



LOGISTICS SOLUTIONS FROM THE HOYER GROUP

We move your business
forward globally

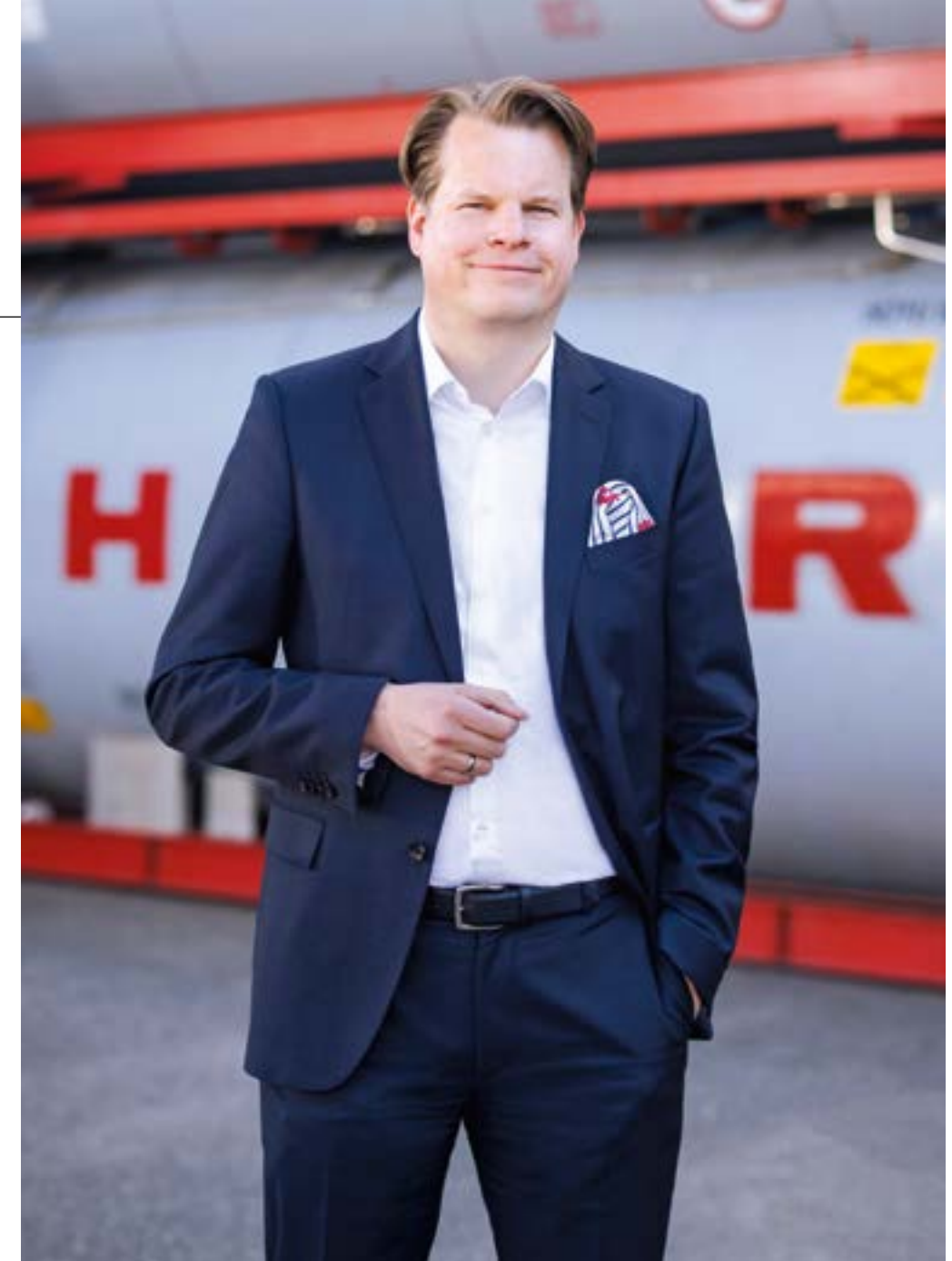
COMPANY BROCHURE

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For reasons of better readability, the simultaneous use of gender-specific forms of language is dispensed with in the following, and the generic masculine is used. All personal designations apply equally to all genders.



“WE FULFIL INDIVIDUAL REQUIREMENTS AND WISHES FOR **MORE EFFICIENT, SAFER LOGISTICS SOLUTIONS** – MODULARLY INTEGRABLE, SMART AND SUSTAINABLE.”

