

## 1.0 Purpose

This policy sets out the key principles and commitment of the Company in relation to maintaining a diverse and inclusive workforce.

## 2.0 Scope

This policy applies to all strategic, operational and management activities that impact Company related decisions. This extends to all Credit Corp employees or prospective employees in the course of endeavouring to obtain employment or promotion with Credit Corp Group.

## 3.0 Definitions

Term	Definition
The Board	The Company Board of Directors.
Employee	Any employee, temporary employee or person seconded to Credit Corp Group on or at any location/premises.
Credit Corp & “we”	Credit Corp Group and each of its subsidiary companies.
HR or HR Business Partner	A person who is in a human resources role/function within Credit Corp Group.
Manager	An employee’s immediate people manager.
Premises	Any part and/or all buildings and offices under the control and/or occupation (to any extent) of Credit Corp.
Policy	Means this Diversity & Inclusion Policy

## 4.0 Policy

### 4.1 Principles

The Company values the diversity of its employees and is committed to maintaining an inclusive workplace where all employees are treated equally and fairly and where bullying, discrimination, harassment and inequity is not tolerated.

Credit Corp Group believes in treating all employees, prospective employees, customers and community members with respect and dignity. Fostering this environment allows our employees to achieve their maximum potential within the Company, regardless of their differences.

Our diverse workforce encompasses differences in various attributes including ethnicity, gender, language, age, sexual orientation, religion, socio-economic status, physical and mental ability, learning styles, experience and education. We believe a diverse workforce at all levels throughout the organisation encourages a variety of perspectives that promotes growth and business success.

## 4.2 Gender Diversity

Credit Corp believes that gender diversity/gender equality in the Company is best achieved through objective recruitment processes, impartial professional development opportunities, metric based remuneration reviews and flexible work practises rather than through specific quotas.

We actively promote policies and procedures to achieve the above mentioned and to ensure impartiality and gendered neutralism in all decision making processes.

## 4.3 Recruitment

Credit Corp recognises the multiculturalism of the locations in which it operates. In recognition of this diverse landscape, we recruit people from all backgrounds. We believe that our employees from different cultural, linguistic and national backgrounds provides a strong competitive advantage, through valuable knowledge and positive interactions with our customers.

We uphold an objective, metric driven recruitment process for both internal and external recruitment which assesses skills, capabilities and organisational fit rather than individual traits or characteristics. Our commitment is to continually review our recruitment procedures to ensure bias, both conscious and unconscious is removed.

## 4.4 Promotions

Promotions are based on performance, behaviours and leadership capabilities to ensure a fair and equitable selection process. All internal promotions, with the exception of short term secondments, should be advertised internally through the Company's career's page. Any exceptions to this policy, will require Human Resources approval.

## 5.0 Diversity Bodies

Credit Corp participates in the annual Workplace Gender Equality Agency (WGEA) compliance report, to ensure that, at the very least, the minimum standards are met. In the interest of transparency, all results are published and made available to all employees.

We actively complete a gender pay gap analysis as part of our WGEA submission and believe that our fair and equitable practises allow for consistent remuneration companywide, rather than applying specific quotas designed to close any pay disparities.

## 6.0 Diversity Practices

We believe that education is paramount to the success of maintaining a diverse workforce. Upon commencing employment, all employees are required to complete compliance testing which addresses professional expectations associated with this policy. A refresher is administered as required and acceptable behaviour including diversity and inclusion is discussed during corporate induction.

Credit Corp has an ethos of role modelling the right behaviours and instils this into management discussions and through leadership coaching. We provide a range of specific policies / practises which aim to foster a diverse environment. These include; flexible work practises, the Company Employee Assistance Program, the Company Domestic Violence policy, the Employee Handbook and recruitment and promotions guidelines.

## 7.0 Commitment

In adopting this policy, we are committed to maximising opportunities for people from diverse cultures and social backgrounds with a range of life experiences. The Board are committed to monitoring and measuring the performance of the Company in achieving the measurable objectives.

The measurable objectives that underpin the Company's commitment to creating a diverse workforce are aligned with the following strategies:

- to retain and encourage a diverse workforce at all levels of the Company;
- to provide development opportunities for employees regardless of cultural, gender or any other differences;
- to promote equal employment opportunities and maintain an inclusive culture where all employees are treated with respect and fairness; and
- to ensure internal promotional decisions within the Company are strictly merit based in relation to each role.

## 8.0 Policy Review

The Company reserves the right to review, revise, amend or replace the content of this policy and / or introduce new policies from time to time to reflect the changing needs of the business and to comply with legislation.

The policy will be reviewed at least annually by the Group Human Resources Manager to ensure that it remains relevant, accurate and up to date.