Data has an ongoing commitment to reducing our greenhouse gas (GHG) emissions to help combat climate change. Our efforts extend to all lines of business, stakeholder groups and our work in the community.

The starting point of our efforts to reduce our carbon footprint is capturing our GHG inventory, which details and quantifies our emissions. We completed our ninth inventory in 2020, and we are using the results to better understand and manage our impacts and to report to the CDP. The GHG inventory also provides the basis for ultimately setting science-based emissions reduction targets. Given our divestiture of Epsilon, which occurred in July 2019, only the emissions for the period of January 1 to July 31, 2019, while Epsilon was operating, are included in our 2019 inventory. Epsilon was fully removed from the 2020 GHG inventory. This divestiture triggered a restatement of base and all intervening historical year emissions.

Among the actions taken in 2020 to reduce our carbon footprint, the most significant was a comprehensive optimization of our U.S. real estate that will produce a lasting, long-term decrease in our emissions. We also planted 580 trees in honor of BrandLoyalty's 25th anniversary for each associate.

Using Resources Efficiently

Our GHG inventory indicates that some of our biggest environmental impacts are energy consumption, paper usage and, prior to COVID-19, associate commuting — so that's where we focus our environmental efforts.

Energy conservation

Facility managers are responsible for conservation projects at their respective buildings. Improvements have been made by upgrading to energy-efficient LED lighting and removing desktop printers in existing buildings. However, the biggest gains come from new facilities that are designed for efficiency from the start: LoyaltyOne's headquarters has received LEED Platinum certification and the Company has been recognized as one of Canada's Greenest Employers.

In 2020, employee communications focused on environmental education and awareness, and saving energy while working from home. At AIR MILES, the Company launched its first environmentally focused employee resource group, called Sustainables.

Environment



Environment

Respect our environment through sustainable operations and investments in global conservation efforts.

Paper and plastic

The majority of our paper purchase is based on the needs of our clients. Paper is used in client-driven marketing materials and cardmember or collector statements, although many clients are shifting from print to digital formats. We've made strong gains internally by switching from individual desktop printers to multi-function devices (MFDs), which are shared by multiple users and discourage unnecessary printing. MFD defaults are set to double-sided black-and-white printing.

In 2020, BrandLoyalty launched a focus on smart packaging, which resulted in the removal of plastic from the packaging of its reward products

Commuting

Efforts to minimize emissions from commuting include work-from-home programs, which are rare for the industry, electric car charging stations, and bike racks and on-site shower facilities to encourage cycling to work. In 2019, we launched a business-wide evaluation of our office footprint, which resulted in a significant number of associates moving to work-from-home arrangements and will help us reduce energy consumption and commuting-related emissions. With an additional 16% of AIR MILES' frontline workforce moving to home offices in 2019, a full 84% of its frontline associates now work from home on a full-time basis.

In March of 2020, 95% of associates moved to work from home due to the COVID-19 pandemic, and remained such through the duration of the year.

Our headquarters in Columbus, Ohio, participated as an Acceleration Partner in the Smart Columbus "Smart Cities" initiative aimed at inspiring and motivating employees to drive electric and drive less. As a partner, we committed to five engagements: appointing a program leader, encouraging executives to buy electric vehicles (EV), installing charging infrastructure, educating our associates on smart mobility and incentivizing behavior change. Smart Columbus' goals are to bring the city's EV adoption rate to at least 1.8% by 2020 — a four-fold increase that would put more than 3,600 electric vehicles on the road — and decrease single-occupant vehicle commuter traffic by 10%.

To contribute to these goals during the program, Alliance Data installed electric charging stations, offered a \$2,000 (post-tax) EV rebate for associates in the Columbus region and \$1,000 (post-tax) rebate for non-Columbus associates. We hosted a Ride & Drive Roadshow and an EV 101 lunch and learn to educate associates on the benefits of driving electric.

In 2020, employee communications focused on environmental education and awareness, and saving energy while working from home.

Environment



Environment

Respect our environment through sustainable operations and investments in global conservation efforts.