BJÖRN SCHNIEDERKÖTTER

CHIEF EXECUTIVE OFFICER OF THE HOYER GROUP



OPTIMISED HANDOVERS THROUGH PRE-LOADING CONCEPTS

As transport logistics specialists, we know the importance of smooth and speedy handovers. For efficient transport execution, we support you with a variety of pre-loading concepts (Drop & Swap), which we develop individually according to your needs. In this way, we optimise the interfaces between your services and our own.

GLOBAL NETWORK

Close to customers. Worldwide

We are close to you – at each of our world-wide locations. This allows you to benefit from our local knowledge and to combine it with our global logistics expertise.

Use our flexibility and strong network to minimise risks, drive your business forward and grow. We know global logistics, we know every detail of the region and we are personally there for you wherever you are.

ALL-ROUND LOGISTICS ON IMPORTANT ROUTES

We take care of the logistics while you concentrate on your core business. Along the key logistics routes, we support you with full service from a single source. With workshops for repairs, maintenance and modifications to tank containers, IBCs and road tankers.

With facilities to internally clean tank containers and IBCs as well as depots for the container storage of harmless products or dangerous goods. Many depots additionally enable the heating and cooling of tank containers and IBCs – thus ensuring a qualitatively flawless product condition. Thanks to our international representative offices, our participations in central handling terminals and ports, depots for container storage before and after cleaning, maintenance or repairs, as well as modularly interconnected logistics services (Smart Logistics), with us you are one step ahead of your competition.

MAKING MORE POSSIBLE TOGETHER

For you, we will find answers to questions that others may not even be asking themselves yet. With us, you know that around 3,800 employees worldwide are at your side. We are experts in logistics, have a deep understanding of your business, and we offer you the best service throughout the whole logistics process.

129

*global representative offices
in more than 100 countries
on 5 continents*

INTEGRAL LOGISTICS SOLUTIONS

On proven routes and new ones

We move you to your destination and beyond – with our comprehensive, modularly connected logistics solutions along your entire supply chain. With our global network, we are personally on-site for you worldwide, and find the optimum solution for your needs. State-of-the-art digital technologies make your logistics more efficient, more transparent and more secure.

Benefit from the know-how and experience of one of the world's leading logistics providers in handling and transporting liquid goods for the chemical, gas, petroleum products and food industries. As the HOYER Group, we offer you consistently high quality, compliance with the highest safety standards and maximum sustainability. By road, rail and sea, from road tankers to Intermediate Bulk Containers (IBCs), and from equipment rental to intelligently networked smart tanks, we will find the optimal solution for your task.

EXPERTS FOR LIQUID BULK, ON NEW ROUTES AS WELL

As specialists in transporting and handling liquid goods, we optimise your logistics processes on- and off-site with innovative value-added services. Take advantage of our advice on fleet management, equipment or sustainability to reach your destination more efficiently and cost-effectively. We develop individual projects from the idea to the design concept of all activities (including assets, processes and solutions).



SERVICES AND INDUSTRIES

Unique solutions from a single source

Comprehensive services and just the right one for you: from project development and logistics consulting to supply chain services, transport, leasing and container services.



INNOVATIVE AND FORWARD-LOOKING

New solutions are our driving force

We already prepare tomorrow's logistics for you today. Therefore we meet the highest standards and constantly set new ones ourselves.

You improve your fleet's capacity utilisation, increase safety and make your supply chain more productive and transparent. You always have an overview of services, product condition and equipment with your access to the protected online portal, and can act in a targeted manner to optimise your logistics and increase profits.

As one of the most experienced digitalisation experts for specialised bulk logistics, we support you with many years of expertise and innovative strength. Together with you, we develop tailor-made logistics solutions for the future. This is how we make your business smarter, more efficient and more future-proof.

1,624,494

messages per day are delivered by our sensors on tank containers.

NEW STANDARDS OF SMARTER LOGISTICS

Your challenges are growing. Our solutions increase efficiency and productivity for your economic success. For example, our intelligent logistics services, which are based on digitalisation in conjunction with high-performance equipment (Smart Logistics).

ENGINEERING AND COMMERCIAL CHEMISTS

Our container types are precisely matched to product specifications and transport requirements. If the right container does not exist, our engineering team of engineers and chemists ("commercial chemists") works together with renowned partners to develop tank containers that are tailored to the requirements of your products.

We do this by using our know-how, which is packaged in our own database with tens of thousands of entries and gives you the security of knowing that you are in the best possible hands when it comes to transport and product quality.



THE NEWEST GENERATION OF TANKS

We are constantly improving our state-of-the-art equipment, and use alternative materials or specific coatings. Our special titanium tanks are used for highly corrosive products.

