



Credit Corp Group

Innovate

Reconciliation Action Plan

February 2026 – February 2028

Acknowledgement of Country

Credit Corp acknowledges the Traditional Custodians of the land on which we work and live and their connection to land, sea and community. We pay our respect to First Nations peoples and their elders, past and present.

Our head office is located in Barangaroo on the Lands of the Gadigal Peoples.





About our reconciliation artwork

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 the beginning of 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

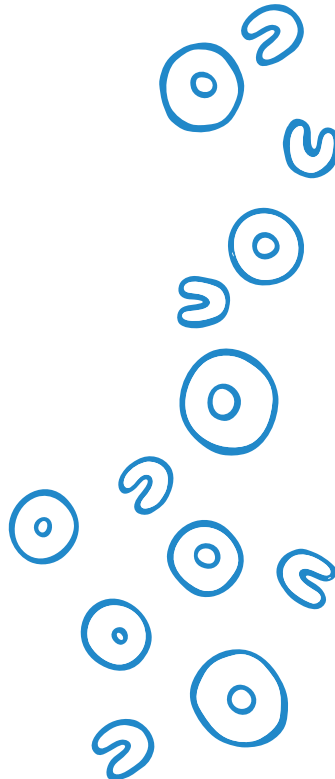
Artist



Contents

Acknowledgement of Country	2
About our reconciliation artwork	3
A message from the CEO of Reconciliation Australia	5
A message from our CEO	6
Our vision for reconciliation	7
Our business, vision and values	8
Our Reconciliation Action Plan	10
The purpose of our RAP	10
Our RAP Working Group members	11
Our reconciliation journey	12
Summary of key learnings.....	16
Case study.....	
Creating opportunities in financial counselling	17
Launching 'Cultural Awareness' training	18
for all Australian based employees	
Our RAP Commitments	
Relationships	20
Respect.....	22
Opportunities	24
Governance	26

A message from the CEO of Reconciliation Australia



Reconciliation Australia commends Credit Corp on the formal endorsement of its second Innovate Reconciliation Action Plan (RAP). Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

With close to 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 continues to be part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

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

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that Credit Corp will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to Credit Corp the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on *relationships*, *respect*, and *opportunities* gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

This Innovate RAP is an opportunity for Credit Corp to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments.

By enabling and empowering staff to contribute to this process, Credit Corp will ensure shared and cooperative success in the long-term. Gaining experience and reflecting on pertinent learnings will ensure the sustainability of Credit Corp future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

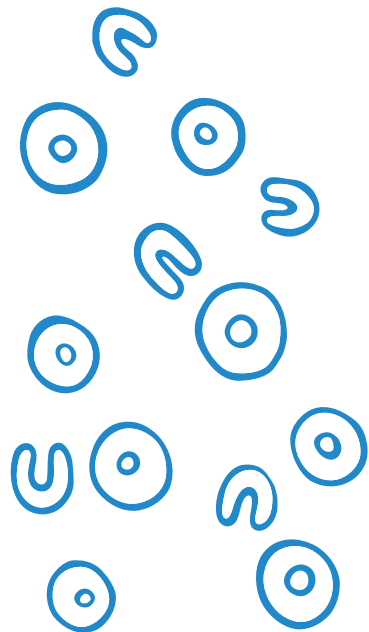
Congratulations Credit Corp on your second Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer
Reconciliation Australia



A message from our CEO



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

Reconciliation is a shared responsibility and an ongoing journey – one that requires listening, learning, and meaningful action. This Innovate RAP represents the next stage in Credit Corp's reconciliation journey, building on the foundations established through our Reflect RAP and first Innovate RAP, and reflecting the progress we have made as well as the commitments we are making for the future.

Over recent years, our understanding of reconciliation has continued to deepen across our organisation. Through the leadership of our RAP Working Group and the engagement of our people, we have strengthened relationships, expanded cultural awareness, and embedded respect into how we work.

These experiences have reinforced the importance of approaching reconciliation with humility, consistency, and a willingness to learn.

At Credit Corp, our purpose is centred on supporting people experiencing financial hardship and creating pathways toward sustainable financial inclusion. Our vision for reconciliation is an Australia where Aboriginal and Torres Strait Islander peoples have equitable access to employment opportunities and responsible financial solutions. Within our sphere of influence, we are committed to engaging respectfully, strengthening partnerships, and ensuring our services are delivered with cultural understanding and care.

