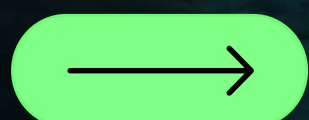




Preparing people to win in an **AI-NATIVE WORLD**

OLX's Sustainability Report FY26



IN NATURE, NOTHING HAPPENS IN ISOLATION

What begins in one place inevitably spreads, shaping the system as a whole.

In tropical forests, **flying rivers** carry moisture across the continent, shaping weather patterns thousands of kilometres away. They remind us that, in complex systems, **impact moves, multiplies, and transforms.**

At OLX, we operate under the same logic.

Every action within our ecosystem sets something else in motion. A listing can unlock opportunity. A safer transaction builds trust and a frictionless experience can make digital trade more accessible by reducing technical and literacy barriers.

Sustainability is embedded in how we think about growth — shaping how we design our products, scale our platforms, and make decisions across **Motors, Real Estate, Jobs, Car Parts, and Consumer Goods and Services.**

Together, these dimensions shape how people live, move, and build their futures. **Our responsibility is to ensure that growth in these spaces also drives efficiency, inclusion and long-term value.**

Technology makes this possible, but not as an end in itself.

We have been **investing in AI since 2018** — before it became an industry standard. Today, this allows us to scale to **1,200 AI deployments per week**, allocate capital responsibly and grow our capabilities without proportional headcount growth.

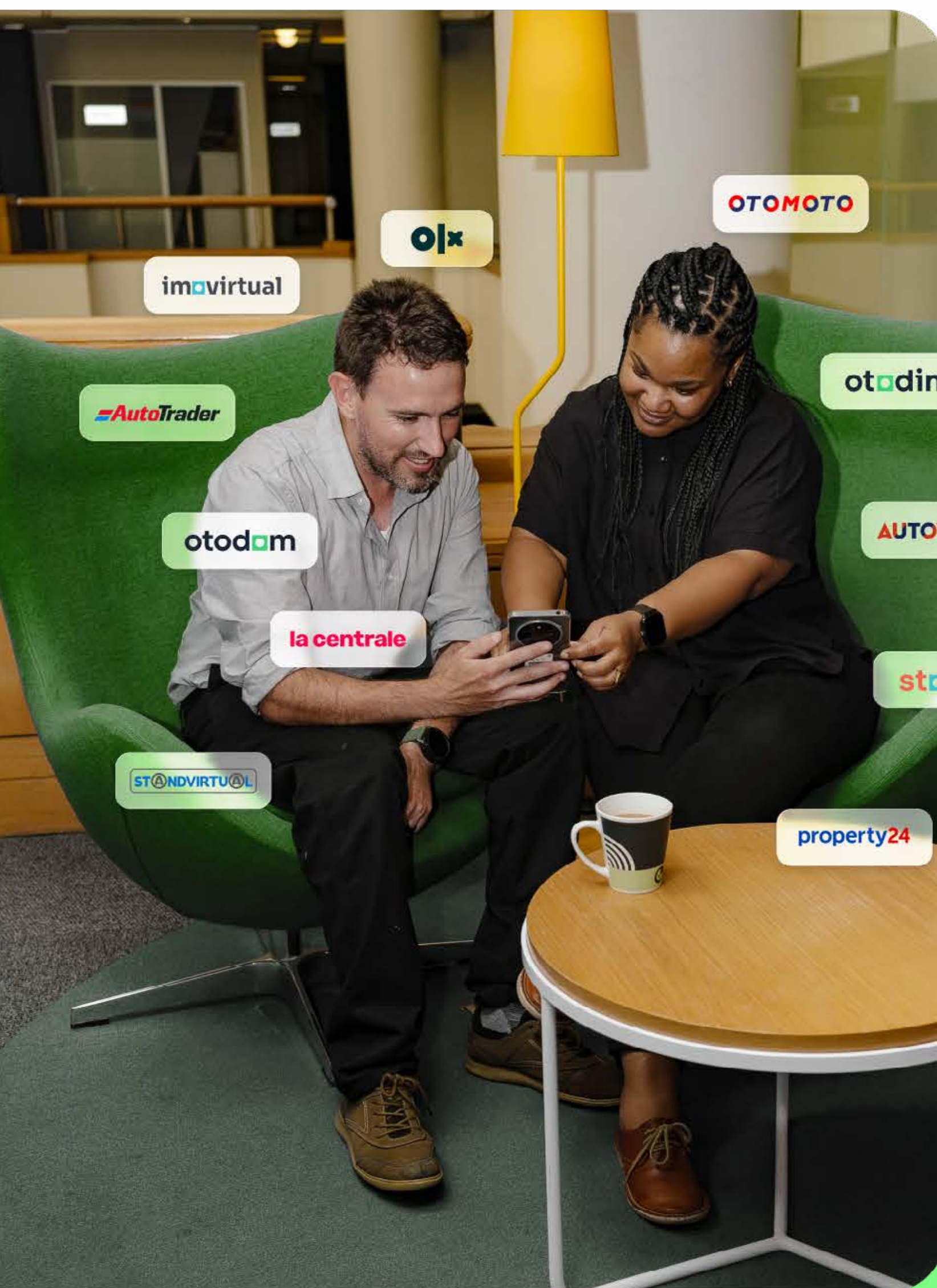
Our experience means we know not just how to build AI systems, but how to govern them, scale them, and ensure they serve people effectively: **anticipating needs, reducing friction and enabling safer, more reliable interactions.**

Through **transparent and trusted AI solutions**, we strengthen the confidence that underpins every transaction on our platform and the way our teams collaborate and operate.

For us, **trust is the foundation** of everything that scales. When innovation is guided by security, relevance, and circularity, we build an ecosystem where business performance and positive impact reinforce each other.

In an interconnected world, the true measure of impact is not what we achieve in isolation, but **what we enable collectively.**

Christian Gisy
CEO OLX Group



— OLX IN A NUTSHELL

We Are Building Intelligent Ecosystems

Constantly learning from millions of interactions, adapting to local market dynamics, and connecting supply with demand through technology that understands intent, detects patterns, and guides safer decisions. This intelligence operates across every platform — Motors, Real Estate, Jobs, and Goods — creating environments where trust, relevance, and efficiency scale together.

Our business exists to make our professional customers and consumers succeed. We serve car dealers who need to move inventory faster, real estate professionals who depend on qualified leads, and employers searching for the right talent. Across brands and markets, we provide the technology, insights, and reach that help these businesses grow.