SUSTAINABILITY

Good for people and the environment

The challenges for sustainable products and thus the sustainability of the associated logistics are growing. We help you to fulfil increasing requirements while at the same time ensuring your economic success.

Sustainability for us as a family business means designing logistics in such a way that we meet today's needs without endangering those of future generations. Social responsibility, environmental protection and economic efficiency are the pillars of our business activities.

USING THE ADVANTAGES OF DIGITALISATION

We align our actions with the United Nations definition of sustainable action and invest extensively in staff, training, infrastructure, equipment and systems to meet this aspiration. To achieve this, we continuously analyse and improve our processes. In doing so, we have one thing in mind above all: Increasing your economic success and at the same time reducing the impact on people and the environment. To achieve this, we rely on our intermodal solutions and payload optimisation, and are increasingly using digital innovations to plan the deployment of our tank container fleet.

CO₂-EFFICIENT LOGISTICS

Do you want to optimise the environmental balance of your products? Take advantage of our wide range of options for this. We always offer sustainable transport options as well, so you have the choice as to how we can deliver our service to you in an environmentally friendly way. For all transports, we show both the expected and the actual CO₂ balance.

As a company, we also want to move towards CO₂ neutrality as quickly as possible. Conversion to intermodal transport as far as possible, the use of LNG, CNG and battery-electric vehicles, as well as investments in articulated trucks with state-of-the-art engines that allow HVO (hydrotreated vegetable oil) refuelling, all contribute to our ever-improving environmental balance sheet.



We take responsibility: for people, the environment and for your business.



SUSTAINABLE TRANSPORT SOLUTIONS

With our global, highly-branched, intermodal network, HOYER offers CO₂-efficient transport alternatives. In road transport and in coordination with our customers, we increasingly focus on alternative drive systems and biofuels. Moreover, with our LNG and hydrogen logistics, we also support the mobility of others through alternative energies.



We lead the way on the subject of safety, and meet stricter guidelines than are required.

We are protecting the environment and reducing impacts, e.g. we will decrease our direct CO₂ emissions from 2020 to 2025 by at least

10 %



By increasing efficiency, sustainable growth and long-term investments, we operate ecologically and with an eye to the future.

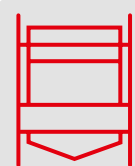
BUSINESS MODELS

Our services at a glance

We always find the best solution for you. For us, that means a solution that optimises your supply chain and allows you to react faster, safer and more efficiently to changes in your market. Tailor-made, integrated, innovative.

GLOBAL TANK LOGISTICS

offers logistics solutions around the provision of standard and special equipment for worldwide transports by road, rail and sea. We also provide accompanying services such as the cleaning, maintenance and repair of transport equipment for liquid products and goods from the chemical, gas and foodstuffs industries. Tailor-made logistics concepts focus on environmentally friendly, resource-saving deployment.



GLOBAL IBC LOGISTICS

includes the fleet management, leasing, transport, cleaning, maintenance and repair of Intermediate Bulk Containers (IBCs). We provide these services on a modular basis to our customers in the chemical, foodstuffs and cosmetics industries.

GLOBAL GAS LOGISTICS

offers road and intermodal logistics solutions to handle and globally transport compressed and liquefied gases for the traffic, manufacturing, medical and foodstuffs sectors, among others.

SUPPLY CHAIN SOLUTIONS (SCS)

undertakes complete logistical processes – both at the customer's plant and off-site – and develops solutions to optimise upstream and downstream production processes. The product portfolio includes project development, plant logistics, filling and formulating, contract warehousing, the operation of CT (Combined Transport) terminals, storage of dangerous substances in tank containers and yard management.



Customised integrated logistics from SCS.



Full-service IBC logistics in Europe, China and the United States of America.



Safe, secure logistics solutions for compressed gases and gases liquefied under pressure and cryogenically.



A strong network for global tank container logistics.

GLOBAL TANK LOGISTICS

Achieving global goals

From the USA via Great Britain, Germany and the Netherlands to China, we bring your chemical products, gases and foodstuffs safely, efficiently and quickly to their destination – worldwide.

In the overseas sector, we are the only tank operator to offer a service portfolio for every task, including flexitanks and IBCs. In the European business we also offer the best solution to transport liquid products, especially dangerous goods, both on the road and intermodally.

UNIQUELY COMPREHENSIVE OVERSEAS LOGISTICS

With us, you have a central contact partner who takes care of your logistics. We offer our modular, integrated logistics solutions worldwide, from special equipment rental to transport implementation. With our network, we are always close to you; our transport fleet is strategically distributed across the global chemical, gas and foodstuffs regions. This means we are on site for you in the world's most important regions, e.g. Rotterdam, Houston or Singapore.