Reconciliation Australia's pillars of relationships, respect and opportunities continue to guide our approach. This Innovate RAP provides a clear roadmap for the coming years, outlining practical actions that will strengthen capability within our organisation, support long term partnerships, and

contribute to positive social and economic outcomes for Aboriginal and Torres Strait Islander communities.

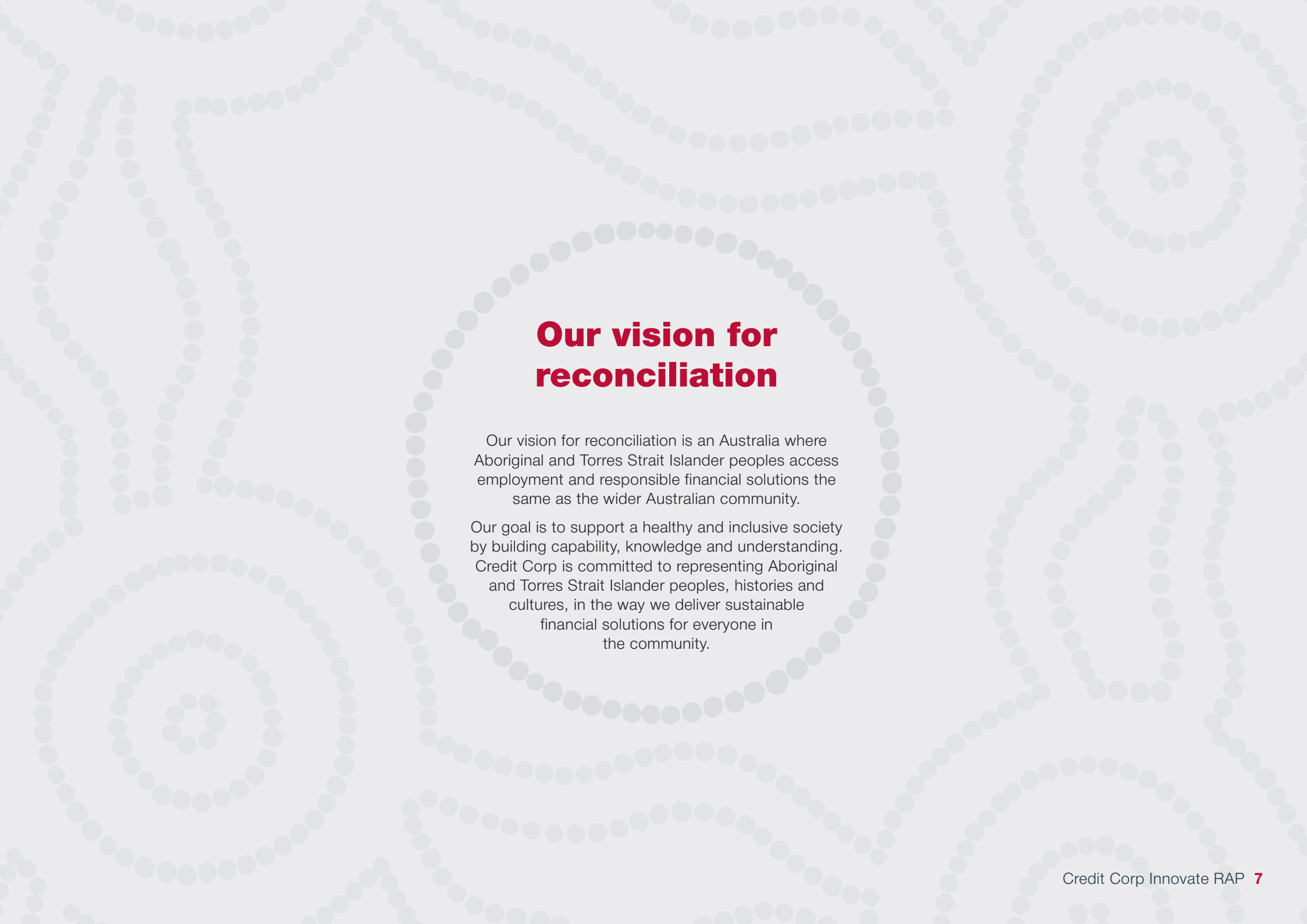
Genuine progress can only be achieved by working together. I would like to thank our employees, and in particular our RAP Working Group, for their commitment, openness, and willingness to engage in this important work. Their efforts continue to shape a workplace culture grounded in respect, learning, and accountability.

I look forward to seeing the commitments outlined in this RAP translated into meaningful action, and to continuing Credit Corp's reconciliation journey with purpose and integrity.