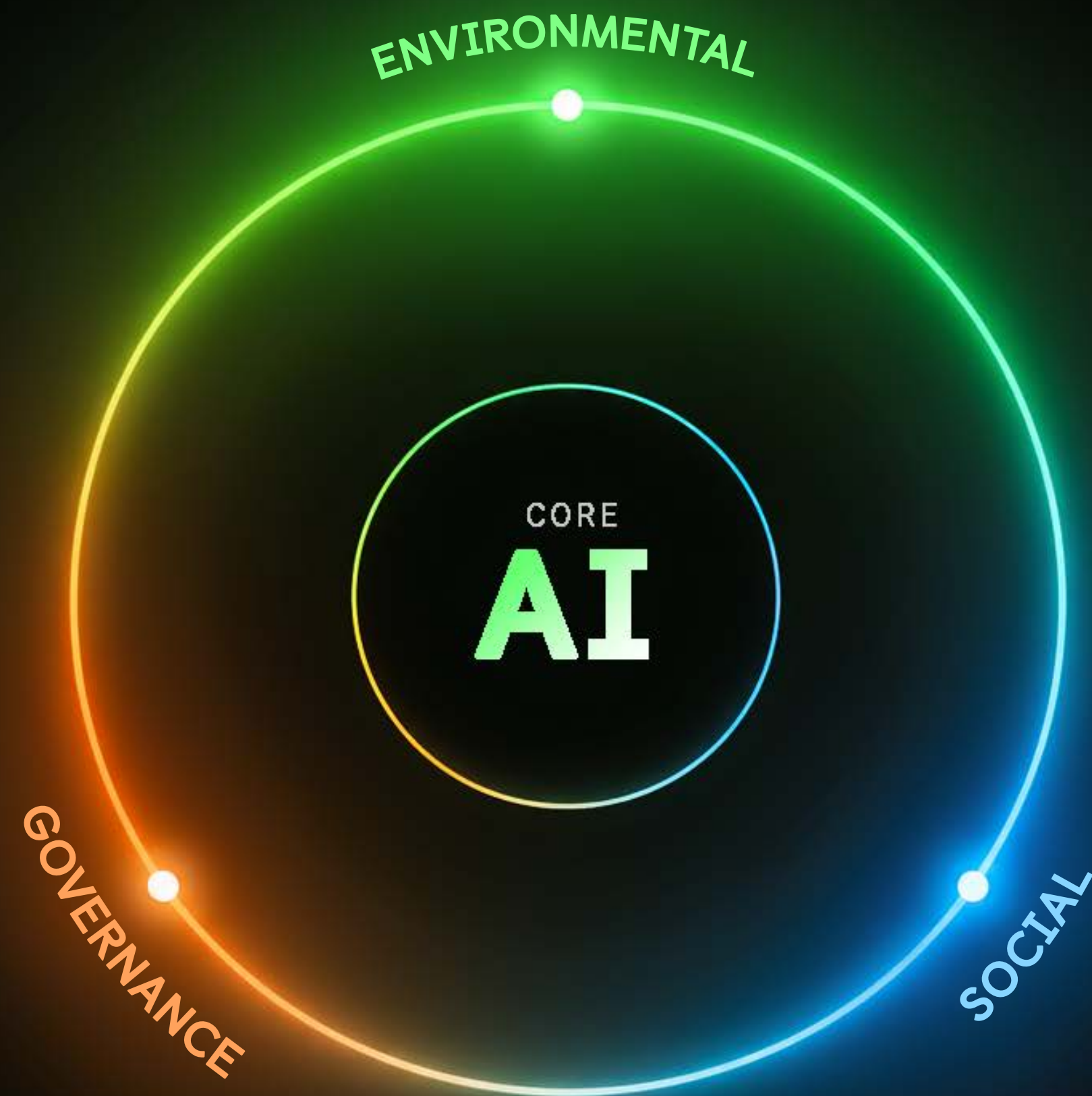
When our customers succeed, millions of people benefit. Every day, we support millions of consumers across ten brands and markets in making some of the most important decisions in their lives. Whether it is finding a new home, a better job, their first car, or second-hand items that bring comfort to their family.

We operate as an AI-native organisation, embedding intelligence into how our platforms serve users. Through this evolution, OLX's strategy focuses on agentic AI alongside our customer-first mindset — building systems that anticipate needs, solve problems autonomously, and make every interaction smarter and more valuable across all categories and markets.



*Based on data collected during FY26

**Based on data collected during FY26 from Pay & Ship transactions from PL, RO and UA



— THE OLX COMPASS

Why a new ESG approach?

As OLX evolves, so does our capacity to create impact. The world has changed. Our platforms influence how millions of people live, work, and make critical decisions. We feel responsible for those choices.

That's why we rewrote our **ESG strategy** from isolated sustainability initiatives to an integrated approach built for an AI-native world. Our mission: enable people to win in an AI-native world by ensuring our platforms are transparent, fair, and designed to expand opportunity.

Our AI transformation embeds responsibility and governance into every product we build — across all categories — because trust at scale requires both powerful technology and unwavering commitment to the people who depend on it.

AI is how we scale impact responsibly

It allows us to better understand needs, reduce friction, and enable safer, more reliable interactions across our ecosystem — which means security and relevance in every action.

We started this journey in 2018, giving us a significant advantage over competitors. Where others experiment, we operate with proven systems.

As AI reshapes how society works, buys, and lives, having access to state-of-the-art technological tools and in-depth market knowledge, OLX Group is uniquely positioned to ensure that this transition empowers individuals rather than leaving them behind.

This massive reach and technological shift demand a new ESG approach. Our new strategy acknowledges that as our platforms become more proactive and intelligent, our responsibility to our users, employees, and society grows exponentially.

— ESG MISSION AND PRIORITIES

The Customer at the Centre

ESG principles guide how we serve our **customers**. Sustainability goes beyond internal processes or reporting, it is reflected in **everyday interactions** on our platform.



Trust sits at the core of this experience.

Every time we prevent fraud or recommend the ideal job for someone — with AI supporting our teams and processes — we are living our **ESG mission**.

Our strategy is guided by a double materiality approach: we assess both **what impacts OLX financially** and **the impact we generate on society and the planet**.

We do not use technology to replace human judgement, but to **expand opportunities for people** to make better, more informed decisions — and achieve better outcomes.

01 —

A YEAR OF PROGRESS, THE BEGINNING OF A NEW ERA.



ENVIRONMENTAL

— ENVIRONMENTAL

Circularity in Motion:

Extending the Value of What Already Exists

2.3M

in electronics, extending
product lifecycles through
second-hand

€311M

earned by sellers by
giving used electronics
a second life

€350M

saved by buyers choosing
second-hand electronics
instead of new

The most sustainable product is one that already exists. At the heart of what we do is extending the life of products on our platforms, while continuing to reduce the footprint of our own operations.

→ **Green office infrastructure:**

certified sustainable offices across our markets, including BREEAM and LEED certifications in Warsaw, Poznań, Bucharest and Kyiv.

