



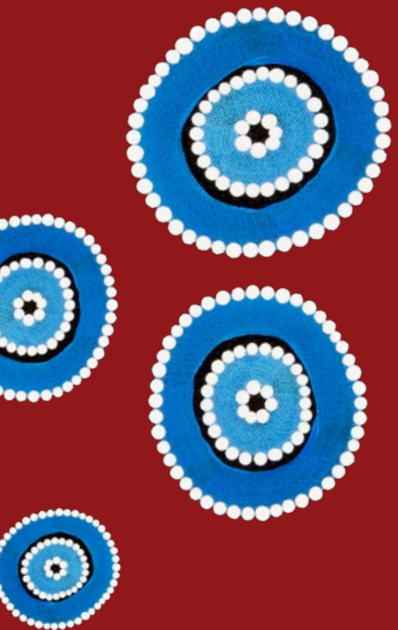
# Innovate Reconciliation Action Plan

January 2023 – January 2025

# Acknowledgement of Country

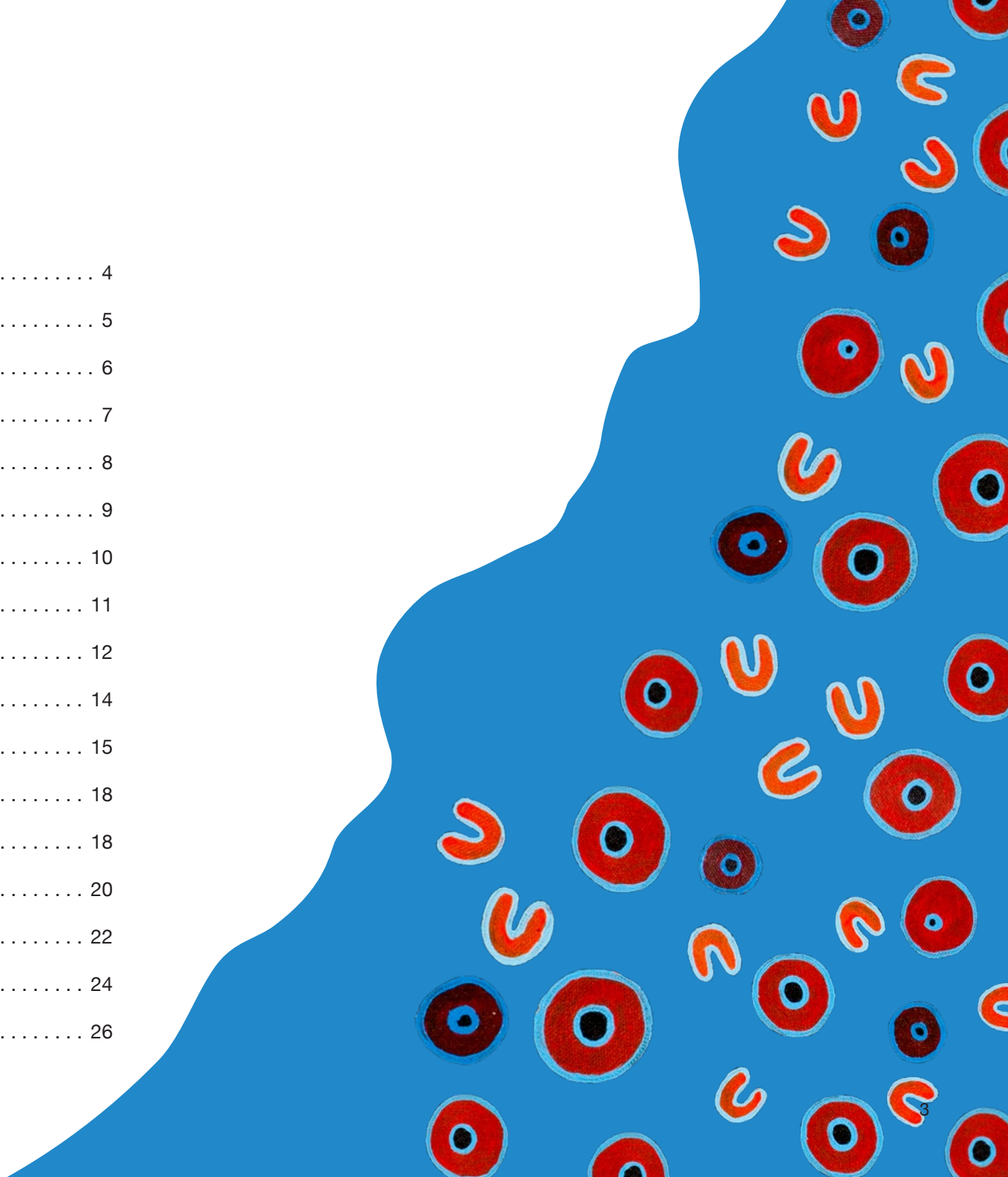
In the spirit of reconciliation, Credit Corp acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community.

We pay our respect to their elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples today.



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## About the Artwork and Artist

Amber Wombat Kerdel is a strong and proud Wirangu, Kokotha, Mirning woman from the Far West Coast of South Australia who lives on Kaurna country. She is strongly connected to her Munda (country) and passionate about her Aboriginal culture and community.

Her artwork is an expression of who she is and showcases the beauty and depth of her culture; the love, connectedness and strength of her community and the spiritual depth, vastness, layers and deep beauty of her Munda.

From her cultural ancestry Amber is able to capture and represent the intricacies and relationships of family and country with each other and individually through an array of

colours and symbols. This is her expression of storytelling from the heart and soul.

As the youngest of three sisters, family, community and connection are important to Amber and clearly identifiable through her expressive artwork. It's more than paint on canvas, it's a contemporary celebration of her Aboriginal family and culture as the oldest living culture on the planet.

The artwork design brings to life Credit Corp's reconciliation journey and was born from a collaboration between members of the RAP Working Group.

Amber's artwork depicts Credit Corp's journey along the path to reconciliation, and the continuous efforts of employees to grow and develop, both together and within their widespread communities.

Through her artwork, Amber tells a story of connection and shared knowledge amongst our geographically dispersed teams, reaching out to our customers and the broader community. This connectivity is what allows us to further the understanding of our nation, and strengthen our path to reconciliation.