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 access employment and responsible financial solutions the same as the wider Australian community.

Our goal is to support a healthy and inclusive society by building capability, knowledge and understanding. Credit Corp is committed to representing Aboriginal and Torres Strait Islander peoples, histories and cultures, in the way we deliver sustainable financial solutions for everyone in the community.

Our business

Credit Corp is Australia's largest provider of responsible financial services in the credit-impaired consumer segment.

We are committed to providing genuine and affordable financial solutions for our customers, with the goal of improving their financial situation.

We're an ASX listed company, established in 1992 and growing to approximately 2,100 employees, based in Australia, New Zealand, the Philippines, the United Kingdom and the United States. Credit Corp Group consists of several brands, most notably Credit Corp, Baycorp, Collection House and National Credit Management Limited.

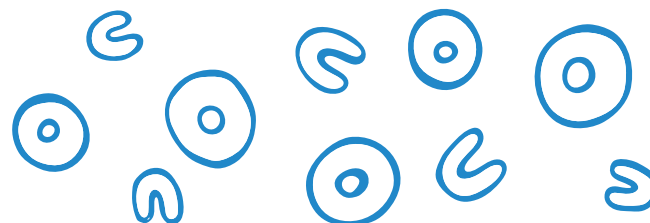
Our success and reputation as the market leader is based on a culture of strong compliance systems and transparency, combined with a respectful and understanding approach to our customers.

Our three core lines of business are Debt Buying and Collection, Collection Services and Consumer Lending.

Debt buying is where we acquire defaulted consumer debts from clients including major banks, telecommunications providers and utilities. We provide collection services to a range of clients from large corporate and government departments to small to medium size enterprises, who seek to outsource debt recovery prior to making a decision to sell defaulted debts.

In consumer lending we offer responsible options for people who would otherwise struggle to access credit.

We currently employ 1,150 people in Australia in offices in Sydney, Parramatta, and Arndell Park in NSW, South Brisbane and Slacks Creek in Queensland, Adelaide in South Australia, Perth in Western Australia and Melbourne, Keysborough and Traralgon in Victoria. Our records indicate that 10 staff members identify as Aboriginal and/or Torres Strait Islander people.



Our vision

Always Ahead is our vision.

It defines who we are at our best, and who we continually strive to be. It speaks to our ambition – to lead the industry, drive innovation, create meaningful opportunities for our people, clients and customers, and stay ahead of change, all while upholding high ethical standards.

Our values

Our values guide how we behave and shape everything we do as we strive to be Always Ahead:



Discipline or Making it happen

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



Accountability or Doing the right thing

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



Transparency or Being open and honest

Transparency means being open and honest in all that we do, drawing attention to challenges and problems in our business, 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.

Emma, Mamta and Ivan
in our Eora/Sydney office.



Our Reconciliation Action Plan

Credit Corp's second Innovate RAP gives us the opportunity to build on the learnings and perspectives gained through the development and implementation of our Reflect and first Innovate Reconciliation Action Plans.

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 Chief Executive Officer, Thomas Beregi, proudly serves as our RAP Champion, leading efforts to keep staff informed and actively engaged in our reconciliation journey. Our RAP Working Group consists of 10 members from various locations across Australia, reflecting our national footprint. Three members within the group identify as Aboriginal and/or Torres Strait Islander peoples, bringing valuable perspectives and lived experiences to our work.

The purpose of our RAP

Our RAP reflects our commitment to reconciliation by fostering cultural understanding, respectful relationships, and meaningful action across our business as well as our commitment to walking alongside Aboriginal and Torres Strait Islander peoples in a spirit of respect, learning, and partnership. We aim to:

- Build cultural awareness and maintain a culturally safe workplace and environment across all areas of our operations
- Deepen understanding of First Nations histories, cultures, and perspectives throughout our Australian footprint
- Design and deliver engagement initiatives that promote learning and strengthen relationships with Aboriginal and Torres Strait Islander peoples
- Clarify our sphere of influence to guide impactful reconciliation efforts
- Embed reconciliation into business practices, ensuring ideas are continuously explored, developed, and implemented
- Strengthen partnerships with Aboriginal and Torres Strait Islander communities, organisations, and stakeholders