→ **Electrified company fleet:**

continuing the transition from petrol to hybrid and electric vehicles to reduce Scope 1 emissions.

→ **AWS infrastructure:**

75% of energy use across AWS data centres came from renewable or carbon-free sources in FY26, supporting the reduction of emissions linked to our digital operations.



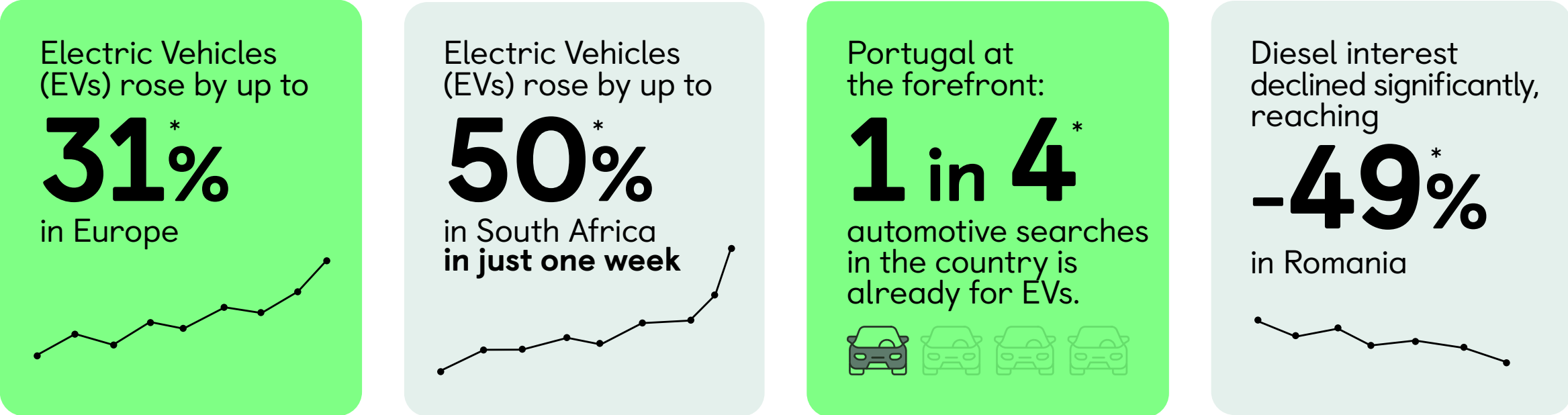
— ENVIRONMENTAL

Growing Interest in Electric Vehicles

In Motors, our data offers a real-time view of how consumer preferences are changing. Driven by macroeconomic factors such as energy security concerns, fuel price volatility, and growing sustainability awareness, we are observing a significant increase in interest in electric vehicles, while searches for diesel models have declined across several markets.

These signals reflect broader market dynamics, and our goal is to lead by providing transparent, data-driven insights that help dealers and buyers respond to this transition with better information.

Market Signals



* OLX Group data from 22 February to 22 March 2026, published in *The Great Acceleration: Consumer EV Interest Surges Across Five Markets, Data Report*, March 2026.

The shift is clear:

Throughout FY26, we observed evolving consumer interest in electric vehicles alongside growing concerns about energy security and fuel cost volatility. While individual events create short-term fluctuations, we are focused on the longer-term structural shift. Our response: publish data-driven market insights, help dealers navigate inventory decisions, educate consumers on EV economics, and position OLX as the trusted platform for this transition. Supporting electric mobility is a key strategic priority for FY27.

Explore our EV market reports:

[The Great Acceleration ↗](#) | [The Great Acceleration: East Meets Electric ↗](#)



— ENVIRONMENTAL

Circularity in Numbers

Our data shows that circular choices can reduce costs for users while helping avoid unnecessary resource use and emissions.

Commitment to Transparency: our impact calculations are rigorous. We consider price difference, product life extension and the substitution factor to ensure our numbers reflect reality.

[Explore the full Impact Report FY26 ↗](#)



Circularity at OLX is not a sustainability programme sitting outside the business. When millions of people choose second-hand, they help extend the life of products, keep resources in use for longer, and reduce waste. Our role is to make that choice easier, more affordable, and more rewarding. That is how ESG becomes embedded in the business.

Paulina Musielak-Rezmer
ESG Lead

1.93M

tonnes of CO₂e emissions avoided
by choosing second-hand, equivalent
to driving around the world hundreds
of thousands of times in an SUV

76k

Olympic swimming
pools of water saved,
along with enough energy to
power XX large cities for months.



€350M

saved by our users
by choosing second-hand
electronics instead of
buying new

5.9M

second-hand items
transacted
the flow of circularity has
never been more intense



— ENVIRONMENTAL

AI Reduces Barriers to Circular Choices

Research shows that, for young people (Gen Z), lack of time and motivation are barriers to selling used items*. Our response is to use AI to reduce the effort required.



With tools such as **AI-Enhanced Ad Posting** we turn ad creation into an almost instant process.



From photos to professional video ads in seconds: Ad2Video automatically transforms static images into engaging video content, reducing effort and helping listings perform better.



Smarter posting: AI suggests optimal pricing based on market data, reducing time-to-list and increasing competitiveness.



Natural Language Search: Users describe what they need instead of navigating complex filters — and AI surfaces the most relevant matches.



Result: more items in circulation, less effort, and professional-quality content without professional skills.

* Behavior of adolescents in the ecommerce and recommerce world” survey run by OLX Poland in 2023 24% of respondents said they don’t sell online because “It takes too much time”, age 17-26

Circular Solutions Through Partnerships

We do not work alone. Integration with the Prosus ecosystem and local partners creates new standards for recycling and renewal:



