
Security Holders' Rights and Communication Policy

1. Purpose

Credit Corp Group Limited (Company) recognises the rights of its security holders and other interested stakeholders to have easy access to balanced, understandable and timely information concerning the operations of the Company.

The Company Secretary is primarily responsible for ensuring communications with security holders are delivered in accordance with this strategy and with our policy of continuous disclosure.

The Company's investor relations program is designed to facilitate effective two-way communication with security holders and investors.

Our communication strategy addresses these rights through the following.

2. Electronic facilities

The Company will maintain a website that provides information on its products and services and its business in general as well as an investor relations section that will contain information relevant to an investor's interests as a security holder of the Company.

Our website www.creditcorp.com.au is a major component of our Company's communication with security holders. In the investor relations section of the website we provide and update in a timely manner:

- (a) corporate profile including all ASX announcements, copies of the interim and annual reports and financial data for the past three years;
- (b) the Company's corporate governance policies;
- (c) our financial performance including reports from our chairman and the managing director; and
- (d) other relevant corporate information.

Our strategy also includes access for security holders through email and the website providing:

- (e) details of any notices of meetings of security holders, including the resolutions to be considered at those meetings and the explanatory memorandum (including an explanation of the remuneration report resolution);
- (f) relevant questions asked of the auditor and any written response by the auditor to those questions;
- (g) copies or transcripts of any investor presentations made to analysts or the media;
- (h) security holders and other interested parties with the opportunity to register to receive by e-mail the latest Company reports, announcements and news; and
- (i) security holders with the ability to receive reports electronically rather than in hard copy form.

3. Formal reporting to security holders

During the financial year formal communication with security holders will be conducted through:

- (a) the interim report for the six months ended 31st December;
- (b) the Annual Report for the full year ended 30 June containing the financial report, a review of operations for the year and our corporate governance statement; and

- (c) the opportunity to attend the Annual General Meeting (AGM) to hear from the Board and management about the operations of the Company.

4. ASX announcements

The Company will make announcements to the ASX in a timely manner in accordance with the ASX Listing Rules (see also the Continuous Disclosure Policy).

All announcements made to the ASX are available to security holders:

- (a) under the investor section of the Company's website; and
- (b) under the company announcements section of the ASX website (ASX: CCP).

5. Annual General Meetings

- (a) The Company will hold its AGM or any other security holder meeting at a time and place that is considered convenient for the majority of its security holders. The AGM provides an important opportunity to provide information to its security holders and a reasonable opportunity for informed shareholder participation.
- (b) Security holders will receive a notice of meeting together with an explanatory memorandum, which are worded and presented in a clear, concise and effective manner that accurately explains the nature of business to be discussed at the meeting, including an explanation concerning how members can participate in the meeting, how to ask questions and make comments on the financial report how to ask relevant questions of the auditor and how to ask questions about the remuneration report.
- (c) The Company will place a copy of the most recent notice of meeting and any accompanying explanatory memorandum and copies of the questions received and answers to the questions on its website.
- (d) The Company Secretary will submit all questions to the auditor and will make available at the AGM a list of questions considered relevant by the auditor as well as any answers to those questions.
- (e) Pursuant to Section 250RA of the Corporations Act 2001, the Company Secretary will liaise with the external auditor or a qualified representative of the auditor to attend the AGM and be available to answer the security holders written questions or any other security holders questions about the conduct of the audit, the auditor's independence, accounting policies, and the preparation and content of the auditor's report.
- (f) The Chairperson at the AGM will ensure that a reasonable opportunity exists for:
 - (i) the auditor to answer security holder written questions and for security holders to ask questions of the external auditor; and
 - (ii) security holders to ask questions and or comment on the financial report and the remuneration report, prior to putting the resolution on the adoption of the remuneration report to the meeting.
- (g) Security holders are encouraged to attend and participate at all security holder meetings or, if unable to attend, then to vote on proposed resolutions by appointing a proxy.

6. Security holder queries

Security holders with queries about their holdings should contact the Company's share registry Boardroom Pty Limited: www.boardroomlimited.com.au

Within Australia

Phone: 1300 737 760

Fax: 1300 653 459

Email: enquiries@boardroomlimited.com.au

International Contact Details

Phone: +61 2 9290 9600

Fax: +61 2 9290 9655

7. Review of this policy

The Board will review this policy annually to ensure it remains consistent with the Board's objectives and responsibilities.