



Australian Government



Workplace  
Gender Equality  
Agency

## 2021 - 22 Compliance Program

Submitted by:

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# #Workplace overview

## Policies and strategies

1: Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

...Recruitment	Yes( <i>Select all that apply</i> )
...Yes	Policy Strategy
...Retention	Yes( <i>Select all that apply</i> )
...Yes	Strategy
...Performance management processes	Yes( <i>Select all that apply</i> )
...Yes	Policy Strategy
...Promotions	Yes( <i>Select all that apply</i> )
...Yes	Policy Strategy
...Talent identification/identification of high potentials	Yes( <i>Select all that apply</i> )
...Yes	Strategy
...Succession planning	Yes( <i>Select all that apply</i> )
...Yes	Strategy
...Training and development	Yes( <i>Select all that apply</i> )
...Yes	Policy Strategy
...Key performance indicators for managers relating to gender equality	Yes( <i>Select all that apply</i> )
...Yes	Strategy

2: Do you have formal policy and/or formal strategy in place that support gender equality overall?

Yes(*Select all that apply*)

...Yes	Policy Strategy
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3: Does your organisation have any of the following targets to address gender equality in your workplace?

Increase the number of women in leadership positions  
Reduce the gender pay gap

4: If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

N/A

## Governing bodies

### Credit Corp Group Limited

1: Does this organisation have a governing body?	Yes( <i>Provide further details on the governing body(ies) and its composition</i> )
1.1: What is the name of your governing body?	Credit Corp Group Limited Board of Directors
1.2: What type of governing body does this organisation have?	Board of directors
1.3: How many members are on the governing body and who holds the predominant Chair position?	
...Chairs	
...Female	0
...Male	1
...Non-binary	0
...Members	
...Female	2
...Male	3
...Non-binary	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this organisation's governing body members?	Yes( <i>Select all that apply</i> )
	Policy Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	No( <i>Select all that apply</i> )
	Not a priority
1.6: Do you have a formal policy and/or formal strategy in place on the gender composition of your governing body?	No
	Not a priority

2: If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.

N/A

# #Action on gender equality

## Gender pay gaps

1: Do you have a formal policy and/or formal strategy on remuneration generally?

Yes(*Select all that apply*)

...Yes

Strategy

1.1: Are specific pay equity objectives included in your formal policy and/or formal strategy?

Yes(*Select all that apply*)

...Yes

To achieve gender pay equity  
To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews)  
To implement and/or maintain a transparent and rigorous performance assessment process

2: What was the snapshot date used for your Workplace Profile?

31-Dec-2021

## Employer action on pay equity

1: Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes(*Provide further details on the most recent gender remuneration gap analysis that was undertaken.*)

1.1: When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Yes(*Select all that apply*)

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

.. Yes

Identified cause/s of the gaps  
Analysed commencement salaries by gender to ensure there are no pay gaps  
Reported pay equity metrics (including gender pay gaps) to the executive  
Reported pay equity metrics (including gender pay gaps) to the governing body  
Analysed performance ratings to ensure there is no gender bias (including unconscious bias)  
Trained people-managers in addressing gender bias (including unconscious bias)

1.3: You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide)	NA
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3: If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

NA

## Employee consultation

1: Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes(*Provide further details on the employee consultation process.*)

1.1: How did you consult employees?	Survey Exit interviews
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1.2: Who did you consult?	ALL staff
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2: Do you have a formal policy and/or formal strategy in place on consulting employees about gender equality?

Yes(*Select all that apply.*)

...Yes	Strategy
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3: On what date did your organisation share your previous year's public reports with employees?

23-Jul-2021

4: Does your organisation have shareholders?

Yes

4.1: On what date did your organisation share your previous year's public reports with shareholders?	23-Jul-2021
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5: Have you shared previous Executive Summary and Benchmark reports with the governing body?

