



Credit Corp Group

OUR CODE OF CONDUCT



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To achieve our purpose of empowering customers by providing a pathway to financial inclusion, we must act ethically and with integrity.

Our values, **Discipline**, **Accountability**, and **Transparency** guide our actions and shape how we work with our people, clients, communities and customers.

Our vision of **Always Ahead** reflects our commitment to upholding high ethical standards, continuous improvement, innovation and forward thinking in everything we do.



OUR CODE OF CONDUCT

Our Code of Conduct defines the behaviours that build trust and safety, foster goodwill, and protect the reputation of Credit Corp.

The Code of Conduct applies to all directors, officers, employees, and contractors across all Credit Corp subsidiaries and the countries in which we operate.

Compliance with this Code of Conduct is a condition of employment or engagement, and you must understand and uphold the Code of Conduct at all times.

Guiding principles and related expectations of behaviour are shared here.

Guiding principle	This means that...
We maintain a safe and respectful workplace	<ul style="list-style-type: none">• you treat clients, customers, employees, suppliers and other stakeholders with respect• you have zero tolerance for any form of bullying, harassment (including sexual harassment) or discrimination• you work effectively with people from diverse backgrounds and embrace differences• you make decisions based on merit and contribution• you speak up when you observe others not living by our Code of Conduct, when it is safe and appropriate to do so• you report inappropriate behaviour to the right channels• you take responsibility for safety (yours and others') and report any health or safety issues immediately• you do not work if impaired or unfit for work• you extend our safety and respectful work principles to work from home settings and work-related events
We are always ethical and professional	<ul style="list-style-type: none">• you always act with integrity, honesty and professionalism in the workplace, in work from home settings and at work-related events• you do not share confidential or damaging content about Credit Corp or colleagues, including on social media or online platforms• you never use physical or verbal intimidation, harassment or coercion in connection with collections or service delivery• you exercise ethical behaviour, due care and diligence in performing your duties and responsibilities• you ensure your personal conduct outside of work does not damage the reputation of Credit Corp• you use Company technology including the internet and emails only for work-related purposes, or limited personal use in non-work time• you do not make any public statements about or related to Credit Corp. If you're approached by an external party seeking comment or information, refer them immediately to the Corporate Affairs and Communications Manager• you notify Human Resources of any matters that may impact your ability to fulfil your role – including changes to working rights, or past, present or pending criminal charges, investigations or convictions• you understand that out-of-work conduct can still be subject to Company policies

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Guiding principle	This means that...
We comply with relevant laws and regulations, Company policies and our Code of Conduct	<ul style="list-style-type: none">• you comply with local, state and federal laws and regulations• you understand and comply with all Company policies relevant to your state and country• you notify your leader or follow the Whistleblower Policy to report any breaches or perceived breaches of the law, regulations or Company policies• you stay up to date on regulatory changes through training and Company updates• you complete all assigned mandatory compliance training on time to stay informed• you do not interfere with Company appointed auditors who are carrying out their duties• you use Company property and assets, including Company technology, only for legitimate and authorised purposes
We avoid conflicts of interest	<ul style="list-style-type: none">• you always act in the best interests of Credit Corp• you disclose in writing to your leader any actual, perceived or potential conflicts of interest including employment, significant shareholding / ownership or business ventures• you never trade in Credit Corp securities with inside knowledge or pass Company sensitive information on to others. You observe share trading restrictions including blackout periods, and notify the Company Secretary if you intend to trade Company shares• you disclose any intended sexual or personal relationships with another employee to your leader and Human Resources• you declare relationships or associations with clients, customers, suppliers, or third parties that could present a conflict of interest• you report gifts, donations, entertainment or travel that you receive in line with the Gifts and Entertainment Policy• you do not seek, accept, offer or give commissions, bribes, kickbacks, gratuities or similar• you do not collude with other businesses, such as in tenders or negotiations
We protect privacy and confidentiality	<ul style="list-style-type: none">• you use confidential information solely for the purpose of your duties• you never use non-public information for personal gain• you respect and protect the privacy of clients, customers, employees and suppliers• you never access, share, or disclose customer information unless authorised



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If you are a people leader, or manage, supervise or direct the work of others, we expect you to model the behaviours outlined in our Code of Conduct and aligned with our values.

This means that:

- you lead in accordance with Credit Corp's purpose and our behaviours
- you set clear expectations for your team about the standards of behaviour required under the Code of Conduct and the potential consequences of unacceptable behaviour
- you are accountable for ensuring that the actions and decisions of your team are consistent with the Code of Conduct and Credit Corp's values
- you promote speaking up and ensure that your people feel safe to raise any issues or concerns
- you identify any breaches of the Code of Conduct and address these in accordance with Credit Corp policies and processes



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We expect you to apply the Code of Conduct in combination with the policies and procedures published in the country that you work in.

Unsure whether something aligns with the Code of Conduct? Ask yourself:

- Could this action harm, exclude or offend someone?
- Would I be uncomfortable if this was in the news or shared publicly?
- Could someone perceive this action as illegal or unethical?
- Is this action against our values?
- Could this action damage the Company's reputation or public trust?
- Is this action against our policies and procedures?

If you answered "Yes" or you're still unsure, speak with your leader, your executive, Human Resources, the Head of Legal and Compliance or follow the Whistleblower Policy.

Find more information about your key obligations in the following:

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| ➤ Employee Handbook | ➤ Appropriate and Secure Use of Information Technology Policy |
| ➤ Whistleblower Policy | ➤ Procurement Policy & Procedure |
| ➤ Work Health & Safety Policy | ➤ Group Environmental Policy |
| ➤ Workplace Social Events Policy | ➤ Risk Management Policy |
| ➤ Diversity & Inclusion Policy | ➤ Securities Trading Policy |
| ➤ Gifts & Entertainment Group Policy | |

There may be other policies or procedures relevant to your location not listed above.

You are expected to read and understand this Code of Conduct. You acknowledge that it is each person's responsibility to comply with the standards, expectations, and responsibilities outlined in this Code of Conduct, as well as all relevant Company policies and procedures.

Any breach of the Code of Conduct may result in disciplinary action, up to and including termination of employment or engagement. You are encouraged to raise any concerns or questions you have about the Code of Conduct. Credit Corp does not tolerate retaliation against anyone who makes a whistleblower disclosure.

This Code of Conduct will be reviewed and updated annually.

For more information please visit
creditcorpgroup.com.au

Approved by the Board – September 2025