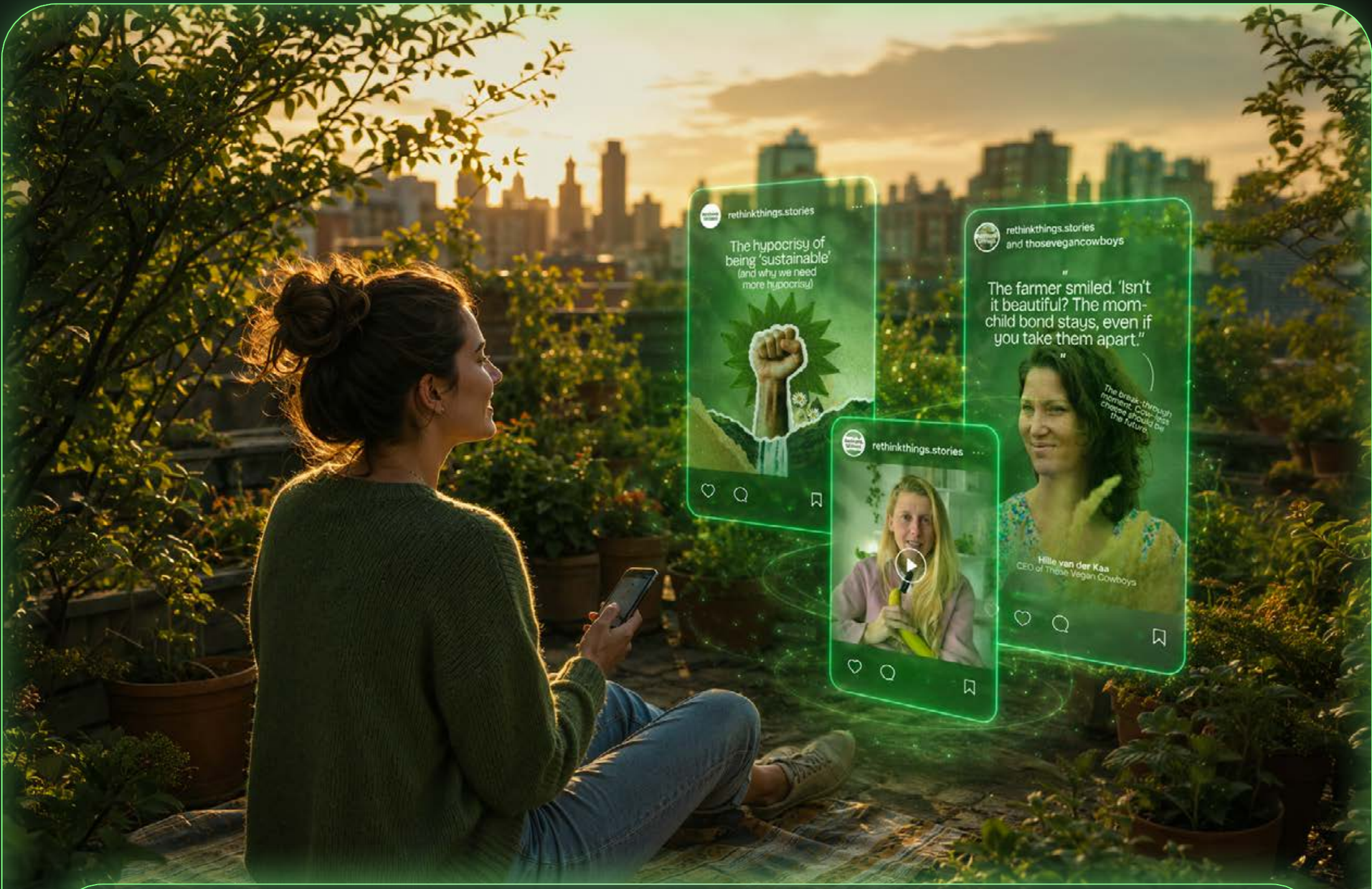
InPost partnership in Poland

Between March and December 2025, we engaged more than **3,100 participants**, who sent **6,600 packages** for recycling through local lockers. We diverted approximately **2.8 tonnes of material** from landfill.



OLX & Flip

Through our pilot partnership with **Flip** in Romania, we connect users to **refurbishment solutions** that **extend the useful life of electronics** and bring products back to market with **quality and warranty**.



Rethink Things ↗

Every revolution needs a spark, and we like to provoke. That’s why we launched Rethink Things, an uplifting platform with stories that help people **reimagine how we live and consume** in ways that are better for **the planet and our mental health**. Rooted in optimism, not guilt, we make sustainable living **feel personal, practical and even fun**.

In the final quarter of FY26, Rethink Things reached around **130,000 people per month** on Instagram and grew from **0 to 5,000+ followers** in just half a year.

— ENVIRONMENTAL

Our Footprint: Keep tracking Our Operational Impact

Carbon Accounting Methodology

Data Collection Process:

Each site submits activity data (utility bills, fuel litres, kWh consumption, refrigerant logs) with supporting evidence. Emission factors are applied to convert activity data to tCO₂e. Accuracy depends on complete, well-documented site-level data.



SCOPE 1

Direct Emissions

Fuel for vehicles and generators, stationary fuel combustion, refrigerant gas top-ups

SCOPE 2

Purchased Energy

Purchased electricity (market-based and location-based), district heating/cooling

SCOPE 3

Value Chain

Purchased goods and services, business travel, employee commute, use of sold products, transport, investments

FY26 Emissions Profile

	CATEGORY	FY25	FY26
SCOPE 1	Stationary and mobile combustion	401	404
SCOPE 2	Market-based purchased electricity	671	588
	Location-based purchased electricity	1,018	792
SCOPE 3	Purchased goods and services	5,598	6,640
	Business travel	2,059	1,179
	Employee commute	3,814	3,208
TOTAL	Total emissions (tCO2-eq)	13,651	12,811
	Total/FTE	5,05	4,47

Each site submits activity data (bills, litres, kWh, refrigerant logs) with supporting evidence; we apply emission factors to convert to tCO₂e. Accuracy starts with complete, well-documented site data.

Key Insights

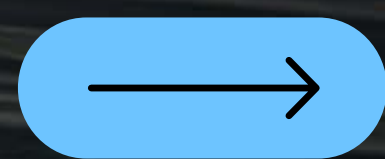
- **Grid electricity dominance:**
Purchased electricity represents **59% of combined Scope 1 + Scope 2 (market-based)** emissions, making renewable procurement a high-impact lever.
- **Renewable electricity progress:**
Renewable share increased from 16% (FY25) to **20% (FY26)** — a **20% year-over-year improvement** in renewable sourcing.
- **Scope 3 composition:**
IT & Hosting infrastructure accounts for approximately **62% of Scope 3 Category 1** (Purchased Goods and Services), including cloud services, web hosting, and software. Primary carbon data sourced from AWS for hosting emissions.
- **Emissions intensity improvement:**
Despite headcount growth (2,704 → 2,864 FTE), **total emissions decreased 6%** and **emissions per FTE declined 11%**, demonstrating improved operational efficiency.
- **FY26 Scope 3 developments:**
IT & Hosting / AI ≈ 62% of Category 1 (cloud, web hosting, software); hosting uses AWS primary carbon data.



02 —

CREATING OPPORTUNITIES

SOCIAL



— SOCIAL

Creating Opportunities: Where Technology Meets Growth

In nature, rain is the result of invisible processes that began thousands of kilometres away. In the same way, **every interaction within OLX's ecosystem** — whether a dealer selling a car, an employer hiring talent, a developer marketing properties, or a seller moving goods — **can create value beyond the platform**. This interdependence means responsibility. **Our platforms are business-critical for thousands of dealers, employers, developers, real estate agents, and professional sellers** across Motors, Real Estate, Jobs, and Goods.