Our strong partnerships with shipping companies and other players ensure smooth transport processes. With our accompanying full-service provisions, we also take care of equipment cleaning, maintenance and repair.

OPTIMALLY NETWORKED EUROPEAN BUSINESS

We make it easier for you to increase the efficiency of your logistics. Not only in overseas business, but also across Europe. Transport management is our strength: We continuously optimise your transports via a centrally controlled network and intelligent fleet management to make the best possible use of equipment and to avoid empty repositioning and downtimes. This makes transports not only more economical for you, but also more sustainable.

40,000 *tank containers in operational use for you (as of 2022).*



GLOBAL TANK LOGISTICS

Our services



TRANSPORT

Transport is our business: from planning and dispatching to fleet management and the execution of global transports. HOYER moves your demanding products around the globe by road, rail and sea. Take advantage of our strength in long-term partnerships with defined logistics concepts and equipment provided exclusively for you (dedicated transports) or for transport requests at short notice (spot transports).



INTERMODAL AND OVERSEAS TRANSPORT

We increase the profitability and sustainability of your products and transport operations through intermodal transports in both continental and overseas traffic.

- Worldwide smooth, payload-optimised and safe movement of goods from producer to recipient through planning and coordination from a single provider
- Tank containers in product-appropriate design for high-quality special products and standardised bulk goods – both for dangerous goods and harmless substances
- Consultancy on alternative transport routes and the advantages of intermodal transport
- Worldwide pre- and onward-carriage with our own high-performance truck fleet and with partners



ROAD TRANSPORT

Comprehensive transport solutions with high-performance trucks equipped with the latest technology (on-board computer for driver safety, a proportion equipped with forward-facing cameras, route optimisation and systems to support ecological driving).

- Especially for areas with limited rail infrastructure
- The latest trucks optimise your environmental balance sheet (current generation)
- Tank containers designed to suit the product
- Payload-optimised road tankers increase your cost efficiency and improve your CO₂ balance through high payloads



EQUIPMENT AND FLEET MANAGEMENT

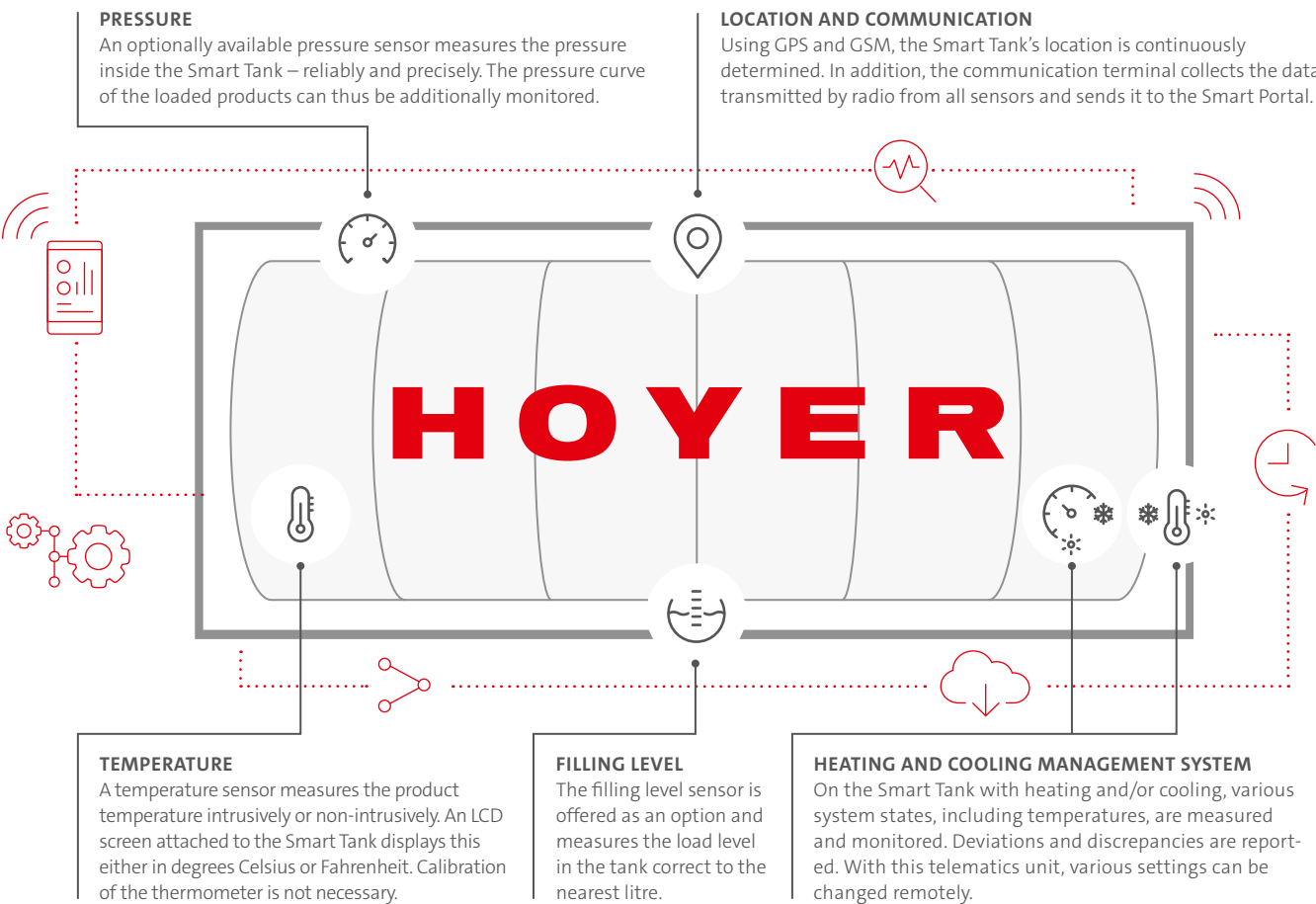
Our fleet is characterised by its size and the variety of its transport containers.