**Amber Wombat Kerdel**  
Artist



# A Message from the CEO of Reconciliation Australia

Reconciliation Australia commends Credit Corp on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Credit Corp to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Credit Corp will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of *relationships, respect,*

and *opportunities* emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

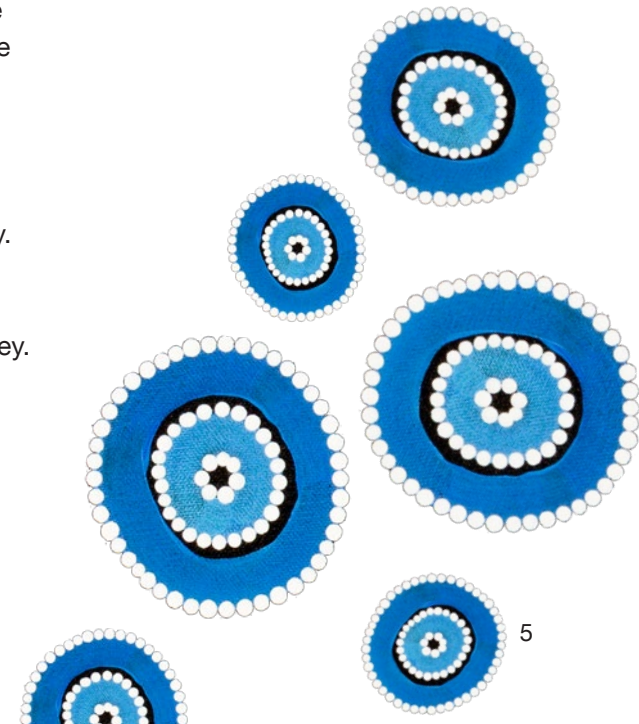
With over 2.3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Credit Corp is part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Credit Corp's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Credit Corp on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

**Karen Mundine**  
Chief Executive Officer  
Reconciliation Australia



## A Message from our CEO

I am proud to introduce our Innovate Reconciliation Action Plan (RAP).

This RAP builds on the foundations laid by our Reflect RAP 18 months ago, which formalised our commitment to increasing First Nation's participation in the financial sector. Since then, we have taken important steps to affirm our commitment and advance the understanding of reconciliation with our employees. Our offices across Australia celebrated National Reconciliation Week and NAIDOC Week championed by our RAP Working Group, and through the year we invited traditional custodians of the land to share their stories with our teams, commissioned artworks by Indigenous artists local to our offices, and launched initiatives focused on encouraging inclusion and respect.

Our vision for reconciliation is an Australia where Aboriginal and Torres Strait Islander peoples enjoy the same access to employment and sustainable financial solutions as the wider Australian community. In line with this, we have prioritised the strengthening of long-standing relationships with Financial Counsellors across Australia and the Magistrates Court in Western Australia, including Aboriginal Liaison Officers. By better understanding how to assist First Nations people in a culturally respectful manner with fines, civil matters and debt, we have the opportunity to improve their economic and social wellbeing. Our day-to-

day operations involve working with people with a view to providing pathways toward mainstream financial inclusion, and our work in this space continues.

Reconciliation Australia's core pillars of relationship, respect and opportunity have guided the beginning of our reconciliation journey. Our Innovate RAP now provides the roadmap for the next stage. Over the following 24 months it will guide us in the implementation of practical actions with a view to making tangible change. Through these actions, both large and small, we aim to develop further cultural understanding and create opportunities for Aboriginal and Torres Strait Islander communities within our sphere of influence.

We believe genuine change can only happen by working together and sharing knowledge and stories. I would like to thank all of the Credit Corp team who have shown a tremendous willingness to embrace our reconciliation efforts.

I look forward to seeing our actions come to life and help create a more inclusive and respectful community.

**Thomas Beregi**  
Chief Executive Officer  
Credit Corp Group

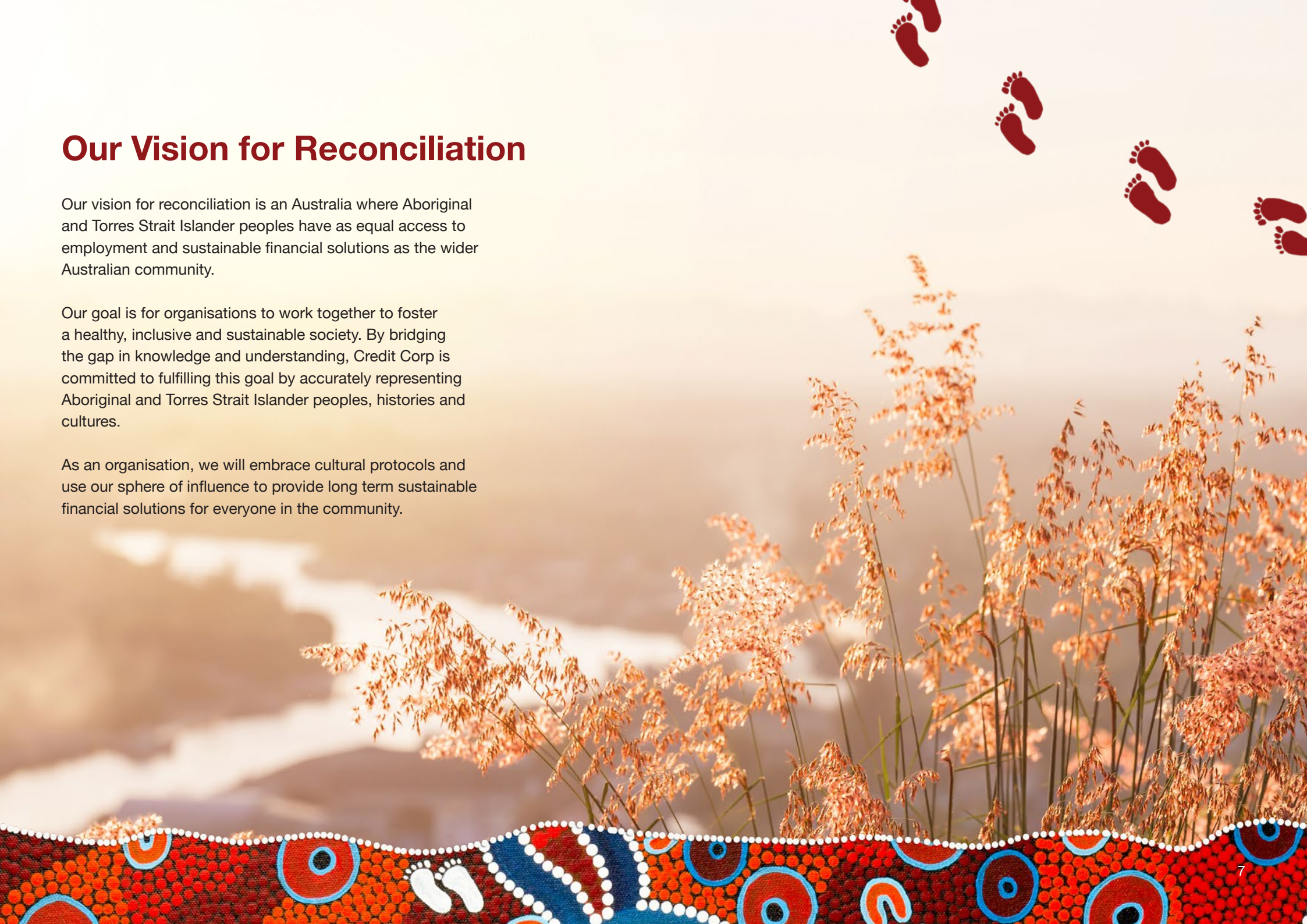


# Our Vision for Reconciliation

Our vision for reconciliation is an Australia where Aboriginal and Torres Strait Islander peoples have as equal access to employment and sustainable financial solutions as the wider Australian community.