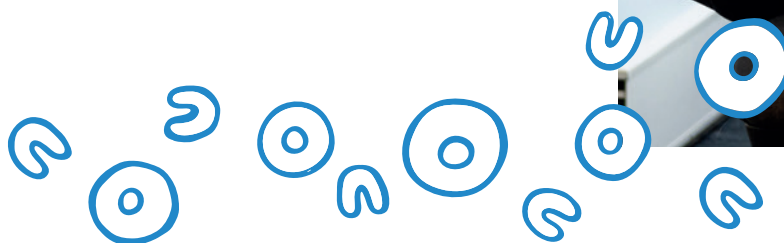
Aligned with our broader diversity and inclusion goals, we also seek to:

- Develop educational resources that reflect Aboriginal and Torres Strait Islander perspectives on money and financial decision-making
- Enhance employee capability to engage respectfully and effectively with Aboriginal and Torres Strait Islander customers and communities
- Support financial inclusion initiatives that empower Aboriginal and Torres Strait Islander communities and contribute to long-term economic wellbeing

Our RAP Working Group members

Name	Position	Location
Thomas Beregi	Chief Executive Officer	Eora/Sydney CBD, NSW
Karen Dent	Administration and Facilities Coordinator	Yuggera/South Brisbane, QLD
Litisha Hayes	Senior Customer Relationship Manager	Kaurna/Adelaide, SA
Joy Lincoln	Customer Experience Officer	Eora/Sydney CBD, NSW
Carrie Luzar	Chief People Officer	Eora/Sydney CBD, NSW
Jasmine Matuchet	Senior Customer Relationship Manager	Yuggera/South Brisbane, QLD
Jonathan Mindel	Group Manager Talent Acquisition and HR Operations	Eora/Sydney CBD, NSW
Mark Ranson	Manager Civil Enforcement	Wajuk/Perth, WA
Khirsty Sievier	Operations Manager	Burramatta/Parramatta, NSW
Louise Warburton	Communications and Corporate Affairs Manager	Eora/Sydney CBD, NSW

Joy, a Eora/Sydney RAP Working Group member.



Our reconciliation journey

© 2021

January

Commenced RAP process

April

Reflect RAP commenced

May

Formed RAP Working Group

1 Credit Corp worked with our employee Amber Wombat Kerdel, a strong and proud Wirangu, Kokotha, Mirning woman from the Far West Coast of South Australia to design our RAP Artwork. Amber's artwork depicts the beginning of 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

Celebrated National Reconciliation Week (NRW)

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

July

NAIDOC Week Activities

2 **Woorung/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

Launched our formal RAP document in our Annual Report



2022

May

Celebrated National Reconciliation Week

3 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.

Woirung/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.

4 Wajuk/Perth - The 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 - 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.

5 Dharawal/Miranda - The 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. With the subsequent closure of our Miranda office, her artwork now proudly hangs in our Sydney office.

July

Celebrated NAIDOC Week

6 Woirung/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 represented by four meeting places (Reflect, Innovate, Stretch and Elevate). The artwork symbolises growth, positivity and our path forward on this journey. Elder Alex's artwork now hangs proudly in our Melbourne office.

7 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.

8 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.

2023

May

Celebrated National Reconciliation Week

9 Aligned with the NRW theme, the RAP Working Group created a “Be a Voice for Generations” video in collaboration with our Aboriginal and Torres Strait Islander employees and their families. Special premiere screenings of the video were held in each of our Australian offices, showcasing the diverse perspectives on what reconciliation means to them personally, the challenges they believe face reconciliation today, and how we can support both current and future generations. The video offered a moving insight into the lived experiences of our Aboriginal and Torres Strait Islander colleagues and their families, reinforcing our commitment to meaningful dialogue and action.

June

Launched the Jan Pentland Scholarship

For the first time we sponsored a Jan Pentland Scholarship primarily designed to provide funding for an Aboriginal and Torres Strait Islander recipient to undertake a Diploma of Financial Counselling, enabling them to build skills while working directly with communities experiencing financial hardship.

November

Uncle Ray delivered the Welcome to Country at our Australian Employee Roadshow and shared his personal reflections on the significance of this tradition.

2024

May

Credit Corp included an Acknowledgement of Country on all corporate and consumer websites.

Celebrated National Reconciliation Week

We launched cultural awareness training across our Australian offices, designed to equip our employees with a better understanding of our collective history and to foster a more respectful environment for Aboriginal and Torres Strait Islander peoples. To date over 80% of employees have completed training

Jan Pentland Scholarship awarded

For the second time we granted a scholarship to an Aboriginal and Torres Strait Islander applicant through the Jan Pentland Foundation. The recipient, Jayde spoke of her passion for supporting her community to navigate the financial pressures of everyday life.