- From intelligently-equipped tank containers and road tankers to IBCs
- Customised special equipment and coatings as well as special designs from renowned partners including national and international approvals according to IMO, ADR, RID, TIR etc.
- State-of-the-art trucks for road transport; also with smart equipment in Europe
- Integrated services for cleaning, maintenance, repair and modification

Intelligently networked tank containers

With us as pioneers in smart digital logistics, you benefit from solutions that optimise the quality and safety of your products during transport. For this purpose, we have equipped almost our entire tank container fleet as Smart Tanks. Your advantages: Thanks to the latest sensor technology and our smart customer portal, you have full transparency about the status and condition of your load at all times and from anywhere in the world.

The Smart Tank is the centrepiece of our intelligently networked logistics management. Sensors continuously report information, e.g. on location, pressure or temperature. If the data deviates from pre-set parameters, our customer portal will notify you. The warning allows us to intervene quickly, and your product remains in perfect condition. We use localisation data for the optimum, time- and cost-efficient deployment planning of our tanks for you. We constantly make further developments on our Smart Tank, for example with solar panels for our CLTs (Communication and Location Terminal) for self-sufficient energy and a longer service life, the latest telematics solutions and even smarter networking. This is state-of-the-art technology and ATEX certification.

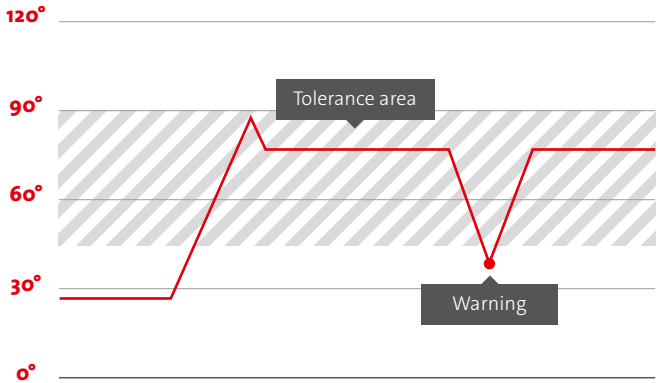
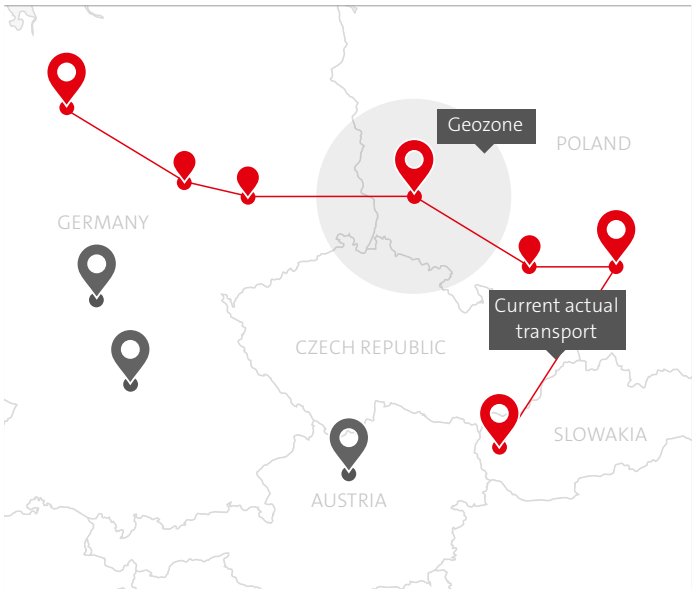
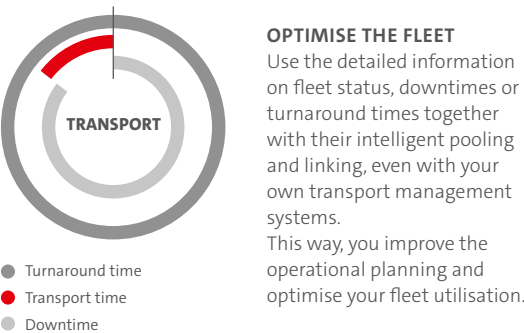