2018–2020 Performance Summary

Goal	Progress	Three-year Performance
Develop an action plan for setting a science-based GHG emission reduction target	N/A	This initiative was paused as resources needed to be directed to other material business priorities.
Establish a pan-enterprise task force focused on developing and overseeing protocols and initiatives designed to reduce our GHG emissions and minimize the environmental impacts of our operations	Partially Achieved	Local associate-led “Green Teams” regularly collaborated to share/leverage initiatives enterprise-wide, while our facilities departments actively led the transformation of our real estate through environmental decision-making when and where upgrades were needed.
Build relationships with environmentally focused NGOs to identify conservation initiatives to invest in that engage associates and align with our biggest impact areas	Achieved	Invested \$1.1 million in American Forests and Texas Trees.
Invest \$2 million annually in efficient technologies for new buildings, retrofits and/or other initiatives based on associate feedback, to make our facilities and operations more sustainable	Partially Achieved	This bold, aspirational goal intended to move us forward proved challenging to manage and measure under existing protocols/governance in place at the time. The divestiture of our Epsilon business resulting in significant reduction in our real estate footprint was also a contributing factor.

Resources

[2021 Materiality Assessment Overview](#)

[2020 Form 10-K Risk Factors, pages 10–23](#)

[2021 Proxy Statement Corporate Governance, pages 2–12](#)

[Code of Ethics](#)

[Corporate Governance](#)

[CDP Climate Change 2020 Response](#)

ESG Performance

The 2020 Performance Report outlines our management approaches and performance related to key environmental, social and governance (ESG) topics identified in our most recent materiality assessment and aligns to select Global Reporting Initiative (GRI) Standards disclosures, and to the Sustainability Accounting Standards Board (SASB) – Technology & Communications Sector Standard (Software & IT Services) and Financials Sector Standard (Commercial Banks).

This 2020 report reflects Alliance Data's continued business strategy transformation during the year, which included streamlining our operations and global workforce and further simplifying our business model. On July 1, 2019, we completed the divestiture of our Epsilon business. As such, Epsilon's inclusion in this report is only for the first half of that year (2019).

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
 FINANCIAL/GOVERNANCE							
Financial Performance							
Core earnings per share (EPS)	Number	9.39	16.77	19.49	19.35		
Total revenues	US\$ millions	4,521.00	5,581.30	5,666.60	5,474.70	201-1	
Adjusted EBITDA	US\$ millions	771.50	1,271.30	10,609.40	1,465.40		
Provision for income taxes	US\$ millions	99.50	165.80	269.50	292.40		
Net income	US\$ millions	213.70	278.00	963.10	788.70	201-1	
Receivables outstanding	US\$ millions	16,784.40	19,463.10	17,855.00	17.70		
Stock price (end of year)	US\$	74.10	112.20	150.08	253.48		

ESG Performance

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
Governance and Ethics							
Say on Pay — executive compensation	%	94	93	95.3	98.4	102-38	
Board diversity — ethnicity	%	25				102-22	
Board diversity — gender (female representation)	%	28	28	22	11	102-22	
Board independence	%	86	100	89	89	102-22	
Board average tenure	Years	4.5	12	9			
Total PAC disbursements	US\$	91,500	25,500	141,400	39,500	415-1	
Number of disbursements to candidate committees	Number	29	10	48	16		
Government contacts	Number	19	220	50	52		
Associates completing annual, mandatory Code of Ethics training	%	99.3	97.7 ¹	97.9	98		
Ethics Helpline calls received	Number	86				102-34	
Ethics Helpline calls substantiated and resulted in corrective action	%	12				102-34	
Significant fines or monetary sanctions	US\$	0	0	0	0		FN-CB-510a.1

¹ Includes BrandLoyalty for the first time

ESG Performance

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
CLIENTS/CONSUMERS							
Number of clients	Number	900	464 ²	2,100	2,000		
Active cardholder accounts	Number in millions	40.2	44.6	41.7	43.4		
AIR MILES issued	Number	4,963.8	5,511	5,500	5,524.2		
AIR MILES redeemed	Number	3,127.8	4,415	4,482	4,552.1		
Security and Privacy							
Data breaches	Number	0	0	0	0		FN-CB-230a.1
Board updates	Number	4	4	4			
Number of drills	Number	2	2	4			
Associates completing information security and privacy training	%	99					
Fair and Responsible Banking							
Community Reinvestment Act	Rating	Outstanding 44	Outstanding 47.7	Outstanding 36.4	Outstanding		
Credit card complaints per million active accounts (as reported to the CFPB)		Lowest CFPB complaint volume per million active accounts	Next to lowest among credit card banking peers	Fewest among credit card banking peers			
Care Center and collections training and development hours	Hours	19,206	18,380	24,722			
First call resolution (BenchmarkPortal)	%	1% above industry average	Same as industry average	3% above industry average			

2 Does not include Epsilon clients

ESG Performance

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
Customer satisfaction (BenchmarkPortal)	%	.70% above industry average	4.26% above industry average	7% above industry average			
First call resolution	%	85	90.9	88			