When a dealer needs to reach buyers, when an employer needs to fill a role, when a seller needs to move inventory — **they rely on us**. We carry that responsibility every day, and it drives how we build, operate, and improve.

We are acutely aware that our platforms are becoming critical infrastructure for our clients' businesses. In a world where AI assistants increasingly mediate how people discover services, products, and opportunities, **visibility on trusted platforms like OLX** is no longer optional—it is **essential to commercial survival**.

It helps dealers price vehicles more competitively, employers match candidates more effectively, and sellers reach buyers more efficiently. **When our AI helps them perform better, the impact multiplies across their operations and communities.**

Opportunities in Numbers

Our impact lies in the flow of resources and goods we help move. Even amid macroeconomic challenges in markets such as Romania and Poland, our resilience demonstrated the strength of our ecosystem:

441k

employers posted job offers on our platforms (PL, RO, PT, BG, UA).

Transparency note

We observed a **7% decrease** compared with the previous year, reflecting **tax changes in Romania** and **delays in EU funds in Poland**. This context makes the quality of matching even more important: when markets slow down, **relevance, trust and efficiency become essential to connecting employers and candidates**.



How We Give Back to Community:

1% of Net Profit After Tax (NPAT) in South Arica

Approximately **€6.8 million** — reinvested in **digital education and youth employability**, including the **YES programme for unemployed youth, Skills Development learnerships** in AI and digital competencies for **538 small businesses** through Enterprise Development programs, community initiatives like the **Mandela Day garden** (15,000 crops planted), and healthcare support for **Tygerberg Hospital Children’s Trust**.

\$250k raised in Poland

Our **‘donation button’ at checkout** helped support global humanitarian crises. It’s a successful model now being scaled to **Romania and Portugal**.

Carusel Foundation (Romania)

Supported **200 people experiencing homelessness** through medical care, shelter, and food provision, and funded a **new supply warehouse** to strengthen emergency response to natural disasters.

EkoCentrum “Punkt Zwrotny” (Poland)

In partnership with **Prosus**, we launched an **environmental education center in Łódź** focused on responsible consumption and sustainability, welcoming over **15k educational visits (13,232 students, 1,337 teachers)** during the October 2025–June 2026 school year, plus hundreds of residents and corporate partners through community events.

— SOCIAL

Business Verticals: With AI, Scale Becomes Impact

Our AI-native transformation is not about replacing human judgement, but about expanding that capability. Here is how this comes to life across our main areas:

— MOTORS

Developing Transparency

In Motors, we are removing the complexity that slows dealers down. AutoIQ, our AI-powered platform, uses Natural Language Processing to simplify inventory management—turning hours of manual work into seconds. Dealers publish listings 36% faster with auto-generated descriptions and respond to leads 12% more effectively by centralising all customer interactions and inventory data in one intelligent system. This operational efficiency allows them to focus on selling, not administration. By increasing transparency and reducing friction, we strengthen both transactions and our position as a trusted market authority.

— JOBS

Preparing People for the Future

More than listing jobs: we use industry events such ReSource in Romania (600 participants) and OLX KNOW HOW in Poland (700 HR professionals) to educate the market. Our mission is to prepare people to participate in a labour market increasingly shaped by AI.



— REAL ESTATE

Authority and Trust

In Real Estate, we are a strong voice for sustainable development and communitycentered design, convening industry and society around what communities truly need.

Poland



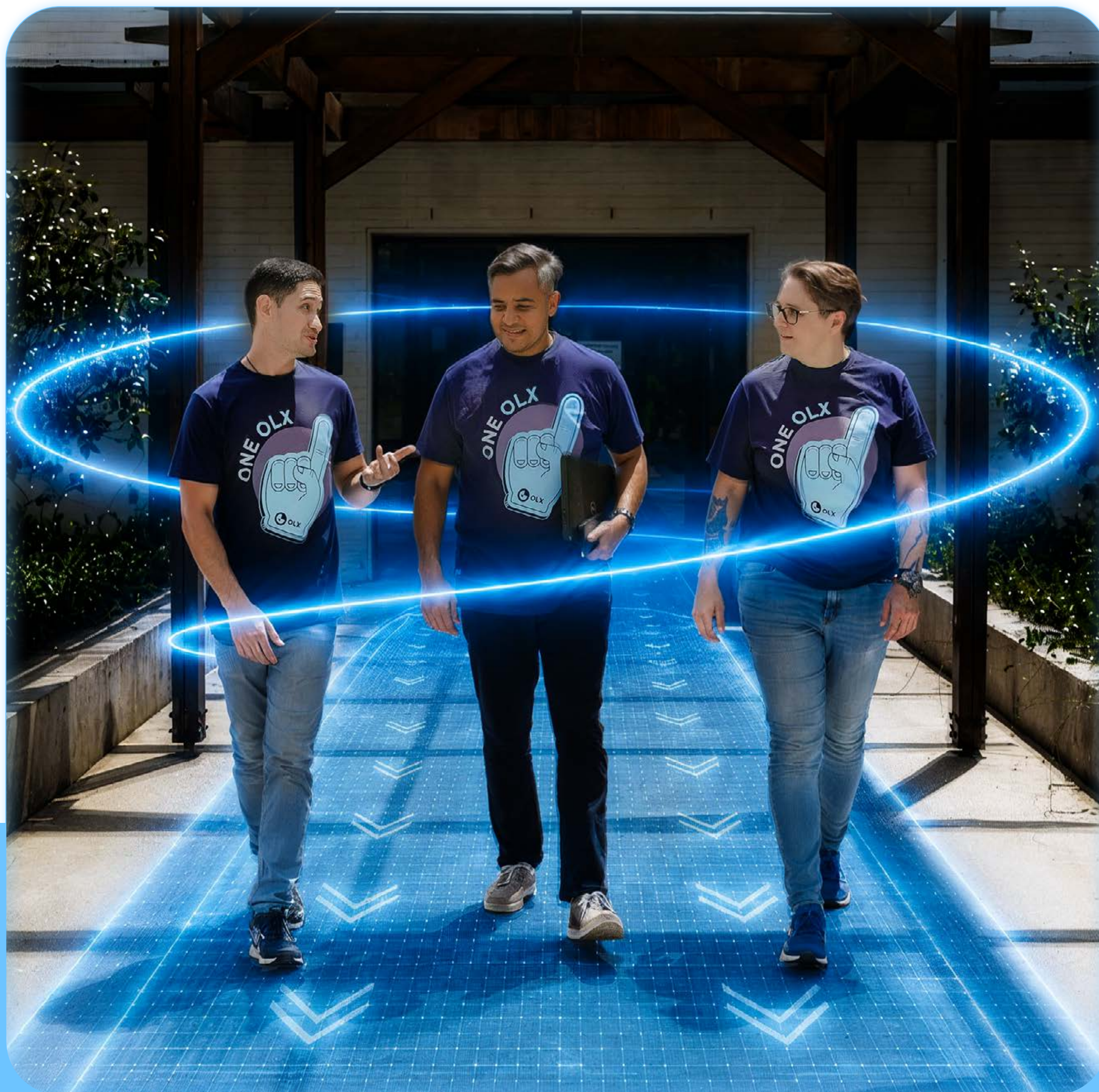
Humanly Designed. Happy Neighborhoods: Addressing the trust gap between developers and homebuyers, we hosted 6 industry debates engaging 300+ construction and development professionals, combined with public campaigns reaching 1.5 million consumers. The result: 43.7% Share of Voice and renewed industry focus on people-first urban planning that builds trust through transparency.

