

## Group Environmental Policy

Credit Corp Group is committed to operating as a sustainable business and proactively reducing our environmental impact. We promote environmentally responsible behaviour across our organisation and encourage our customers, employees, 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 sustainable business practices to minimise potential harm
- comply with all relevant environmental legislation and regulations
- set and monitor environmental goals to drive continuous improvement, including actions to:
  - ~ reduce energy and water use through the procurement of efficient equipment
  - ~ minimise material use where possible and maximise the recycling of waste products
  - ~ source more sustainable products and services.
- reduce carbon emissions from our operations and identify and manage climate-related risks and opportunities that may influence our business strategy
- educate and train employees to understand and minimise the environmental impacts of their work activities
- encourage participation in environmental and charitable programs that support improved environmental outcomes
- foster a culture of environmental responsibility, where employees are encouraged to contribute and engage in initiatives.

When evaluating proposed actions to enhance environmental performance, Credit Corp Group will consider both the potential environmental and broader organisational benefits, alongside any associated costs.

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

The Admin and Facilities Manager is responsible for the day-to-day oversight of our environmental practices. The CEO is committed to and accountable for the implementation of this policy.

This policy is reviewed annually and updated as needed to support our environmental goals.



---

**Thomas Beregi**  
CEO  
Credit Corp Group Limited  
30 June 2025