Our goal is for organisations to work together to foster a healthy, inclusive and sustainable society. By bridging the gap in knowledge and understanding, Credit Corp is committed to fulfilling this goal by accurately representing Aboriginal and Torres Strait Islander peoples, histories and cultures.

As an organisation, we will embrace cultural protocols and use our sphere of influence to provide long term sustainable financial solutions for everyone in the community.



# Our Business

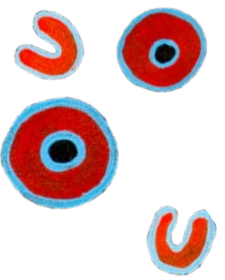
Credit Corp is Australia's largest provider of financial services in the credit-impaired consumer segment. This means that our customers have previously encountered financial difficulties and we are committed to offering sustainable and responsible financial solutions that aim to improve their financial situation.

We're an ASX200 company, established in 1992 and growing to approximately 2,000 employees based in Australia, New Zealand, the Philippines and the United States. Credit Corp Group consists of several brands, most notably Credit Corp, Radio Rentals, Baycorp, National Credit Management and Collection House.

Our success and reputation as the market leader is based on a culture of strong compliance and transparency, coupled with a respectful and understanding approach to our customers.







## Our Values



### **Making it happen**

Making it happen is all about delivering the right results by taking responsibility for setting targets and measuring outcomes.



### **Doing the right thing**

Doing the right thing means having an ethical and controlled approach to everything we do.



### **Being open and honest**

Being open and honest is about being balanced and accurate in our communication. It means drawing attention to problems and challenges so they can be overcome.

We aim to apply these values in everything we do, whether that's talking to customers, generating the best possible results for our shareholders or working with colleagues.

Our main lines of business are Debt Purchase where we purchase a ledger of unpaid debts from organisations such as banks and utility companies, Contingent Debt Collection where we earn commission on debt recovered on behalf of a client and Lending where we offer responsible options for people who would otherwise struggle to access credit.

We currently employ 1541 people in Australia in offices in Sydney, Parramatta, Miranda and Glendenning in NSW, South Brisbane and Slacks Creek in Queensland, Adelaide in South Australia, Perth in Western Australia and Melbourne in Victoria. We also have remote workers living in Tasmania and the ACT. Our records indicate that 15 staff members identify as Aboriginal and/or Torres Strait Islander people.

# Our Reconciliation Action Plan

Credit Corp's Innovate Reconciliation Action Plan (RAP) gives us the opportunity to build on the learnings and perspectives gained through the development and implementation of our Reflect Reconciliation Action Plan. Our aim is to develop further cultural understanding and create opportunities for Aboriginal and Torres Strait Islander communities within our sphere of influence. In the following pages we describe the initiatives and actions we plan to undertake to further Credit Corp's Reconciliation journey.

Our RAP Champion is our Chief Executive Officer, Thomas Beregi who will ensure staff are informed and engaged about our Reconciliation journey. Our RAP Working Group has 15 members and comprises of representatives from all of our Australian locations. We have 4 members in our RAP Working Group who identify as Aboriginal and/or Torres Strait Islander people.

## The purpose of our RAP:

- Increase cultural awareness and continue creating a culturally safe working environment.
- Develop understanding and share knowledge relating to First Nations matters across our Australian operations.
- Develop, communicate and execute engagement plans and activities.
- Gain a deeper understanding of our sphere of influence to establish the best approach to advance reconciliation.
- Develop and strengthen relationships with Aboriginal and Torres Strait Islander peoples.
- Ensure actions are incorporated into relevant business areas and new ideas continue to be discussed and developed.





## Our Working Group:

Our RAP Working Group is made up of the following people from across the business:

**Thomas Beregi**, Chief Executive Officer  
– Eora/Sydney, NSW

**Helen Budisavljevic** – Office Manager  
– Woorung/Melbourne, VIC

**Karen Dent**, Administration & Facilities  
Coordinator  
– Yuggera/South Brisbane, QLD

**Kymerleigh Harris**, Customer Relationship  
Manager  
– Dharawal/Miranda, NSW

**Litisha Hayes**, Team Performance Manager  
– Kurna/Adelaide, SA

**Joy Lincoln**, Customer Experience Officer  
– Eora/Sydney, NSW

**Jasmine Matuchet** – Senior Customer  
Relationship Manager  
– Yuggera/South Brisbane, QLD

**Kimberley Milton-Palta** – Business Support  
Officer  
– Woorung/Melbourne, VIC

**Stephanie Palmer**, Chief People Officer  
– Eora/Sydney, NSW

**Mark Ranson**, Manager Civil Enforcement  
– Wajuk/Perth, WA

**Sade Reilly** – Team Performance Manager  
– Eora/Sydney, NSW

**Khirsty Sievier** – Team Performance Manager  
– Burrumatta/Parramatta, NSW

**Tyler Vivian-Hall**, Collections Manager  
– Wajuk/Perth, WA

# Our Reconciliation Journey



2021

## January 2021

*Commenced RAP Process*

## April 2021

*Reflect RAP commenced*

## May 2021

### *Formed RAP Working Group*

Credit Corp worked with our employee Amber Wombat Kerdel, who is a strong and proud Wirangu, Kokotha, Mirning woman from the Far West Coast of South Australia who lives on Kurna Country to design our RAP artwork. Amber's artwork depicts Credit Corp's journey along the path to reconciliation, and the continuous efforts of employees to grow and develop, both together and within their widespread communities. Through her artwork, Amber tells a story of connection and shared knowledge amongst our geographically dispersed teams, reaching out to our customers and the broader community. This connectivity is what allows us to further the understanding of our nation, and strengthen our path to reconciliation.