November

Brendan from the Metropolitan Local Aboriginal Land Council was invited to deliver the Welcome to Country and share a few words at the Australian Employee Roadshow event, attended by staff from across the country. Through storytelling, Brendan shared the cultural significance of the Welcome to Country tradition, weaving in its history along with personal experience and reflections.



2025

January

Credit Corp renamed the corporate meeting rooms across our Australian office-based locations to reflect Traditional Aboriginal names.

May

Celebrated National Reconciliation Week

10 Maps of Aboriginal and Torres Strait Islander Australia were displayed in all our Australian offices. Created by the Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS), the map represents the many different language groups and cultural identities that exist across the country. It is a visual reminder of the richness and diversity of First Nations cultures, and the deep connection to Country that continues today.

May

Jan Pentland Scholarship awarded

Now in its third year, our scholarship for Aboriginal and Torres Strait Islander applicants was awarded to a recipient based in South Australia, who is passionate about her work on an Aboriginal and Torres Strait Islander Helpline. She spoke about her commitment to completing a Diploma of Financial Counselling, highlighting the urgent need for First Nations financial counsellors to support women in the criminal justice system—particularly those with lived experience of domestic violence, financial hardship, and cultural abuse.

July

Celebrated NAIDOC Week

11 A selection of handmade native jams and teas from Indigiearth, a wholly Aboriginal and Torres Strait Islander-owned business based in Mudgee, NSW was shared across our Yuggera/South Brisbane, Eora/Sydney and Burramatta/Parramatta offices. The selection of handmade native jams and teas, cultivated by Sharon Windsor, brings 60,000 years of culture into her native products and aims to promote the importance and education of Aboriginal and Torres Strait Islander ingredients sourced from the land.

Summary of key learnings



Relationships take time and consistency.

Our reconciliation journey has reinforced the importance of building genuine, long-term relationships with Aboriginal and Torres Strait Islander stakeholders. We have learned that trust is built through consistent engagement, listening, and showing up, not just through formal commitments. This insight continues to guide how we approach partnerships, ensuring they are respectful, community-led, and focused on shared outcomes. We will continue to prioritise long-term, community-led partnerships, ensuring our engagement is respectful, consistent, and built on trust.



Employee engagement drives cultural change.

We have seen encouraging employee engagement throughout our reconciliation journey. Cultural awareness training, Welcome to Country ceremonies at key roadshows, and active participation in local initiatives have fostered a respectful and inclusive workplace culture. Our employees continue to demonstrate a genuine willingness to learn, contribute, and make a positive impact in the communities where we operate and we will continue to invest in cultural learning opportunities, support RAP Working Group initiatives, and celebrate employee contributions to reconciliation.



Storytelling builds connection and awareness.

Sharing stories has proven to be one of the most powerful tools in promoting reconciliation within our organisation. When employees hear real experiences, whether from First Nations voices or colleagues participating in cultural events, it fosters empathy, understanding, and a deeper commitment to change. We are continuing to encourage storytelling through internal communications, case studies, and cultural learning initiatives.



Through our reconciliation journey we have found employee participation encouraging and a strong willingness among employees to engage in our reconciliation journey. Many actively participate in cultural learning opportunities, attend events, and are eager to learn with genuine curiosity and respect. This enthusiasm is a powerful driver of cultural change and reflects a growing awareness of the importance of reconciliation in our workplace. However, we also acknowledge that not all employees are at the same stage of understanding or engagement which has brought to light for us that we need to adapt and tailor our initiatives or how we deliver things in a way that reaches all employee demographics and uplifts the levels of understanding to truly be in line with the objectives we are wanting to achieve.



Cultural perspectives on financial wellbeing matter.

Through our engagement with First Nations communities, we have gained valuable insights into the diverse ways financial wellbeing is understood and prioritised. As part of our reconciliation journey, we are committed to learning from our partners, adapting our practices where possible, and ensuring our services are delivered in a way that is respectful, inclusive, and supportive of long-term financial empowerment. We will work to adapt our financial services and education programs to better reflect Aboriginal and Torres Strait Islander values and community priorities, ensuring respectful and inclusive delivery.



Delivery and reflection play an important role in driving cultural change in the workplace. Through seeking feedback from our employees on initiatives such as the online learning modules, we've learned that while the majority are eager to engage and find value in the training, there are also employees who approach the content with different perspectives or levels of readiness. This diversity of response highlights the importance of thoughtful delivery, ongoing reflection, and creating space for open dialogue. It reminds us that reconciliation is not a one-size-fits-all journey – it requires us to meet people where they are, provide context, and foster an environment where curiosity, respectful questioning, and continuous learning are encouraged. By listening to feedback and adapting our approach, we can ensure our initiatives remain inclusive, impactful, and aligned with our goal of building a culturally safe and aware workplace.

