

## **Group Environmental Policy**

Credit Corp Group is committed to demonstrating a sustainable business proactive in reducing its environmental footprint. Our commitment to the environment is exemplified by promoting environmentally responsible behaviour throughout our organisation and by encouraging our customers, staff and suppliers to do the same.

This policy guides our current and future actions to:

- Recognise the actual and potential environmental impacts of our business activities and implement targeted sustainable business practices to minimise potential harm;
- Comply with all relevant environmental legislation and regulations;
- Set and monitor environmental goals and actions to continually improve environmental performance, with targeted actions to:
  - ~ Reduce energy and water use through the procurement of efficient equipment;
  - ~ Reduce material use where possible and maximise the recycling of waste products;
  - ~ Source more sustainable products and services; and
  - ~ Work towards net-zero carbon emissions for our operations.
- Provide information and training for employees to understand and minimise the environmental impacts of their work activities;
- Provide opportunities for staff to participate in environmental and charitable programs that support improved environmental outcomes;
- Maintain a culture whereby staff contribute and participate in environmental programs;
- Implement measures to engage external stakeholders with aligned sustainability values;
- Demonstrate industry leadership to continually improve our environmental performance; and
- Promote ecologically sustainable development in each site worldwide.

This policy applies to all Credit Corp Group employees and contractors, board members, executives, employees visiting other sites, trainees, volunteers, casual work staff, work experience students, and anyone who is employed directly or indirectly by Credit Corp Group worldwide.

The Admin and Facilities Manager is assigned day-to-day responsibility for overseeing our environmental strategy. The CEO is committed to our environmental practices and is accountable for them.

This Policy is reviewed annually and updated as appropriate to support our environmental goals.

**Thomas Beregi** 

CEO

Credit Corp Group Limited
1 December 2022