## May 2021

### *Celebrated National Reconciliation Week (NRW)*

As we were in lockdown due to COVID orders from most Australian state governments during NRW 2021, we took the opportunity to introduce NRW, our new RAP Working Group members and provide staff with information of events that were being held across Australia that they could take part in virtually.

## July 2021

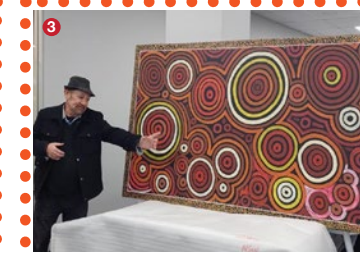
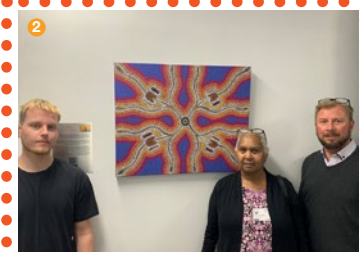
### *NAIDOC Week Activities*

- Woirorung/Melbourne – Welcome to Country Ceremony
- Kurna/Adelaide – Staff members participated in the NAIDOC March – walking from the city centre to Parliament House
- Wajuk/Perth – Welcome to Country Ceremony

## August 2021

Launched our formal RAP document in our 2021 Annual Report

2022



## May 2022

### Celebrated National Reconciliation Week (NRW)

- 1 Yuggera/South Brisbane – Our Brisbane team attended a talk and didgeridoo performance by Stephen Watson and his son Frazer. Stephen is Mununjali Wangeeraburra Gungalu, Gubba and works in the community, for the community. He spoke about growing up in the local Brisbane area.
- Woorung/Melbourne – Members of our Melbourne team attended the Reconciliation pop-up market in the Melbourne CBD, with First Nations clothing and artwork being on display.
- 2 Wajuk/Perth – Our Perth team gathered to pay their respects to the Traditional Land Owners and watch the unveiling of their office artwork, created by local First Nations artist Beverley Egan. Beverley shared her Yamatji history and art journey. Her artwork, *Women Digging for Bush Potato*, now hangs proudly in the Perth office. It depicts four women harvesting bush potatoes and connects us all to the land, embedding a strong message of family connections to the land by the strong women of her family.
- Eora/Sydney – Our Sydney team hosted a bush tucker inspired morning tea, catered by Shared Knowledge, a First Nations owned business. Our CEO and RAP Champion shared a few words about NRW, and unveiled the beautiful artwork made for Credit Corp by First Nations artist Amber Kerdel. The artwork now proudly hangs in our Sydney reception area.
- Burramatta/Parramatta – Members of our Parramatta office attended a National Sorry Day event in Parramatta Park, featuring a smoking ceremony with Uncle Chris Tobin and dance performances by Jannawi Dance Clan.
- 3 Dharawal/Miranda – Our Miranda office held a morning tea to unveil the artwork for their office, created by local Elder Aunty D. Aunty D spoke about Aboriginal cultures, her experiences and about some Aboriginal artefacts that she brought in with her. Aunty D's artwork represents communities, Elders, Aboriginal Peoples and good luck. Her artwork now proudly hangs in our Miranda office.

## July 2022

### Celebrated NAIDOC Week

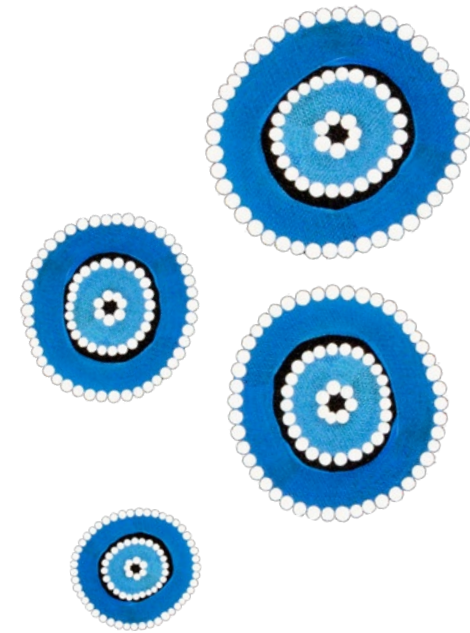
- 1 Woorung/Melbourne – Wurundjeri Elder Alex Kerr unveiled his artwork for our Melbourne office. It depicts Credit Corp's journey along the path to Reconciliation with the four stages of the RAP plan represented by the four meeting places/circles (Reflect, Innovate, Stretch and Elevate). The artwork represents growth, positivity and the path forward for Reconciliation. Elder Alex's artwork now hangs proudly in our Melbourne office.
- 2 Yuggera/South Brisbane – Frazer Watson shared his artwork with the Brisbane team. His artwork depicts the meeting place where Frazer's old people, the Mununjali Elders, would meet with the Turrbal and Yuggera people to trade hunting weapons. His artwork now proudly hangs in our South Brisbane office.
- 3 Burramatta/Parramatta – Geoff Sellman unveiled his artwork to our Parramatta office. His artwork depicts the financial, mental and physical struggle people can face at times. It represents where people gather, reconnect with loved ones and touches base with the motherland. Geoff's artwork now proudly hangs in our Parramatta Office.

## Our Key Learnings

- Credit Corp has been able to develop meaningful relationships with Aboriginal and Torres Strait Islander stakeholders within our sphere of influence since we launched our first RAP. It has been our priority to maintain and strengthen our long-standing relationship with Financial Counsellors across Australia and the Magistrates Court in Western Australia. By strengthening our relationship with Aboriginal Liaison Officers, we have gained a better understanding of how to assist First Nations people with fines and civil matters. As a result of working with Aboriginal Liaison officers and building relationships with the community, we have been able to support some members of the community with their debts. By building strong relationships and arranging sustainable payment arrangements in a culturally respectful manner, we aim to assist Aboriginal and/or Torres Strait Islander people improve their economic and social well-being. We recognise that there is more work to be done in identifying reconciling initiatives and ensuring that they are fully integrated into our business operations.
- Credit Corp has attended open days run by the Aboriginal Justice department in WA to support First Nations peoples with identification, fines and drivers licenses. Credit Corp's participation in these open days allows us to facilitate live resolutions for First Nations enforcement warrants. Credit Corp has found that we can facilitate sustainable outcomes for First

Nations peoples being there in person and therefore, will continue to participate in open days in the future.