Romania



Collaborative Urban Intelligence: We partnered with experts in urban planning, transportation, air quality, and real estate to define the ultimate neighborhood model. Through hands-on workshops analyzing top-performing areas and proposing actionable improvements, we empower users with transparent quality-of-life data from 150,000 residents, helping 5 million+ monthly Storia and [OLX.ro](#) visitors make informed housing decisions.

Our commitment: Use our platform power to create market intelligence collaboratively and champion sustainable construction that reflects societal expectations.



— SOCIAL

Strengthening Community Resilience

In Ukraine, our work is defined by **resilience and scale**. Since 2022, we have invested **\$10.1 million** to rebuild critical infrastructure and support communities affected by the war: **\$3.5 million in medical equipment for 15 hospitals** across 9 regions (serving over 12,000 patients monthly), **\$1.4 million toward an International Prosthetics Institute** to serve over 3,000 amputees annually, **\$1 million in emergency service equipment** for the State Emergency Service, **\$1 million in direct employee support**, and **\$0.5 million for the NEST project** providing modular homes for displaced families. We also launched the **SME Academy** to help traditional businesses transition into the digital economy, ensuring local commerce continues despite displacement and destruction.

In South Africa, we focus on the future through the **YES programme**, funding 12-month work experience opportunities for unemployed youth, alongside Skills Development learnerships in AI and digital competencies and support for **538 small businesses** through Enterprise Development programs.



In our markets, resilience has to be practical. In Ukraine, it means helping businesses keep operating and families rebuild stability. In South Africa, it means opening pathways to employment for young people facing structural barriers. This is not CSR on the side; it reflects who we serve and where we operate. Our platforms connect opportunity with need, and our responsibility is to make that connection work for everyone."

Sylvie de Wever
General Manager OLX CU

— SOCIAL

One Feature, Thousands Impacted: The Donation Button

The success of the donation button at checkout on OLX Pay&Ship in Poland shows how a small product feature can scale social impact. What began as a pilot in Poland will expand to Romania and Portugal, connecting humanitarian support directly to our payments infrastructure.

The “Donation Button” at checkout of
OLX Pay&Ship has already raised

\$250,000

in Poland for humanitarian relief in regions
like Ukraine, Gaza, and Sudan.



Our People: The Human Foundation of an AI-native Organisation

In nature, healthy ecosystems depend on diversity, connection and the ability to adapt. At OLX, we follow the same logic. To run an AI-native company, we must first equip our people with the technical skills to build, use and question AI responsibly.



The 4Cs

In FY26, we introduced the 4Cs as a shared framework for how we work, lead and make decisions:



Collaboration
We achieve more together than alone.



Courage
We experiment, learn fast, and take smart risks.



Commitment
We own outcomes, not just tasks.



Customer-led
If it does not solve a real customer need, it is not enough.

This framework supports OLX’s broader culture shift and desire to win as we evolve from a traditional classifieds model into a more scalable, AI-native marketplaces. It connects how we develop talent, build teams and lead change with the needs of the people who use our platforms every day — from dealers selling vehicles faster, to employers hiring better talent, to real estate developers finding qualified buyers.

Our Workforce at a Glance

We are a global, multi-generational team. In FY26, our workforce continued to grow and diversify:



2,864

people bringing expertise across product, technology, operations, commercial and corporate functions.



Our workforce spans key functions:

1,034

in Product, Data & Technology;

549

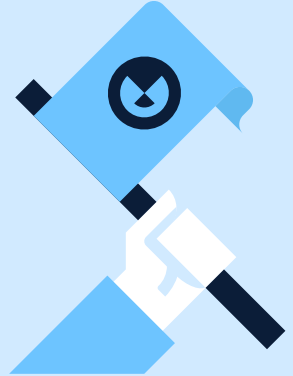
in Sales

481

Customer Support

97

in Marketing



Our people work across diverse markets, with our largest teams in **Poland (1,298)**, **Portugal (483)**, and **South Africa (241)**. Our colleagues in **Ukraine (223)** and **Romania (184)** add to this global presence, representing over **60 nationalities**.

464

new hires

bringing new capabilities to support our goals.

95.8%

of employees received an End of Year Review. To adjust process and mirror needs of employees and managers, we moved from 3 to 5 grade scale.

Evolving diversity

In FY26, women represented

27.7%

of Top Management.



“

AI is reshaping how work gets done across every industry. At OLX, we are choosing to respond deliberately: investing in the judgment, craft and strategic thinking that only people can bring, while equipping our teams with the tools and fluency to work alongside AI every day. The organisations that thrive in this shift will not be those that adopted AI fastest, but those that understood what to keep human. That is the bet we are making

Marta Jakowluk
Chief Human Resources Officer

— SOCIAL

The 4Cs and The Desire to Win: Our Cultural Framework How We Work

Our values are not designed to sit on a wall — they guide how we hire, develop, work and win together. In 2026, we implemented our commitment to the **4Cs framework** tailoring it to OLX's **unique transformation** from a C2C classifieds model to **a scalable, AI-native organisation**.

This cultural evolution is anchored in five core principles.

These values remind us that **people are at the centre of operations**, and that sustainable growth requires both capability and the right cultural foundation.

CUSTOMER-LED

If technology doesn't solve a real customer need, it's not enough. Every decision, from AI coaching to leadership development, maintains a customer-centric lens.

COMMITMENT

We own outcomes, not just tasks. Driving sustained execution and long-term thinking that support both individual growth and business transformation.

COURAGE

We encourage responsible experimentation and fast learning, especially as teams develop and apply AI solutions that push the boundaries of our platform.

COLLABORATION

We achieve more together than alone. Whether teams work Home First or Office First, collaboration depends on clarity, trust, and intentional connection.

DESIRE TO WIN

We compete to lead. This mindset fuels our ambition to become the trusted platform of choice across Motors, Real Estate, Jobs and Goods — combining performance culture with purpose-driven impact.