Case study:

Creating opportunities in financial counselling

As part of Credit Corp's commitment to reconciliation and respectful collaboration, our first Innovate Reconciliation Action Plan included a focus on creating meaningful opportunities for Aboriginal and Torres Strait Islander peoples. One of the key initiatives under the Opportunity pillar was the launch of a new Jan Pentland Scholarship, designed to support access to education and career pathways in financial counselling. The scholarship provides funding for an Aboriginal and Torres Strait Islander recipient to undertake a Diploma in Financial Counselling, enabling them to build skills while working directly with communities experiencing financial hardship.

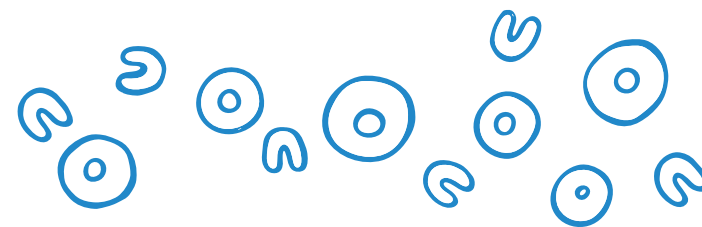
This initiative reflects Credit Corp's broader commitment to supporting individuals experiencing financial hardship. The scholarship aligns with both our RAP goals and our values-driven approach to helping people improve their financial future.

In 2024, Jayde was awarded the Jan Pentland Foundation Scholarship. Jayde, a proud Aboriginal woman, began her financial counselling diploma through ICAN Learn and is on track to complete her studies in October 2025.

Throughout her journey, Jayde has been supported by a strong network of experienced professionals. She receives regular supervision as part of her training and attends monthly sessions with an Aboriginal financial counsellor based in Queensland. Jayde also participates in six-weekly group supervision sessions facilitated by the South Australian Financial Counselling Association, alongside professionals from organisations such as St Vincent de Paul, Uniting Country SA, and Lutheran Care.

Jayde is actively contributing to community initiatives, including delivering financial capability workshops with KWAY Aboriginal Corporation's Mankurri-Apinthi 'Bring Together' peer-to-peer program and Aboriginal Community Connect at Hendon. This has been delivered in collaboration with a culturally and linguistically diverse accredited financial counsellor.

Her hands-on experience includes working one-on-one with clients at Bowden, addressing a wide range of financial counselling issues such as superannuation claims, Australian Financial Complaints Authority complaints, and utility and telco disputes. She also supports clients recently released from incarceration at a repurposed Cavan Young Offenders unit, helping them navigate financial wellbeing as part of a 12-week reintegration program supported by Offenders Aid and Rehabilitation Services Community Transitions and Workskill.



Jayde is also involved in co-designing a financial wellbeing service tailored to this cohort, building on research from RMIT, the Financial Counselling Foundation, and Thriving Communities Australia. She also attends communities of practice sessions with financial counsellors working with people in, and released from prison, facilitated by ICAN Learn.

Jayde is currently completing the 220 hour agency placement component of her Diploma of Financial Counselling under the supervision of four accredited financial counsellors at different outreach locations.

Jayde recently sharing her gratitude for the support of Credit Corp, saying:

“ This scholarship has given me the opportunity to study while working in the community to support people who are experiencing financial hardship. I am very passionate about financial counselling. I have gained so much knowledge and many skills. I am proud to be one of two Aboriginal financial counsellors in South Australia.

Credit Corp is proud to support Jayde's journey and remains committed to creating opportunities that strengthen financial wellbeing and contribute to meaningful outcomes for Aboriginal and Torres Strait Islander communities.

Case study:

Launching 'Cultural Awareness' training for our Australian employees

As part of Credit Corp's commitment to reconciliation and respectful collaboration, our Innovate Reconciliation Action Plan included the action to build cultural awareness across all our Australian based staff members.

Credit Corp has established a Cultural Learning Strategy, where we are committed to establishing and embedding practices in our workplace that value and promote inclusion and diversity. This strategy plays a pivotal role in our broader commitment to reconciliation by fostering an environment that promotes cultural awareness, where all backgrounds are acknowledged and celebrated.