- As we have progressed through our reconciliation journey, we have found employee participation encouraging. Our employees have demonstrated a willingness to learn and build awareness of cultural protocols. Our dedicated members of the RAP Working Group are actively sharing resources and information about local events or initiatives that employees can participate in.
- Some of our RAP commitments were impacted by COVID, particularly those around in-person engagements such as National Reconciliation Week and NAIDOC Week events in 2021, as well as our ability to go into Aboriginal and Torres Strait Islander communities to assist them with their fines face to face. We were pleased to be able to hold several Smoking Ceremonies in some of our sites and recognise the value of these experiences in building an appreciation of the cultures, histories, and heritage of Aboriginal and Torres Strait Islander peoples. Due to the challenges of working from home our employees didn't have many opportunities to participate in cultural awareness experiences during our Reflect RAP. We are committed to ensuring our employees have a greater awareness of the land we work on and providing education for our employees to aid them in driving change.



# Case Study – Building Cultural Awareness

A Welcome to Country ceremony was conducted by Wurundjeri Elder Alex Kerr at our Melbourne office.

Elder Alex Kerr shared stories about his ancestor William Barak (1824 – 1903), the last broadly recognised Ngurungaeta (leader) of the Wurundjeri people.

Barak, also known as *'King William, last chief of the Yarra tribe'* or *'Beruk'* (white grub in gum tree), was born into the Wurundjeri clan in the Kulin Nation in 1824 (an area now known as Croydon in Melbourne). Originally named *'Beruk Barak'*, he adopted the first name *'William'* after joining the Native Police as a 19 year old.

It is said Barak was present during John Batman's meeting with Aboriginal tribal Elders to "purchase" the Melbourne area in 1835 as a young boy.

Barak played a major role in advocating for Aboriginal rights in the years following white settlement by becoming a spokesman for social justice. He once led a protest, walking 67 kilometres from Healesville to Melbourne CBD to deliver written petitions and talk to politicians and officials in Victorian Parliament about the treatment of Aboriginal people.

Barak also worked closely with British anthropologist Alfred William Howitt to provide key information on the local Kulin traditions and Wurundjeri cultural lore.

During the Welcome to Country ceremony, it was wonderful to hear our team ask Alex questions about Aboriginal

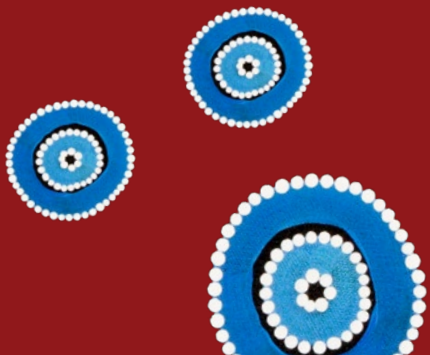
culture, such as what does Wominjeka mean ("Hello and Welcome"), which are the most celebrated events in Aboriginal culture (NRW and NAIDOC week) and how the world was created according to the Kulin Nation clan (by Bunjil the Wedge-tailed Eagle and Waa the Crow).

Our team learnt the term 'Elder' doesn't generally refer to a person's age in Aboriginal culture but whether they have gained recognition as a custodian of knowledge and lore, and have permission to disclose cultural knowledge and beliefs.

Alex mentioned how meaningful the Welcome to Country ceremonies are to him personally after attending so many with his mother and siblings as a young boy. He was honoured to be able to educate us about his culture, and how doing so helps him and his family to heal from the past.

He was happy to see companies like ours take an interest in learning about Aboriginal culture and the history of the land on which we work, and believes this is an important step forward in our journey towards reconciliation.

At the conclusion of the ceremony, employees received Australian native seeds to symbolise growth and commitment to reconciliation.



# Case Study – Building Cultural Awareness

One of the members of our RAP Working Group, Jasmine Matuchet, shared her story with colleagues during National Reconciliation Week (NRW) 2022.

## What NRW means to me

My name is Jasmine Matuchet, I am a Senior Customer Relationship Manager based in our Brisbane office and was asked if I would like to share a bit of my story with you all. As a proud Aboriginal, South Sea Islander I am so excited for this opportunity, and it is my hope that by sharing a bit of my family history it will give each of you a bit more understanding about why NRW week is so important.

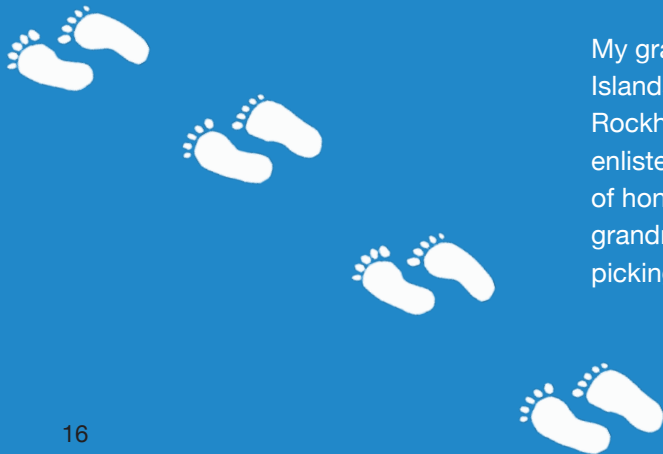
I grew up on North Stradbroke Island with my mother and five siblings. While my family were not descendants of the Noonuccal Yugerra people, I grew up learning about their celebrations, their tribal laws, and their history. I have always had a strong connection to country and growing up on Straddie there was always a want to learn about my own people so I too could be proud of my family line, like those that I grew up with.

My grandfather's family came to Australia from the Solomon Islands. From what we know he was born on a mission in Rockhampton and was the eldest of eleven children. He enlisted during the Korean War and returned with a medal of honour. When he returned from service, he met my grandmother and went on to work all kinds of jobs from picking tobacco and building railroad tracks, to working in