Embedding the 4Cs into How We Operate

Culture is only as strong as its implementation. At OLX, the 4Cs framework provides a clear blueprint for talent management, employee development, and performance. Our values shape everyday decisions and long-term strategy.



Collaboration is embedded from day one:

- Integrated into **hiring criteria** and team formation strategies.
- Supported by **flexible work models** (Home First / Office First) that prioritise clarity and trust over location.
- Reinforced through **cross-functional projects** that connect product, commercial, and technology teams.



Courage is fostered through structural support:

- **Psychological safety programs** ensure employees feel safe to speak up, experiment, and challenge ideas (reflected in our 85% psychological safety score).
- **Innovation challenges** encourage calculated risk-taking, particularly as teams explore AI territory, including new tooling, agents and fresh product features;
- **Fast-learning cycles** reward iteration over perfection.



Commitment drives accountability and growth:

- Performance management systems reward sustained execution and long-term impact, not just short-term wins.
- Internal mobility initiatives and extensive learning resources (MyAcademy 2.0, language courses, full or partial coverage for specialized external courses, recognized industry certifications) support career progression aligned with business needs;
- Ownership mindset connects individual contributions to collective outcomes.



Customer-led thinking permeates everything:

- All initiatives — from AI development to leadership training — are evaluated through a customer-centric lens.
- Teams ask: “Does this solve a real user need?” before investing resources.
- Customer feedback loops inform product roadmaps and operational improvements.



Desire to Win sharpens our competitive edge:

- Focused ambition to lead in Motors, Real Estate, and Jobs verticals.
- Performance culture balanced with sustainable practices and employee well-being.
- Commitment to outperforming competitors while maintaining ethical standards and trust.

The Result:

This values-driven approach has enabled OLX to achieve rapid engagement recovery during organisational change, maintain strong employee advocacy (81% would recommend OLX as a place to work), and successfully navigate the transition to an AI-native, B2C-focused business model.

Engagement Progress
FY25 → FY26

Growth Opportunities

From 70% to
83%
(+13 pp)

Psychological Safety

From 87% to
85%
(-2 pp)

Remains strong but requires continued focus through Culture Hubs and feedback mechanisms

Would recommend OLX

81%

Reflects strong cultural alignment during AI transformation (New metric FY26)

Wellbeing Index

78%

Maintained wellbeing index

— SOCIAL

Building Inclusion into Everyday Leadership

In FY26, we expanded our inclusion agenda to strengthen awareness of neurodiversity in the workplace.

Neurodiversity Workshop:

we launched a pioneering initiative for managers, focused on how to provide inclusive feedback and better understand different cognitive profiles, including ADHD and autism, as well as how to offer more inclusive support. Around 12% of leaders participated voluntarily, creating a foundation to expand the initiative in FY27.

Pay Equity (Fair Pay):

For the fourth consecutive year, we monitored gender pay equity and continued to reduce identified gaps during our annual salary review cycle. Looking ahead, we are implementing the requirements of the EU Pay Transparency Directive through targeted employee training and transparent access to pay philosophy information, reinforcing our commitment to fair and consistent recognition for comparable work.





— SOCIAL

Preparing Our People for an AI-Native Future

We want our people not only to use AI, but to understand it, question it and apply it responsibly. The principle is simple: we prepare our people to build the skills and confidence needed to work in an AI-enabled environment.

OLX Masterclasses:

Created spaces for peer learning, with sessions on AI in UX design and real-world GenAI implementations led by internal experts. We had 4 open sessions for both internal and external participants.

MyAcademy 2.0:

Recorded thousands of learning hours in FY26, with focus areas including Python, situational leadership and GenAI Masterclasses.

BetterUp & Coaching initiatives:

We supported individual development, resilience and wellbeing, recognising that sustainable performance depends on both capability and mental health. Our employees attended 5870 human coaching sessions focused on topics like career development, influence, strategic management, but also leading others and well-being.

03 —

TRUST AT SCALE



GOVERNANCE



— GOVERNANCE

Trust at Scale: Safer Marketplaces

If our platform operates as a living ecosystem, trust is what allows it to grow safely. At OLX, trust is built through technology, governance and responsible choices.

As we become an **AI-native** organisation, our responsibility grows. Algorithms and intelligent systems increasingly influence how we focus first on empowering our professional customers.

Our AI governance is backed by rigorous frameworks that ensure every model meets our standards for safety, fairness, and transparency. This allows us to deploy AI at scale whilst maintaining trust for professional customers and buyers alike.



— GOVERNANCE

Trust & Governance: Our Foundation for Responsible AI

AI gives us scale, but governance gives us trust. As we operate under the **Digital Services Act (DSA)** and are amid EU AI Act implementation, we understand that responsibility is foundational.

Jobs and services — among our fastest-growing categories — in some use cases may fall within high risk AI systems, requiring heightened standards for transparency, fairness, and safety. We see it as validation: these markets matter deeply to people's lives, and platforms must be held to higher standards.

Our approach: Implement robust governance, transparency, and comprehensive user protections — demonstrating that when technology is guided by strong values and regulatory accountability, it can genuinely improve how societies function.



Technology helps us scale, but our values determine how we scale. Our platforms can influence access to opportunities that shape people's lives. As we grow, we need to be intentional about fairness, transparency and inclusion. Growth and responsibility are not competing priorities. Sustainable growth depends on both.

Craig Allwright
General Counsel, OLX Group



— GOVERNANCE

Trust & Safety in Real Time

Our numbers show how agility and prevention remain central to our Trust & Safety approach. The goal is not only to detect risks, but to reduce their impact before they reach users.



Fraud after Registration

We improved our effectiveness in this regard by **69% year-over-year.**



Account Takeover Volume

16,234 legitimate user accounts were hijacked by malicious actors, up **162.56% YoY.**



Chat Exposure to Fraud

11.1% of active users or readers encountered fake messages in chats or phishing attempts. This represents a **24% year-on-year decrease.**



Fighting fraud with AI is more than deploying a single model. It means building systems that learn as fraud evolves. Our GenAI-powered detection identifies fraudulent QR codes with 80% precision, and every detected case helps improve the next one. That is how we move from reactive moderation to predictive prevention — making AI part of the infrastructure of trust, not just a tool.”

