



Towards a brighter future

2024 Discover UK Gender Pay Gap Report



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At Discover®, we believe that our diverse perspectives and experiences make us stronger and better able to support our customers, employees, and communities to achieve brighter financial futures.

We are committed to fostering a culture where all employees feel seen, heard, valued, and have a sense of belonging. Our dynamic workforce is key to achieving great business outcomes.

Our journey in attracting, developing, and retaining top talent is one of constant growth, with a deep commitment to fair treatment, access, and advancement for all employees. We are dedicated to an inclusive work environment, where all can thrive and make meaningful impact.



Jill Coln (she/her)

A handwritten signature in black ink, appearing to read 'Jill Coln'.

VP, Talent Management , Inclusion
and Social Impact

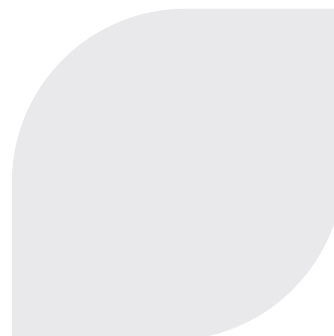
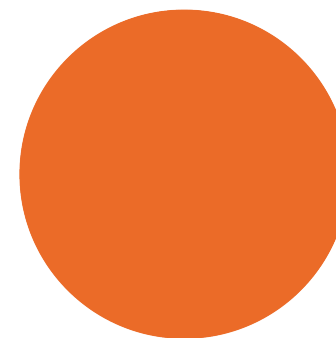
Discover® is committed to getting better every day. We see opportunities for improvement in all areas—from attracting new employees to continuing to create an inclusive environment for everyone. To that end, we demonstrate our commitments with the following:

Our Commitments

Advance a workforce that reflects a wide range of backgrounds, identities, perspectives, and experiences

Ensure fair treatment, access, and advancement for all employees

Foster a culture where all employees feel seen, heard, valued, and have a sense of belonging



UK gender pay gap reporting requirement

In 2017, the UK government passed a law requiring companies with more than 250 employees to annually publish gender pay gap data.

As we enter year five for the purpose of the report, we share data on the mean and median gender pay gap using hourly pay and bonus pay, and the percentage of men and women in each hourly pay quartile.

We understand the importance of being transparent as we seek to create change and drive lasting impact.

As we continue on this journey, we recognize that an organization that values diverse perspectives and experiences attracts and retains the best talent. Our commitment to inclusion enables us to foster an environment where all employees can enjoy the freedom to be themselves to better serve our customers.



Discover® UK—Background

Discover, headquartered in Riverwoods, Illinois, is the parent company of Discover Financial Services UK LTD (“Discover UK”). Discover UK serves primarily as our European technology hub, with information technology professionals making up approximately 66% of employees. As of December 31, 2024, Discover and all of its global affiliates employ approximately 21,000 individuals, with roughly 96% based within the United States. In 2024, Discover UK has continued to grow by 9% from 2023, reaching over 470 employees.

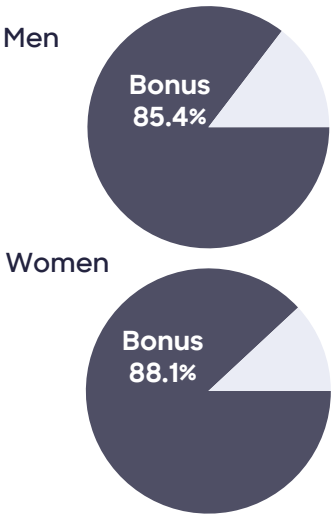


Gender pay gap results

% of men and women in each hourly pay quartile



% of employees receiving bonus



Gender Pay Gap

	Median	Mean
Pay Gap	15.2%	15.6%
Bonus Gap	41.8%	46.4%



Director's note

Finola Pierse
Director International Human Resources

I confirm the figures in our disclosure are accurate and were independently reviewed by a third-party consultant (Willis Towers Watson) in accordance with their understanding of gender pay gap reporting requirements in the United Kingdom.