- Credit Corp's cultural learning strategy aims to: *Create opportunities for our employees to learn about Aboriginal and Torres Strait Islander peoples, knowledge, histories, languages, protocols, identities and cultures*
- Foster a workplace that values diversity and inclusion
- Promote cross-cultural understanding

We partnered with SBS to roll out the SBS Inclusion Program and launched the First Nations Course and online learning modules for completion by all our Australian based team members.

This strategic initiative aims to foster a workplace environment that embraces diversity, aiming to promote cross-cultural understanding within the workplace.

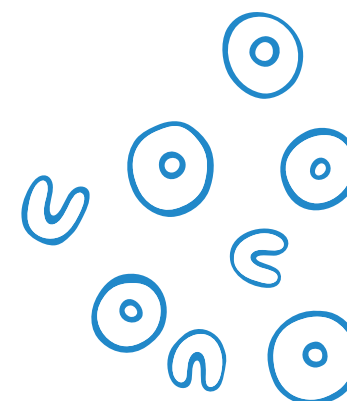
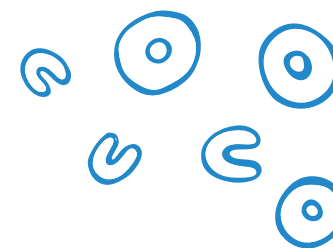
Guided by principles of respect and inclusion, this strategy enhanced cultural awareness among our team members, promoting a collaborative and culturally sensitive approach in our interactions with clients, colleagues, and the wider community.

The learning modules covered the below topics:

- Whose responsibility is inclusion?
- Who are Aboriginal and Torres Strait Islander peoples?
- Getting to know Aboriginal and Torres Strait Islander cultures
- The importance of family and kinship in Aboriginal and Torres Strait Islander cultures
- The impacts of colonisation: understanding the past to make sense of today
- Grasping the impact: the Stolen generations and intergenerational trauma
- Working together, moving forward and celebrating success
- The Uluru Statement from the Heart
- First Nations Voice to Parliament
- Constitution and Referendum

The training was launched, and completion was monitored through our internal e-learning platform. All team members were provided with specific time which they were required to put aside to ensure the training was completed.

By engaging in the training, our staff members were able to greatly deepen their understanding and appreciation of Aboriginal and Torres Strait Islander cultures, histories and experiences. The training also further created opportunities for staff members to learn about Aboriginal and Torres Strait Islander peoples, knowledge, histories, languages, protocols, identities and cultures. In addition to this it reinforced the importance of fostering a workplace that values diversity and inclusion and promoted cross-cultural understanding.



Honey and Tammy pictured in front of Geoff Sellman's artwork in our Burramatta/Parramatta office.

Our team members shared some of the insights they gained after reflecting on the information and education provided through the modules:

“ The training was insightful and strengthened my awareness of cultural diversity, helping me to foster more inclusive interactions at work, home and social outings. Completing the modules encouraged me to reflect on how I can contribute to a more respectful and culturally sensitive workplace. I gained valuable knowledge about Aboriginal and Torres Strait Islander cultures that has improved both my perspective and my everyday approach to teamwork. The modules provided practical insights that reminded me of the importance of empathy and understanding in creating an inclusive workplace.

– Dennis.

“ Through participating in the training, I gained valuable insight and education that has enabled me to participate in contributing to a more inclusive work environment. The modules not only shared important information from the perspective of Aboriginal and Torres Strait Islander cultures but also developed my understanding further of why it is important to know this information and how it plays a role in our everyday interactions both in and out of the workplace. My overall takeaway from the learning is that education, empathy and building the right understanding are key components in building inclusive workplace cultures.

– Daniel.



Our RAP Commitment:

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 2026	Manager Civil Enforcement (RAP Working Group)
	Review engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	September 2026	Group Manager Talent Acquisition & HR Operations (RAP Working Group)
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2026 May 2027	Communications and Corporate Affairs Manager (RAP Working Group)
	RAP Working Group members to participate in an external NRW event.	May 2026 May 2027	Senior Customer Relationship Manager (RAP Working Group)
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	May 2026 May 2027	Chief People Officer (RAP Working Group)
	Organise at least one NRW event each year.	May 2026 May 2027	Operations Manager (RAP Working Group)
	Register all our NRW events on Reconciliation Australia's NRW website.	May 2026 May 2027	Communications & Corporate Affairs Manager

Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Review and refine our staff engagement strategy to raise awareness of reconciliation across our workforce.	August 2026	Group L&D Manager
	Communicate our commitment to reconciliation publicly.	September 2026	Communications & Corporate Affairs Manager (RAP Working Group)
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	March 2026	Group Manager HR Partnering
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	July 2026	Chief People Officer (RAP Working Group)
4. 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 2026	Group Manager HR Partnering
	Review and refine and communicate an anti-discrimination policy for our organisation.	August 2026	Group Manager HR Partnering
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	July 2026	Group Manager HR Partnering
	Educate senior leaders on the effects of racism.	August 2026	Group L&D Manager

Our RAP Commitment:

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.	Continue to review cultural learning needs within our organisation.	October 2026	Group L&D Manager
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	October 2026	Group L&D Manager
	Review and refine the cultural learning strategy document for our staff.	June 2026	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.	July 2026	Chief People Officer (RAP Working Group)
2. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	April 2026	Customer Experience Officer (RAP Working Group)
	Review, refine and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	August 2026	Operations Manager (RAP Working Group)

Action	Deliverable	Timeline	Responsibility
2. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols. (continued)	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	July 2026	Communications & Corporate Affairs Manager (RAP Working Group)
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	July 2026	Communications & Corporate Affairs Manager
3. 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.	July 2026 July 2027	Senior Customer Relationship Manager (RAP Working Group)
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	July 2026 July 2027	Group Manager HR Partnering
	Promote and encourage participation in external NAIDOC events to all staff.	July 2026 July 2027	Communications & Corporate Affairs Manager

Our RAP Commitment: 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.	Continue to build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	February 2027	Group Manager Talent Acquisition & HR Operations (RAP Working Group)
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	April 2027	Group Manager Talent Acquisition & HR Operations
	Review and refine Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	August 2027	Group Manager Talent Acquisition & HR Operations
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	July 2026	Group Manager Talent Acquisition & HR Operations
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	July 2026	Group Manager Talent Acquisition & HR Operations

Action	Deliverable	Timeline	Responsibility
2. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Investigate Supply Nation membership.	August 2026	Administration & Facilities Coordinator (RAP Working Group)
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	September 2026	Head of Legal & Compliance
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	July 2027	Customer Experience Manager
3. Improve awareness of educational opportunities catering for Aboriginal and Torres Strait Islander communities.	Establish a partnership with an Aboriginal and Torres Strait Islander financial education provider aimed at reducing financial exclusion for Aboriginal and Torres Strait Islander peoples, addressing unique financial struggle, and the promotion of financial literacy amongst Aboriginal and Torres Strait Islander communities.	May 2027	Group Manager Talent Acquisition & HR Operations (RAP Working Group)
	Continue providing the Jan Pentland Scholarship annually to an Aboriginal or Torres Strait Islander recipient (supporting education, career development, and financial inclusion).	May 2026, May 2027	Customer Experience Manager

Our RAP Commitment:

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 to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RAP Working Group.	January, April, July, October 2026	Group Manager Talent Acquisition & HR Operations (RAP Working Group)
		January, April, July, October 2027	
	Establish and apply Terms of Reference for the RAP Working Group.	January 2026	Group Manager Talent Acquisition & HR Operations
2. Provide appropriate support for effective implementation of RAP commitments.	Meet at least four times per year to drive and monitor RAP implementation.	January, April, July, October 2026	Group Manager Talent Acquisition & HR Operations
		January, April, July, October 2027	
	Define resource needs for RAP implementation.	February 2026	Chief People Officer (RAP Working Group)
	Engage our senior leaders and other staff in the delivery of RAP commitments.	April 2026	Chief People Officer
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	July 2027	Group Manager Talent Acquisition & HR Operations
	Appoint and maintain an internal RAP Champion from senior management.	May 2026	Chief People Officer

Action	Deliverable	Timeline	Responsibility
3. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	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 annually	Group Manager Talent Acquisition & HR Operations (RAP Working Group)
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August 2026, 2027	Group Manager Talent Acquisition & HR Operations
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September 2026, 2027	Group Manager Talent Acquisition & HR Operations
	Report RAP progress to all staff and senior leaders.	April, October 2026, 2027	Chief People Officer (RAP Working Group)
	Publicly report our RAP achievements, challenges and learnings, annually.	August 2026, August 2027	Communications & Corporate Affairs Manager (RAP Working Group)
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2026	Group Manager Talent Acquisition & HR Operations
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	January 2028	Chief People Officer
4. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	July 2027	Chief People Officer



Credit Corp Group

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Our RAP has been designed and printed by *Spirit Creative Agency*, a Supply Nation registered business