Increase efficiency wherever you are

With our portal, you have almost real-time access to all information about your transports and products. At any time, anywhere in the world. On a desktop PC or completely mobile, with a smartphone or tablet. It has never been easier, safer, faster, more transparent and more comprehensive to stay informed about the status, arrival, delays and condition of products, and to optimise their parameters.

By intelligently linking Internet-of-Things technologies with transport management systems, our portal offers you a comprehensive overview and tracking of your planned, ongoing and completed transports. You will no longer miss any important information; you can customise the integrated notifications according to your wishes, and have them sent to you by e-mail.

SAFEGUARD QUALITY
Ensure the quality of your products and transports. In the event of delays or deviations from the route, early intervention is possible. Heating and cooling of your products are optionally controllable.



INCREASE SAFETY
Are you transporting sensitive goods? Our Smart Tanks supply you with clear, highly detailed information (e.g. on pressure and temperature) by means of sensors and telematics, and warn you automatically in the event of deviations from predefined values.

Decades of experience make us an accomplished expert in gas logistics.



GAS LOGISTICS

Efficient and secure

When it comes to transporting and handling compressed, pressurised and cryogenically liquefied gases, you can rely on us as experts for safe and reliable transport solutions. We offer our logistics services for industrial, chemical and speciality gases worldwide – with decades of experience to meet your individual requirements.

DEMAND-ORIENTED LOGISTICS CONCEPTS

We tailor our logistics concepts precisely to your products and their requirements, and deliver gas logistics services from a single source through our global network of locations and partners. Our extensive, high-performance equipment, including special and additional equipment,

comprises various tank container types and sizes for overseas and continental intermodal transport as well as road tankers for European road transport. Personal advice on site, the selection and provision of suitable equipment and tailor-made transport and logistics solutions round off our range of services.

THE SERVICES WE PROVIDE

We handle dispatching and transport for air gases, chemical gases, noble gases and specialty gases. Our portfolio also includes the transport of cylinder gas bottles and dry ice. We provide you with comprehensive advice and develop customised solutions for your gas transport.

OUR HIGH-PERFORMANCE EQUIPMENT

We use highly specialised equipment, whether for road transport or intermodal transport – our experts find the right solution for each individual case.

- National and international approvals according to IMO, ADR, RID, TIR etc.
- Various pressure ratings to suit the requirements of the product, customer and route
- Equipment with an interchangeable pump and metering line system for small-volume distribution
- Optimised volumes and tare especially for use on trucks and railway wagons

MAXIMUM SAFETY

Our team is characterised by know-how and many years of expertise. The supply chain from a single source – this is how we ensure safe, efficient transport solutions.

H₂ is playing an increasingly important role in achieving global climate goals. As an international logistics provider with over 30 years of experience in handling and transporting hydrogen, we are ideally equipped to meet the logistical challenges associated with it.

OUR FULL-SERVICE OFFER



■ Dispatching and transport



■ Logistics concepts for combined transport



■ Consultancy and engineering



■ Fleet management



■ Outsourcing concepts



■ Maintenance and repair



EFFICIENT FLEET MANAGEMENT

With the HOYER Connect portal, you have an overview of your rented fleet at all times in order to manage it actively and efficiently – which also means more efficiency in your day-to-day business.

IBC LOGISTICS

Powerfully performing full service

With our fleet of over 50,000 Intermediate Bulk Containers (IBCs), we are directly on site for you in Europe, China and the United States of America to support you regionally.

