

Shareholders' Rights and Communication Policy

1. Purpose

Credit Corp Group Limited (Company) recognises the rights of its Shareholders 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 Shareholders 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 Shareholders 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 Shareholder of the Company.

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

- (a) corporate profile including all ASX announcements lodged by the Company, copies of the interim and annual reports, financial data;
- (b) the Company's corporate governance policies; and
- (c) other relevant corporate information.

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

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

The Company recognises that it is often efficient to communicate electronically and accordingly Shareholders will be given the

3. Formal reporting to Shareholders

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

- (a) the interim report for the six months ended 31 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 Shareholders:

- (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 (AGM)

- (a) The Company will hold its AGM or any other Shareholder meeting at a time and place that is considered convenient for the majority of its Shareholders. The AGM provides an important opportunity to provide information to its Shareholders and a reasonable opportunity for informed shareholder participation.
- (b) Shareholders 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 notice of meeting, including details of the time and place of the meeting, the resolutions to be considered, any accompanying explanatory memorandum and proxy form will be sent to all Shareholders prior to the AGM in the timeframe set by the Corporations Act 2001.
- (d) 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.
- (e) The Company recognises that some Shareholders will not be able to attend its meetings of Shareholders. To allow for the participation of any such Shareholders, the Company encourages Shareholders to forward their questions to the Company Secretary prior to the meeting. The Company Secretary will submit all relevant 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. Where appropriate, these questions will be read out and answered at the meeting, or, if this is not practicable, the question and answer will be recorded in the transcript of the meeting.
- (f) 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 Shareholders written questions or any other Shareholders questions about the conduct of the audit, the auditor's independence, accounting policies, and the preparation and content of the auditor's report.
- (g) The Chairperson at the AGM will ensure that a reasonable opportunity exists for:
 - (i) the auditor to answer Shareholder written questions and for Shareholders to ask questions of the external auditor; and
 - (ii) Shareholders 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.

- (h) Shareholders are encouraged to attend and participate at all Shareholder meetings or, if unable to attend, then to vote on proposed resolutions by appointing a proxy or (if available) by direct voting.
- (i) The Company will regularly review its policies and procedures that it has in place to facilitate and encourage participation in Shareholder meetings including in relation to:
 - (i) participation in meetings involving electronic communications; and
 - (ii) providing direct voting facilities to allow Shareholders to vote ahead of the meeting without having to attend or appoint a proxy.

6. Analysts and institutional investors

- (a) The Company may conduct briefings for analysts and institutional investors from time to time to discuss matters concerning the Company. The Continuous Disclosure Policy addresses the disclosure issues associated with such briefings.
- (b) To ensure equality of information among Shareholders, before any new and substantive presentation to analysts or investors, the presentation materials will be released to ASX and posted on the Company's website, regardless of whether the presentation contains information required to be disclosed under ASX Listing Rule 3.1.
- (c) Where practicable, the Company will consider providing Shareholders the opportunity to participate in such analyst or investor presentations, for example, by providing them with dial-in details or providing a link to a live webcast. If that is not practicable, the Company will consider making a recording or transcript of the presentation available on its website as soon as it reasonably can.

7. Privacy

The Company recognises that privacy is important and will not disclose registered Shareholder details unless required by law. However, Shareholders should be aware that certain details of holdings in a public company are publicly available by law. Shareholder details will only be used by the Company in accordance with applicable privacy laws.

8. Shareholder queries

Shareholders 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

9. Review of this policy

- (a) The Board will review this policy annually to ensure it remains consistent with the Board's objectives and responsibilities.
- (b) This policy may be amended by resolution of the Board.