Yes

6: If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

# #Flexible work

## Flexible working

1: Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes(*Select all that apply*)

...Yes	Policy Strategy
...A business case for flexibility has been established and endorsed at the leadership level	Yes
...Leaders are visible role models of flexible working	Yes
...Flexible working is promoted throughout the organisation	Yes
...Targets have been set for engagement in flexible work	No( <i>Select all that apply</i> )
...No	Not a priority
...Targets have been set for men's engagement in flexible work	No( <i>Select all that apply</i> )
...No	Not a priority
...Leaders are held accountable for improving workplace flexibility	No( <i>Select all that apply</i> )
...No	Not a priority
...Manager training on flexible working is provided throughout the organisation	Yes
...Employee training is provided throughout the organisation	No( <i>Select all that apply</i> )
...No	Not aware of the need
...Team-based training is provided throughout the organisation	No( <i>Select all that apply</i> )
...No	Not aware of the need
...Employees are surveyed on whether they have sufficient flexibility	Yes
...The organisation's approach to flexibility is integrated into client conversations	No( <i>Select all that apply</i> )
...No	Not aware of the need
...The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)	No( <i>Select all that apply</i> )
...No	Not a priority

...Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel	Yes
...Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body	Yes

2: Do you offer any of the following flexible working options to MANAGERS in your workplace?

...Flexible hours of work	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Formal options are available Informal options are available
...Compressed working weeks	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Formal options are available Informal options are available
...Time-in-lieu	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Informal options are available
...Telecommuting (e.g. working from home)	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Formal options are available Informal options are available
...Part-time work	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Formal options are available
...Job sharing	No( <i>You may specify why the above option is not available to your employees.</i> )
...No	Not a priority
...Carer's leave	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )
...SAME options for women and men	Formal options are available
...Purchased leave	No( <i>You may specify why the above option is not available to your employees.</i> )
...No	Not a priority
...Unpaid leave	Yes( <i>Select one option only</i> )
...Yes	SAME options for women and men( <i>Select all that apply</i> )

...SAME options for women and men

Formal options are available

3: Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

4: Has your organisation implemented an 'all roles flex' approach to flexible work?

No

5: Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce during the 2021-22 reporting period?

No

6: If your workplace includes hybrid teams (i.e. some employees in a team work remotely while other employees in a team work at the organisation's usual workplace), have any of the following measures been utilised to ensure the fair treatment of all employees regardless of work location?

Training for managers on how to work with flexible and remote/hybrid teams

Employee performance is measured by performance and not presenteeism

All team meetings are held online

7: If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, including specific changes due to the impact of the COVID-19 pandemic on your workplace, please do so below.



# #Employee support

## Paid parental leave

1: Do you provide employer funded paid parental leave regardless of carer's status (i.e. primary/secondary) in addition to any government funded parental leave scheme?

Yes, we offer employer funded parental leave (using the primary/secondary carer definition)

1.1: Do you provide employer funded paid parental leave for primary carers in addition to any government funded parental leave scheme?	Yes( <i>Please indicate how employer funded paid parental leave is provided to the primary carers.</i> )
1.1.a: Please indicate whether your employer-funded paid parental leave for primary carers is available to:	All, regardless of gender
1.1.b: Please indicate whether your employer-funded paid parental leave for primary carers covers:	Birth Adoption Surrogacy Stillbirth
1.1.c: How do you pay employer funded paid parental leave to primary carers?	As a lump sum payment (for example, paid pre- or post- parental leave, or a combination)
1.1.d: Do you pay superannuation contribution to your primary carers while they are on parental leave?	Yes, on employer funded parental leave
1.1.e: How many weeks (minimum) of employer funded paid parental leave for primary carers is provided?	12
1.1.f: What proportion of your total workforce has access to employer funded paid parental leave for primary carers, including casuals?	91-100%
1.1.g: Do you require primary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer funded parental leave?	Yes
1.1.g.1: How long is the qualifying period?	12
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Yes
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Within 12 months

.. Yes	
1.2: Do you provide employer funded paid parental leave for secondary carers in addition to any government funded parental leave scheme?	No( <i>You may specify why employer funded paid parental leave for secondary carers is not available.</i> )
...No	Government scheme is sufficient

2: If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

### Support for carers

1: Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

No(*Select all that apply*)

...No	Not a priority
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2: Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

...Employer subsidised childcare	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Insufficient resources/expertise
...On-site childcare	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Breastfeeding facilities	Yes( <i>Please indicate the availability of this support mechanism.</i> )
...Yes	Available at SOME worksites
...Childcare referral services	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Internal support networks for parents	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Information packs for new parents and/or those with elder care responsibilities	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Referral services to support employees with family and/or caring responsibilities	Yes( <i>Please indicate the availability of this support mechanism.</i> )
...Yes	Available at ALL worksites
...Targeted communication mechanisms (e.g. intranet/forums)	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )

...No	Currently under development( <i>Select the estimated completion date.</i> )
...Support in securing school holiday care	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority Not aware of the need
...Coaching for employees on returning to work from paid parental leave	Yes( <i>Please indicate the availability of this support mechanism.</i> )
...Yes	Available at ALL worksites
...Parenting workshops targeting mothers	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Parenting workshops targeting fathers	No( <i>You may specify why the above support mechanism is not available to your employees.</i> )
...No	Not a priority
...Other (provide details)	No

3: If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

### Sex-based harassment and discrimination

1: Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

Yes(*Select all that apply*)

...Yes	Policy
1.1: Do you provide a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?	Yes

2: Do you provide training on sex-based harassment and discrimination prevention to the following groups?