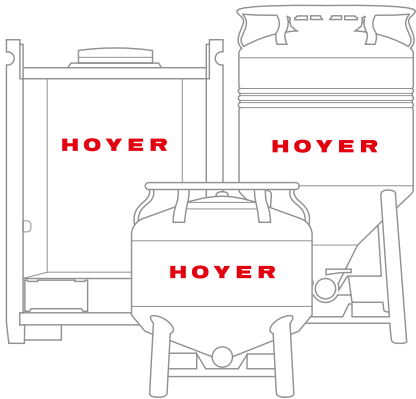
With you, we put together an individually-tailored service package that provides you, from a single source, with everything you need to transport your liquid chemical, foodstuffs and cosmetic products, from individual performances to full service: consulting, fleet management, rental, transport, cleaning, maintenance and repair.

COMPREHENSIVE EXPERTISE

Our IBC logistics can do more, for example the safe transport of demanding liquid goods and many years of expertise in dangerous goods, which we combine with the highest requirements for climate- and environmentally-friendly logistics solutions. You can depend on the reliability and performance strength of a leading international logistics provider.

Take advantage of our wide range of readily available, reusable IBCs made of durable stainless steel to advance your business.

- ▮ A global network with qualified service on site
- ▮ Tailor-made fleet management to increase flexibility and efficiency
- ▮ Diverse equipment for individual product requirements
- ▮ Technical expertise and individual advice
- ▮ Many years of experience in IBC management



**500–
1,000 l**

capacity is offered by our containers and thus the right equipment in size and features for every need.

IBC LOGISTICS

Our services



FLEET MANAGEMENT

We carry out operational and strategic container management for you, from inventory management to technical management.

- ▮ Downtime reduction, overview of IBC locations
- ▮ Optimising the fleet size, increased flexibility



LEASING

As well as heatable IBCs, we offer aseptic containers for the low-germ transport and storage of sensitive products.

- ▮ Leasing of many IBC types and pressure tanks, including with dangerous goods approval
- ▮ Flexible rental period, from a few days to several years
- ▮ Various stainless steel grades, agitators as additional equipment



TRANSPORT

Globally efficient logistics that manage container flows optimally and in line with demand.

- ▮ Competitive freight rates, reliable execution
- ▮ Reverse logistics



CLEANING

SQAS (Safety & Quality Assessment for Sustainability) audited cleaning sites all over the world, and excellently trained employees ensure high hygiene standards, including for customers' own IBCs.

- ▮ Product-specific cleaning including certificates, uniform standards
- ▮ Environmentally friendly disposal of residues, on request tests to determine sterility



MAINTENANCE AND REPAIR

Worldwide, high-performing service network, including for customers' own containers. All depots operate in accordance with the IBC approval authorities' regulations.

- ▮ Legally-prescribed periodic inspections, electrical element tests to prevent accidents
- ▮ Technical support at depots and on site, maintenance and modification of IBCs



SUSTAINABLE SOLUTIONS

Our robust stainless steel containers are reusable, and are cleaned while maintaining the highest sustainability standards. Small quantities when disposing of product residues, together with efficiently executed transports, protect the environment and climate.

SUPPLY CHAIN SOLUTIONS

More service, more value

Simply leave your entire logistics processes to us – with Supply Chain Solutions (SCS), we ensure that all the parts of your logistics chain mesh together smoothly. Fewer problems, delays or failures – more security, productivity and profit for your business. That's what our SCS employees are ready to do at our 30 or so locations worldwide.

OUR SOLUTIONS



ON-SITE LOGISTICS

We take over part of a customer's logistics, and integrate ourselves seamlessly into your business processes with our own employees on site. This is how we optimise processes, increase their efficiency and minimise the costs of the overall supply chain.

- Individual logistics concepts on site, worldwide
- The know-how of a regularly trained, professional workforce
- Seamless integration of our expertise into the plant's logistics process
- Use of synergies
- Optimising processes and increasing efficiency
- Transparency of processes and costs



FILLING AND FORMULATING

We fill almost any liquid chemical product on our own fully- and semi-automatic filling lines. On request, we take over the transport of the materials.

- Comprehensive expert knowledge of chemical products
- A strong safety culture
- Regular training
- Verification of safety standards
- Outsourcing of services to state-of-the-art filling plants
- Holistic services to reduce handling risks



INTERMODAL TRANSPORT TERMINAL

We are steadily expanding our intermodal terminal activities. In addition to our own facility in Germany, we have participated for years in intermodal terminals in Europe.

- Short turnaround times, large-scale transshipment installations
- Repair facilities on site, securing the cooling and heating chain

SCS IN THE CHEMICAL INDUSTRY

For the chemical industry, we offer comprehensive services along the entire supply chain and create synergies: from a needs-based logistics infrastructure and our broad range of services and efficient logistics processes to the individually tailor-made fulfilment of customer requirements.