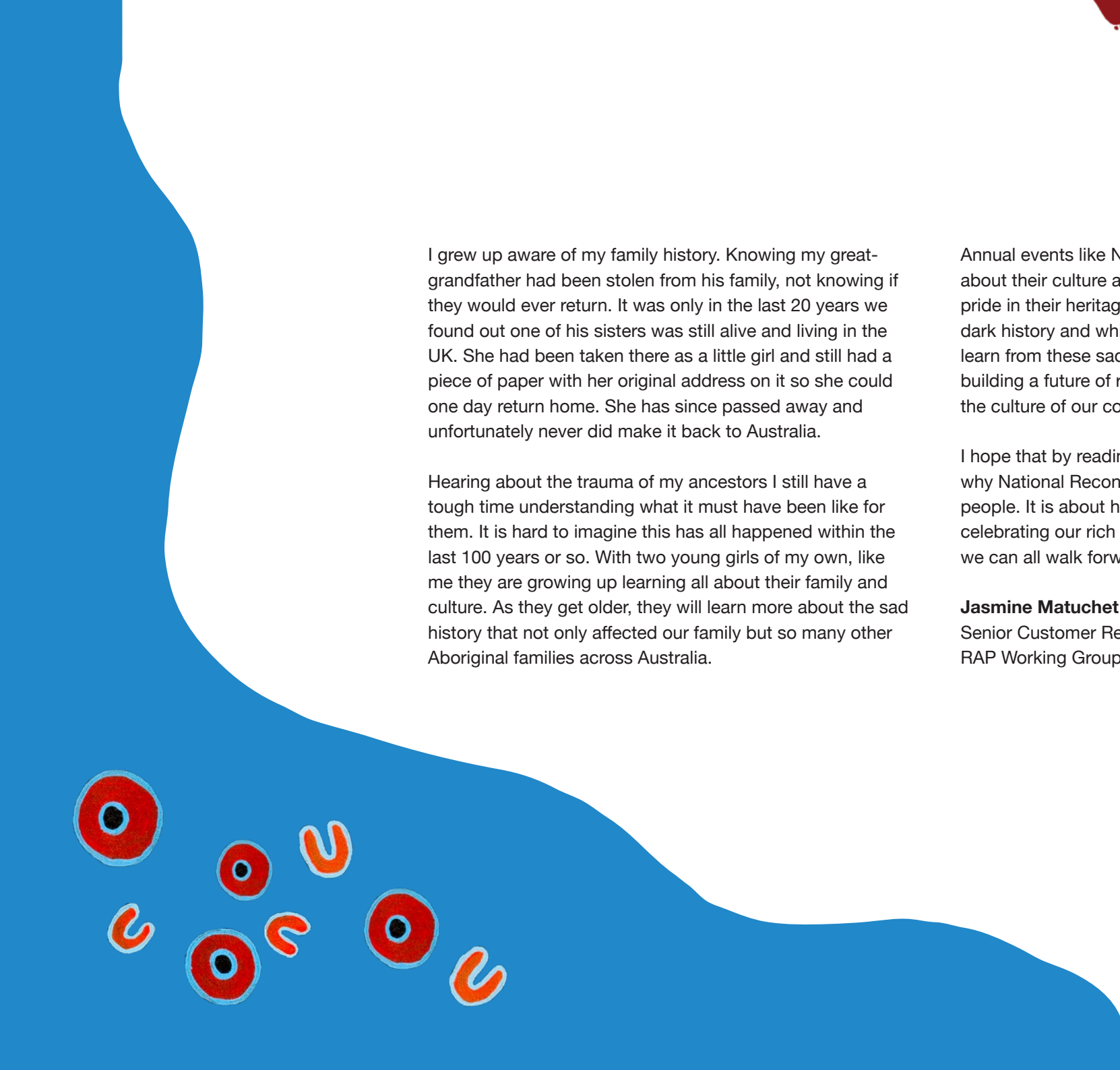
kitchens and then onto the mines at Straddie, you name it, he did it.

My grandmother passed away before my siblings and I were born, and my mother didn't like to speak too much of her growing up. What she did tell us about was her strong connections to country, about what it was like growing up on the missions and where we came from. We have strong family lines tracing back to two main tribes, one in QLD and the other in the NT.

Her mother, my great-grandmother was a Jinabura woman from the Sunshine Coast area. The Jinabura people along with the Kubi Kubi people are the traditional owners of the Glasshouse Mountains and surrounding areas. My mother is now one of the tribal elders on the Jinabura Council and collaborates with other elders to educate people about our history and culture. My great-grandfather was from the Wambaya tribe in the Southern Barkley Tableland. Sadly, he was taken during the Stolen Generations and along with his sisters, removed and sent to a mission in QLD. They gave them the surname of Brunette, after one of the cattle stations that was set up by early colonials on their traditional land. I am still trying to learn more about this side of my family.







I grew up aware of my family history. Knowing my great-grandfather had been stolen from his family, not knowing if they would ever return. It was only in the last 20 years we found out one of his sisters was still alive and living in the UK. She had been taken there as a little girl and still had a piece of paper with her original address on it so she could one day return home. She has since passed away and unfortunately never did make it back to Australia.

Hearing about the trauma of my ancestors I still have a tough time understanding what it must have been like for them. It is hard to imagine this has all happened within the last 100 years or so. With two young girls of my own, like me they are growing up learning all about their family and culture. As they get older, they will learn more about the sad history that not only affected our family but so many other Aboriginal families across Australia.

Annual events like NRW help them to understand a bit more about their culture and gives them a sense of identity and pride in their heritage. We are all aware that Australia has a dark history and while this cannot be changed, we can each learn from these sad events and work together towards building a future of recognition, understanding and pride in the culture of our country's First Nation people.

I hope that by reading this I have helped you understand why National Reconciliation Week is so important to our people. It is about healing from our generational trauma, celebrating our rich and ancient culture and learning how we can all walk forward together as one.

**Jasmine Matuchet**

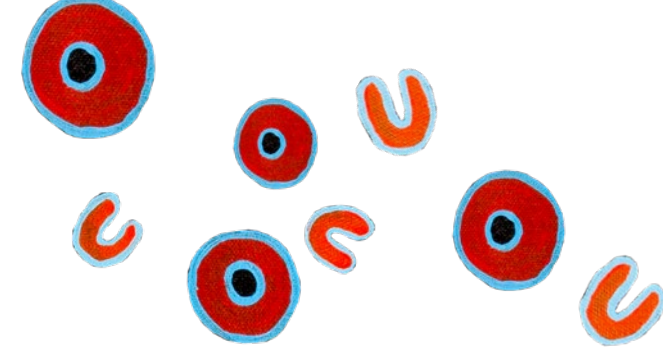
Senior Customer Relationship Manager and  
RAP Working Group member

# Our RAP Commitments



## Relationships

Credit Corp will continue to build, strengthen and develop relationships internally and externally with Aboriginal and Torres Strait Islander peoples, businesses and community representatives. Engaging our employees in the reconciliation journey is an important part of connecting people, sharing experiences and supporting partnerships within our sphere of influence.



Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	April 2023	Group HR Projects Manager
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	September 2023	Group HR Projects Manager
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2023 - May 2024	Group HR Projects Manager
	RAP Working Group members to participate in an external NRW event.	May 2023 - May 2024	RWG Chair
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May - 3 June, 2023 27 May - 3 June, 2024	Chief People Officer
	Organise at least one NRW event each year.	27 May- 3 June, 2023 27 May- 3 June, 2024	Group HR Projects Manager
	Register all our NRW events on Reconciliation Australia's NRW website.	May 2023 May 2024	Group HR Projects Manager





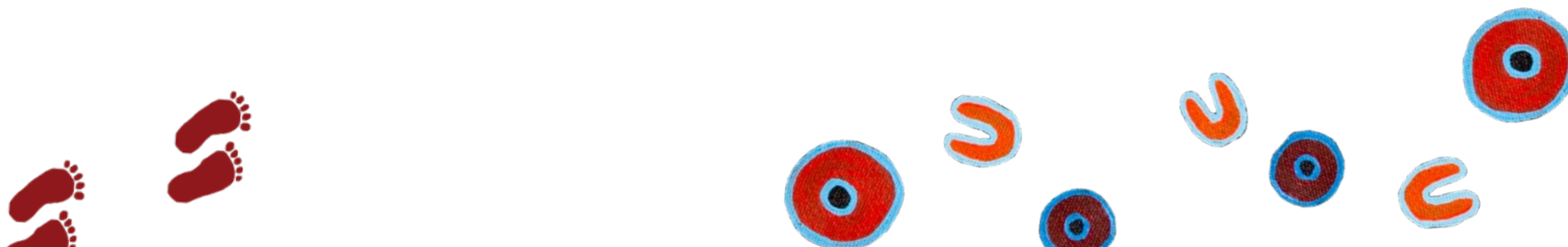
Action	Deliverable	Timeline	Responsibility
<b>3.</b> Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	August 2023	Group HR Projects Manager
	Communicate our commitment to reconciliation publicly.	September 2023	Communications Manager
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	March 2024	Chief People Officer
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	January 2024	Chief People Officer
	Continue to develop our relationship with the Department of Justice from the Magistrates Court and Tribunal in WA focused on providing further education and support to Aboriginal and/or Torres Strait Islander customers.	July 2024	Manager Civil Enforcement
	Credit Corp to participate in the Fines and Enforcement Open Days in WA, facilitating live resolution for First Nations enforcement warrants.	July 2024	Manager Civil Enforcement
	Encourage staff to share stories and feedback on Credit Corp's reconciliation journey with our internal communications team. By staff sharing stories through our reconciliation journey it will promote reconciliation amongst all our employees.	November 2024	Communications Manager
<b>4.</b> Promote positive race relations through anti-discrimination strategies.	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	June 2023	Group HR Manager
	Develop, implement, and communicate an anti-discrimination policy for our organisation.	August 2023	Group HR Manager
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	July 2023	Group HR Manager
	Educate senior leaders on the effects of racism.	February 2024	Chief People Officer

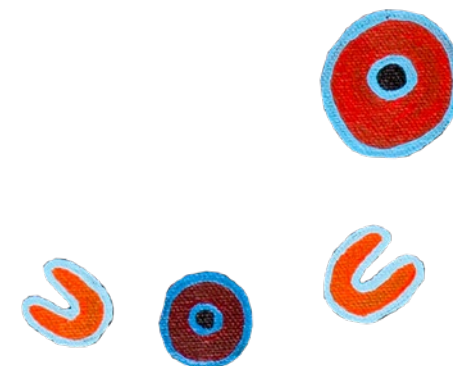


## Respect

Our journey towards reconciliation hinges on respect and understanding of Aboriginal and Torres Strait Islander histories, cultures and knowledge. To drive meaningful change, it is important that we continue to build understanding and respect in our organisation. Our Innovate RAP focuses primarily on awareness, providing internal cultural education and celebrating Aboriginal and Torres Strait Islander cultures.

Action	Deliverable	Timeline	Responsibility
1. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a review of cultural learning needs within our organisation.	October 2023	Group L&D Manager
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	October 2023	Group L&D Manager
	Develop, implement, and communicate a cultural learning strategy document for our staff.	April 2024	Group L&D Manager
	Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning.	February 2024	Chief People Officer
	Encourage staff to take part in cultural activities such as walking tours, documentary screenings and other cultural initiatives.	July 2023 July 2024	RWG Chair





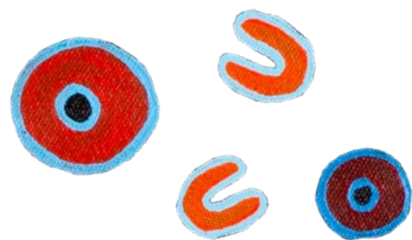
Action	Deliverable	Timeline	Responsibility
<b>2.</b> Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	August 2023	Communications Manager
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	August 2023	Group HR Projects Manager
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	July 2023 July 2024	RWG Chair
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	July 2024	Communications Manager
	Create a video demonstrating how to deliver Acknowledgement of Country, with the assistance of our First Nations employees.	November 2023	Communications Manager
	Include an Acknowledgement of Country on our website.	November 2023	Communications Manager
	Work with local Traditional Custodians and Elders to investigate the potential to re-name meeting rooms with Traditional Aboriginal Names.	May 2024	Communications Manager
<b>3.</b> Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2023 First week in July 2024	RWG Chair
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	June 2023 June 2024	Group HR Manager
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July 2023 First week in July 2024	Chief People Officer

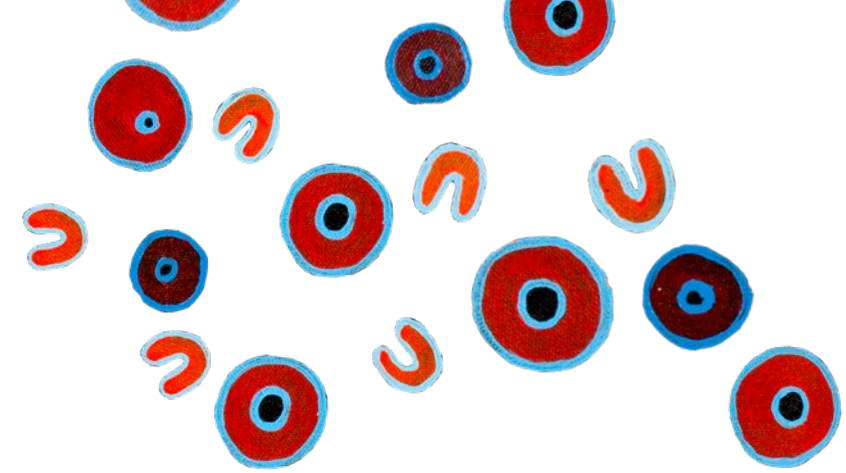


# Opportunities

Credit Corp has a continued focus on attracting, developing and retaining Aboriginal and Torres Strait Islander peoples as well as developing partnerships with Aboriginal and Torres Strait Islander businesses through our procurement channels. Providing these opportunities is crucial to enhancing Aboriginal and Torres Strait Islander communities' social, cultural and economic wellbeing.