...All managers	Yes( <i>Please indicate how often is this training provided (select all that apply):</i> )
...Yes	At induction At least annually
...All employees	Yes( <i>Please indicate how often is this training provided (select all that apply):</i> )
...Yes	At induction At least annually

3: If your organisation would like to provide additional information relating to sex-based harassment and discrimination, please do so below.

### Family or domestic violence

1: Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes(*Select all that apply*)

...Yes

Policy

2: Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

...Employee assistance program (including access to psychologist, chaplain or counsellor)

Yes

...Training of key personnel

No(*Select all that apply*)

...A domestic violence clause is in an enterprise agreement or workplace agreement

Yes

...Workplace safety planning

Yes

...Access to paid domestic violence leave (contained in an enterprise/workplace agreement)

Yes(*Is the leave period unlimited?*)

...Yes

No

: How many days of paid domestic violence leave (contained in an enterprise/workplace agreement) are provided?

2

...Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)

Yes(*Is the leave period unlimited?*)

...Yes

No

...Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)

Yes(*Is the leave period unlimited?*)

...Access to unpaid leave

Yes(*Is the leave period unlimited?*)

...Confidentiality of matters disclosed

Yes

...Referral of employees to appropriate domestic violence support services for expert advice

Yes

...Protection from any adverse action or discrimination based on the disclosure of domestic violence

Yes

...Flexible working arrangements

Yes

...Provision of financial support (e.g. advance bonus payment or advanced pay)

Yes

...Offer change of office location

Yes

...Emergency accommodation assistance

No(*Select all that apply*)

...Access to medical services (e.g. doctor or nurse)

No(*Select all that apply*)

...Other (provide details)

No

3: If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below.



# Workplace Profile Table

Industry: Administrative Services

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	87	111	0	0	198
	Part-time permanent	10	1	0	0	11
Professionals	Full-time permanent	29	46	0	0	75
	Part-time permanent	1	0	0	0	1
Clerical And Administrative Workers	Full-time permanent	358	238	0	0	597
	Part-time permanent	86	19	0	0	105
	Casual	2	6	0	0	8
Sales Workers	Full-time permanent	25	24	0	0	49
Labourers	Full-time permanent	0	2	0	0	2

\* Categorized using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

\*\* Total employees includes Gender X

# Workplace Profile Table

Industry: Administrative Services

Manager category	Level to CEO	Employment status	No. of employees		
			F	M	Total*
CEO	0	Full-time permanent	0	1	1
KMP	-1	Full-time permanent	1	5	6
GM	-1	Full-time permanent	0	1	1
	-2	Full-time permanent	0	5	5
SM	-2	Full-time permanent	3	6	9
	-3	Full-time permanent	1	9	10
OM	-2	Full-time permanent	2	6	8
		Part-time permanent	2	0	2
	-3	Full-time permanent	17	28	45
	-4	Full-time permanent	38	34	72
		Part-time permanent	7	1	8
	-5	Full-time permanent	25	16	41
		Part-time permanent	1	0	1

\* Total employees includes Gender X

# Workforce Management Statistics Table

Industry: Administrative Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	Managers	15	16	31
			Non-managers	53	31	84
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	Managers	30	33	63
			Non-managers	93	64	157
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	Managers	4	11	15
			Non-managers	256	152	408
	Part-time	Permanent	Non-managers	5	4	9
	N/A	Casual	Non-managers		6	6

\* Total employees includes Gender X



# Workforce Management Statistics Table

Industry: Administrative Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	Managers	5	6	11
			Non-managers	193	130	323
	Part-time	Permanent	Managers	2		2
			Non-managers	23	9	32
	N/A	Casual	Non-managers	1	4	5
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers	6		6
			Non-managers	58	2	60
	Part-time	Permanent	Non-managers	1		1
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers		3	3
			Non-managers		8	8

\* Total employees includes Gender X

# Workforce Management Statistics Table

Industry: Administrative Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	Managers	1		1
			Non-managers	6	1	7

\* Total employees includes Gender X