EMPLOYEES AND SUPPLIERS

Total Headcount³

Total number of employees	Number	8,000	8,500	20,000	20,000	102-8	
New employee growth rate (adds about X% to Y% new people each year)	%	5-10	15-20	25-30	25-30	401-1	

Voluntary Turnover

Voluntary turnover – average (all employees)	%	12.98	18	15.3	16.1	401-1	
Turnover – non-exempt (hourly employees)	%	22.67	21	20	23.7	401-1	
Turnover – exempt (salaried employees)	%	11.4	14	12.2	11.2	401-1	
Turnover – male	%	18.37	18.6	14.2	14.5	401-1	
Turnover – female	%	18.01	17.7	16.4	17.8	401-1	

³ Does not include Epsilon associates

ESG Performance

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
Diversity, Equity and Inclusion							
Total workforce by gender	% female	62	62	54.3	55	102-8	TC-SI-330a.3
Senior leadership by gender	% female	44	41.2	34.5	34.1	102-8, 405-1	TC-SI-330a.3
Total workforce by ethnicity — minority representation	%	43	44	38	38.1	102-8	TC-SI-330a.3
Senior leadership by ethnicity — minority representation	%	16	15	12.7	11.1	102-8, 405-1	TC-SI-330a.3
Gender pay parity — weighted by job level	%	5.63	3.9	2	2.7	405-2	
Ethnic pay parity — weighted by job level	%	1.1	2	-1.0	-0.1		
Human Rights Campaign's Corporate Equality Index	%	80	65	85	100		
Employee Training and Engagement⁴							
Training and development — total investment	US\$ millions	9.85	16.08	17.70	17.50		
Training and development — dollars per employee	US\$	1,210	1,136	899	933	404-1	
Procurement/Supplier Diversity							
Total supplier diversity spending	%	5.56	8.09	10.1	8.2		
Minority-owned supplier spending	%	0.12	1.95	3.6	2.2		
Women-owned supplier spending	%	0.98	1.18	1.8	1.8		
Veteran-owned supplier spending	%	0.19	0.02	0.1	0.1		
LGBTQ-owned supplier spending	%	0	0	0.1	n/a		

⁴ Includes Epsilon up to 7/1/19

ESG Performance

Topic/Issue	Metric/Unit	2020	2019	2018	2017	GRI Indicator	SASB Code
 COMMUNITY INVESTMENT							
Community investment — donations	US\$ millions	7.50	9.50	16.50	14.40	201-1	
Community investment as a percent of EBITDA	%	0.1	0.5	0.67	0.63		
Community investment — volunteerism	Hours	10,000	26,500	40,000	38,000		
Volunteerism per employee	Hours	1	3	2	2		
Data for Good investment	US\$ millions	1.20	2.10	3.50	1.20		
Value of matching gifts	US\$	776,625	2,800,000	990,000	1,015,400		
Dollars for Doers — volunteerism	Hours	8,989	10,000	30,000			
Dollars for Doers — donations	US\$	115,743	247,000	127,000			
 ENVIRONMENT							
Greenhouse gas emissions (GHG) — Total	MT CO ₂ e	45,233	120,005	129,860	138,740		
Greenhouse gas emissions (GHG) — Scope 1 emissions	MT CO ₂ e	1,357	2,266	2,331		305-1	
Greenhouse gas emissions (GHG) — Scope 2 emissions	MT CO ₂ e	12,328	33,464	40,091		305-2	
Greenhouse gas emissions (GHG) — Scope 3 emissions	MT CO ₂ e	31,548	84,275	87,438		305-3	
GHG Scope 1 + Scope 2 total per associate	MT CO ₂ e	2	4	2	0		
Total energy consumed	GJ	146,124	279,413	323,476		302-1	TC-SI-130a.1
Electricity sourced from the grid	%	84	92	93	94		TC-SI-130a.1
Electricity from renewable sources	%	16	8	7	6		TC-SI-130a.1
CDP carbon disclosure rating	Letter rating	TBD	C	C	D		



“

Alliance Data has embraced a new mission, vision and values, and continues rebuilding our business sustainably with an emphasis on new digital offerings and expanded customer choice — I am encouraged knowing our team is united as our strategy picks up speed.

”

Ralph Andretta, President and CEO

To learn more about our sustainability strategy, visit alliancedata.com/sustainability or email allforgood@alliancedata.com

Follow Alliance Data on **Twitter**, **Facebook**, **LinkedIn** and **YouTube**.

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