

## Diversity & Inclusion Policy

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The purpose of this external policy is to outline the Company's governance approach to diversity and inclusion and to support compliance with the ASX Corporate Governance Principles and Recommendations, including public reporting against measurable objectives.

### 1. Introduction

- (a) Credit Corp Group Limited (Company) is committed to maintaining and fostering an inclusive workplace that embraces and promotes diversity. The company supports and encourages diversity and inclusion at all levels: the Board, senior executives and the workforce.
- (b) The company recognises the strategic and personal advantages that arise from a workplace where decisions are based on merit and where all employees are treated fairly. The Company is committed to a workplace free from discrimination, harassment, bullying, inequity, vilification and victimisation
- (c) This policy sets out the Company's commitment to diversity and inclusion in the workplace and provides a framework to achieve its diversity goals. This policy also supports compliance with the ASX Corporate Governance Principles and Recommendations relating to diversity, including the establishment and disclosure of measurable objectives.
- (d) This policy applies to the Board as a whole, and to all employees in Australia individually.
- (e) This policy is underpinned by our Company's values: discipline, accountability and transparency.

### 2. Definitions

In this policy, unless the context otherwise requires:

- a) **ASX** means ASX Limited (ABN 98 008 624 691) or the financial market conducted by ASX Limited, as the context requires.
- b) **Board** means the board of directors of the Company.
- c) **Diversity** includes, but is not limited to, differences that relate to gender, marital or family status, sexual orientation, gender identity, age, disabilities, nationality, ethnicity, religion or beliefs, cultural identity, neurodiversity, socio-economic background, perspective, experience, personality, carer responsibilities or location.
- d) **Employee** means a person who is an employee, temporary employee or a person seconded to the Credit Corp Group. Officers and Directors are also
- e) **Group** means the company and its subsidiaries.

### 3. Policy principles

- a) The company has adopted this policy to acknowledge and appreciate the positive outcomes that can be achieved through the diverse range of abilities and perspectives that employees bring to the workplace.
- b) The company understands that organisational performance is linked to an inclusive environment that embraces and promotes diversity.
- c) This policy is specifically designed to assist the company reach its strategic goals by:
  - (i) ensuring our workforce reflects the diversity of the communities in which we operate, drawing on a broad range of attributes, experiences, skills and perspectives;

- (ii) ensuring that all employees are treated with equality, respect and provided with equal opportunities;
- (iii) maintaining fair and transparent recruitment and selection practices that minimise bias and support diversity objectives;
- (iv) attracting, retaining and encouraging a skilled and diverse workforce at all levels of the company;
- (v) maintaining training and capability-building programs to support diversity and inclusion;
- (vi) facilitating succession planning that considers gender representation and broader diversity;
- (vii) ensuring that internal promotion decisions are based on merit, ensuring internal promotion decisions are merit-based and supported by fair and consistent processes;
- (viii) supporting flexibility where practicable and aligned with business needs;
- (ix) building and maintaining a safe and open workplace;
- (x) contributing to the community by fostering a culture of acceptance and teamwork; and
- (xi) meeting the company's obligations under the ASX Corporate Governance Principles and Recommendations.

## 4. Responsibilities

The Board is responsible for:

- a) overseeing this policy and the review of its appropriateness and effectiveness;
- b) encouraging and promoting any other initiatives, policies and processes appropriate from time to time to encourage and promote diversity;
- c) setting measurable objectives including the composition of the Board, senior management and the broader workforce;
- d) assessing the Group's progress towards achieving those objectives; and
- e) ensuring compliance with the ASX Corporate Governance Principles and Recommendations in respect of diversity.

## 5. Publication and reporting

- a) This policy will be available on the company's website.
- b) The company will complete annual reporting in line with relevant legislation, including Workplace Gender Equality Agency reporting obligations where applicable.
- c) The company will provide information in its annual report regarding:
  - (i) key features of this policy;
  - (ii) the measurable objectives and performance against them; and
  - (iii) relevant diversity data as required by the Workplace Gender Equality Act 2012 (Cth).
- d) The Company may also disclose additional diversity metrics and qualitative updates in the interests of transparency and stakeholder expectations.

## 6. Employee rights and obligations

- a) This policy is not contractual and does not form part of any employee's terms of employment. It operates alongside, and does not limit or override, obligations under anti-discrimination, workplace relations and equal opportunity laws.
- b) This policy does not guarantee preferential treatment for any individual or group. All employment decisions will continue to be based on merit, capability and the legitimate needs of the Company.
- c) This policy should not be interpreted in a way that disadvantages any employee because their diversity attributes may be more common than others.

## 7. Review of this Policy

The Board will review this policy periodically to ensure its ongoing relevance and effectiveness. This Policy may be amended by Board resolution.