Andreas Merentitis,
Chief Data Officer, OLX Group

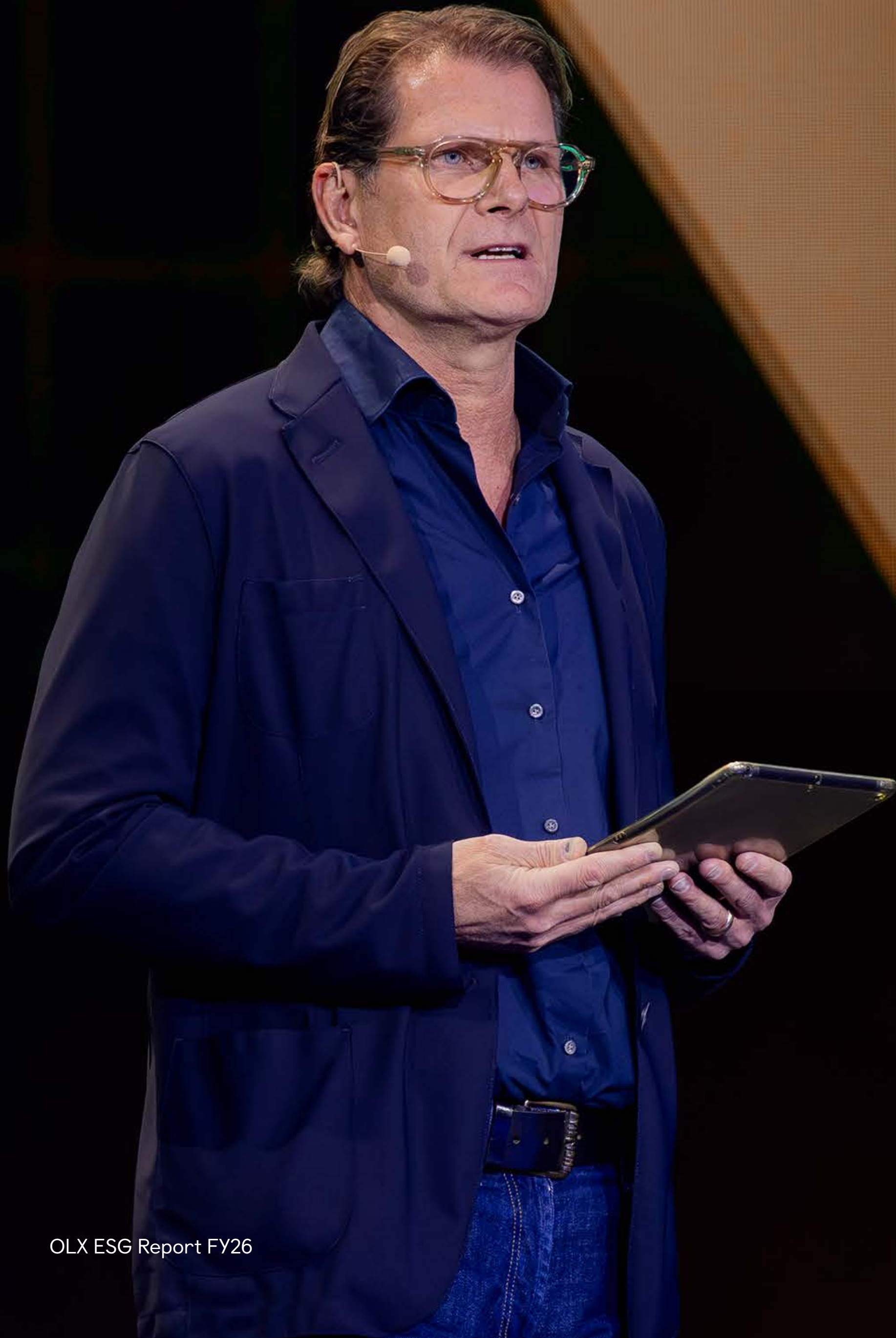


— GOVERNANCE

AI-Enabled Fraud Detection: Reducing QR Code Scams

AI has become an essential layer of our safety infrastructure. In 2025 and 2026, we faced sophisticated attacks in which fraudsters attempted to impersonate OLX teams through chat. In response, we strengthened user protection with real-time fraud detection models supported by GenAI.

Our AI solution is highly effective, spotting fraudulent QR codes in Poland with 80% precision. Each detected case improves our ability to identify patterns, respond faster and anticipate emerging threats. This is technology responding to people's needs in a faster, safer and, above all, more human way.



— GOVERNANCE

Responsible Policy Engagement: Leading by Doing

In 2025, OLX assumed the presidency of **Classifieds Marketplace Europe** (CME) and deepened our engagement with European regulators on AI and digital markets.

AI works for people:

We've invested **\$17 million in AI development over two years**, launching 55+ features used daily by millions, from instant ad creation to intelligent job matching. This track record gives us credibility when we advocate for balanced regulation.

Where we're leading:

EU AI Champions initiative:

Selected to advise European institutions on responsible AI development.

EU AI Office partnership:

Collaborating on job-matching AI guidance to demonstrate how technology can expand employment opportunities safely.

EU AI Act advocacy:

Helped secure EU AI Act implementation delays until proper guidance is ready — because vague rules don't protect anyone, they just stifle innovation.

Our CEO, Christian Gisy, works alongside European business leaders to shape AI rules that are clear enough to follow, flexible enough to innovate, and balanced enough to keep Europe competitive globally.

Our commitment: We see regulation as a framework for building more trusted digital markets and we're committed to helping shape rules that work for people, businesses, and society.

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Policy Outcomes That Protect Access and Trust

01

Avoiding Double Taxation:

Double VAT taxation on second-hand goods in Europe, helping keep circular commerce accessible.

02

Fee exemption until 2029

We supported a regulatory approach that recognises the difference between reuse platforms and producers of new textile products.

03

Demystifying DAC7

We worked directly with Ministries of Finance, helping users understand that casual second-hand selling is not the same as professional commercial activity.





— GOVERNANCE

Protecting Data by Design

Because we handle large volumes of sensitive data our approach is Privacy by Design. Privacy does not come afterwards — it is built into the product. It is integrated into everything we do.

Supported by AWS tools such as WAF Bot Control and Elastic Cloud, we strengthened our ability to monitor risks, respond to incidents and improve resilience:

10x

increase in security event coverage compared to FY25

30%

faster incident response.

90%

reduction in phishing susceptibility among our teams in just six months.



Trust is not something we can assume. It has to be built into every AI system we use. In jobs and housing, where technology shapes access to opportunities, legal and ethical responsibilities come together. Safe and fair platforms do not come from policies alone; they require those principles to be embedded in the product. Responsible AI is not a compliance exercise. It is how we protect the trust our business depends on.”

Craig Allwright,
General Counsel, OLX Group



— GOVERNANCE

Ethics and Integrity: Doing the Right Thing

Integrity is fundamental to our licence to operate.



Speak Up

We encourage employees to use our Speak Up channel whenever something does not feel right, with processes designed to ensure confidentiality and non-retaliation.



Supplier Responsibility

Our Code of Conduct extends to suppliers and business partners, supported by ongoing risk assessments to help ensure responsible practices across our value chain.