PROJECT DEVELOPMENT

We develop and plan logistics activities for your logistics facilities worldwide, including the associated assets, processes and approvals.

- Reliable system-supported cost calculations
- Logistical infrastructure provided by a professional workforce



CONTRACT WAREHOUSING

We operate high-performance storage facilities for dangerous and non-dangerous goods. You benefit from our expert knowledge and the highest safety standards.

- Flexible warehouse management system with connectivity to customer's software
- Safe, secure sampling and sample shipment, professional load securing



INTEGRATED LOGISTICS SOLUTIONS

With our in-depth understanding of customers and industry sectors, we find exactly the right solution for your needs and wishes, enabling you to react quickly, safely and efficiently to market demands and changes.

- The latest digital technologies and modularly integrable solutions, including into customer's systems on request
- Comprehensive expertise and a broad product portfolio at the production site with drop-and-swap concepts through to global transport logistics



TRANSHIPMENT AND STORAGE OF PLASTICS

We offer individual operating concepts for silo logistics facilities, e.g. bulk loading, filling into various containers, storage, dispatch processing, load securing, maintenance and repair.

- Handling by logistics specialists, holistic cost overview
- Constant availability and efficient dispatch processing during loading and unloading



DANGEROUS SUBSTANCE STORAGE IN TANK CONTAINERS

We have high-performance terminals where hazardous materials are transhipped, warehoused and managed. Your products are safely stored and available at any time.

- The highest safety standards in terminal design and handling
- Additional services, e.g. weighing, heating, cleaning and maintenance

SAFETY AND SECURITY

Responsibility that pays off

Whether for chemical, gas, petroleum or food products – with us as your logistics partner at your side, you need have few worries about safety issues.

Safety – for people and the environment – is a key value of our company, and always has the highest priority in processes and product handling. You can count on us, and that pays off for you in terms of the quality of your products and services. For us, safety means that we adhere to the highest safety standards and can show the corresponding certificates. We constantly work to improve occupational safety in every link of the logistics chain, e.g. through regular training courses and further education.

We invest in innovative equipment and state-of-the-art technologies. Especially in the case of liquid dangerous goods, we establish standards that go far beyond what is required. To meet or even exceed the increasing quality

and safety standards in the logistics industry, we have our own specialist department that constantly makes improvements in this area.

Safety is ensured by our trained employees and the latest technologies such as telematics and safe transport, and product monitoring through sensor technology. To optimise the efficiency and sustainability of your transports, we find alternative routes if unforeseen events occur. And we constantly optimise our processes, our equipment and our technologies, and prepare your transport logistics of tomorrow for you today, e.g. for the increasing importance of hydrogen as a transport commodity.

SAFETY HAS TOP PRIORITY

Safety and quality of products and services go hand in hand for us. Our high level of quality is reflected in our SQAS assessments and ISO certifications, among others.



Our information security management system is ISO/IEC 27001:2017-certified.



From left to right:
Björn Schniederkötter (CEO),
Dr Torben Reher (CFO),
Martina Hoyer-Hertel (Advisory Board Member),
Thomas R. J. Hoyer (Chairman of the Advisory Board)

THE COMPANY

Family values, lived globally

The HOYER Group is shaped by a clear corporate structure with Management, Advisory Board and Family. As a family business, we live our values in our daily dealings with each other, despite our size and globality. The family of the founder Walter Hoyer accompanies the alignment of the company with participation by what is now the third generation. Innovative thinking, future-oriented action and sustainable growth are promoted and exemplified.

ALWAYS ONE STEP AHEAD

Values such as responsibility for employees and customers, absolute reliability and trust are deeply embedded in our DNA. Thoughtful, sustainable corporate growth is one of our key guiding principles.

Our employees make this possible through their skills and commitment.

GUIDING LIGHTS FOR THE PRESENT AND FUTURE

Björn Schniederkötter (CEO) and Dr Torben Reher (CFO) are responsible for the overall strategy of the HOYER Group, are in charge of the further development, implementation and expansion of value-added services with a view to customer benefit, bear social responsibility, and are always committed to the company's ethical principles. They prudently adapt the strategic orientation of our company to market changes, and continuously intensify the connection to customers. They perform their tasks with a strong awareness of the social responsibility of a globally operating company.

THE HOYER VALUES



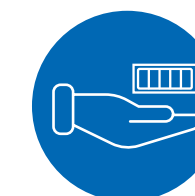
STRIVING FOR EXCELLENCE



COOPERATION



INTEGRITY



RESPONSIBILITY



SAFETY AND SUSTAINABILITY



MAKING MORE POSSIBLE TOGETHER

We accompany you with
foresight and in partnership
– now and in the future!

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