Action	Deliverable	Timeline	Responsibility
1. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	February 2023	Group Talent Acquisition Manager
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	April 2023	Chief People Officer
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	August 2023	Chief People Officer
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	July 2024	Group Talent Acquisition Manager
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	July 2023	Group Talent Acquisition Manager
	Investigate ways to support the professional development of Aboriginal and Torres Strait Islander peoples within the Financial Services sector. This may include educational assistance and building financial capability, with a view to improving employment opportunities.	September 2023	Customer Experience Manager





Action	Deliverable	Timeline	Responsibility
<p><b>2.</b> Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</p>	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	June 2023	Head of Legal and Compliance
	Investigate Supply Nation membership.	August 2023	Head of Legal and Compliance
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	September 2024	Head of Legal and Compliance
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	September 2023	Head of Legal and Compliance
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	July 2024	Head of Legal and Compliance
<p><b>3.</b> Improve understanding in the business of the financial wellbeing of Aboriginal and Torres Strait Islander peoples, to improve our support to Aboriginal and Torres Strait Islander customers.</p>	Increase understanding across the business of the financial well-being of First Nations peoples, in order to inform our future initiatives.	May 2023	Customer Experience Manager
	Build guidance materials and awareness of the cultural sensitivities required when working with Aboriginal and Torres Strait Islander customers.	November 2023	Business Improvement & Asset Performance Manager
	Investigate opportunities to support First Nations financial wellbeing through current and future initiatives.	January 2025	Customer Experience Manager
	Investigate opportunities to increase the accessibility of sustainable financial solutions for First Nations peoples.	December 2024	Customer Experience Manager



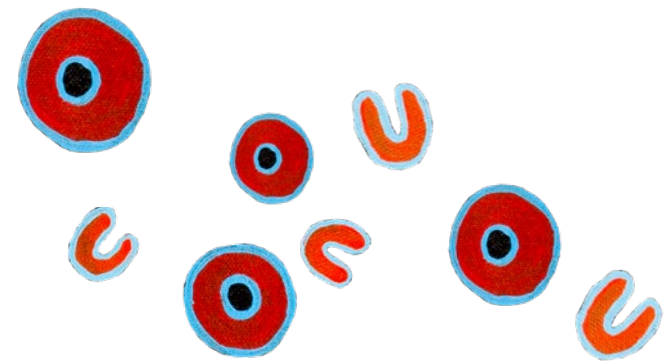
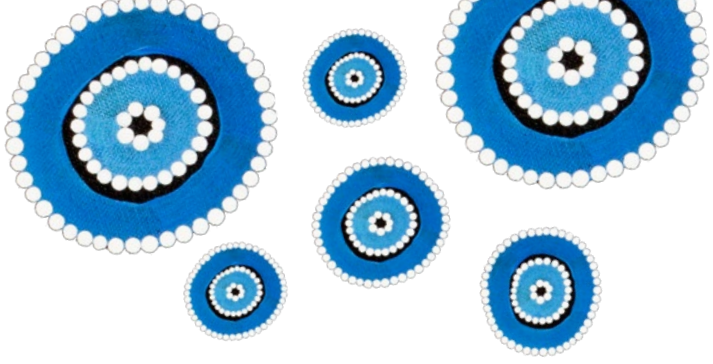
# Governance

Effective governance is integral to our success as we strive to make progress towards our Innovate RAP commitments.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	January, April, July, October 2023 January, April, July, October 2024	Group HR Projects Manager
	Establish and apply a Terms of Reference for the RWG.	January 2023	Chief People Officer
	Meet at least four times per year to drive and monitor RAP implementation.	January, April, July, October 2023 January, April, July, October 2024	Group HR Projects Manager
2. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	February 2023	Chief People Officer
	Engage our senior leaders and other staff in the delivery of RAP commitments.	April 2023	Chief People Officer
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	July 2024	Group HR Projects Manager
	Appoint and maintain an internal RAP Champion from senior management.	January 2023	RWG Chair







Action	Deliverable	Timeline	Responsibility
<p><b>3.</b> Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</p>	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June 2023 June 2024	Group HR Projects Manager
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August 2023 1 August 2024	Group HR Projects Manager
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September 2023 30 September 2024	Chief People Officer
	Report RAP progress to all staff and senior leaders quarterly.	January, April, July, October 2023 January, April, July, October 2024	Chief People Officer
	Publicly report our RAP achievements, challenges and learnings, annually.	August 2023 August 2024	Communications Manager
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2024	Group HR Projects Manager
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	August 2024	Chief People Officer
<p><b>4.</b> Continue our reconciliation journey by developing our next RAP.</p>	Register via Reconciliation Australia's website to begin developing our next RAP.	February 2024	Chief People Officer

# Contact Us

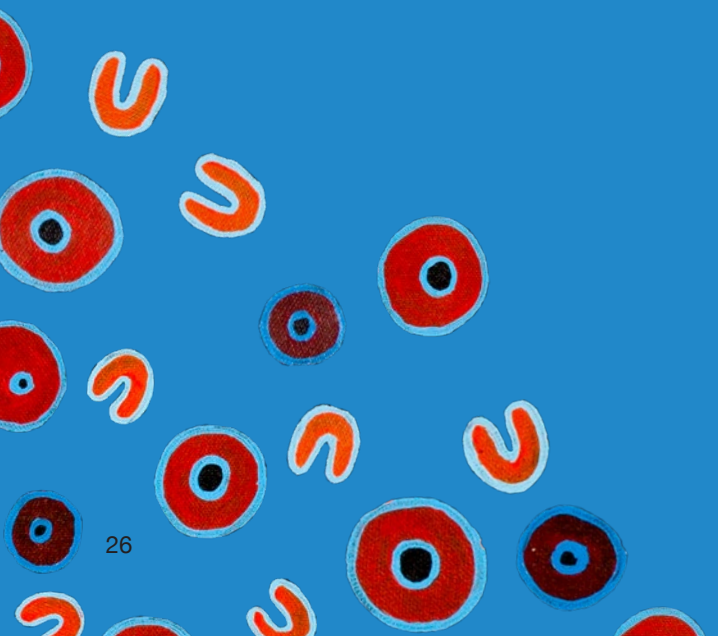
**Stephanie Palmer**

Chief People Officer and

RAP Champion

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**Credit Corp Group**

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