

# DIVERSITY AND INCLUSION POLICY

## Credit Clear Limited (Company)

ACN 604 797 033

### 1. Purpose

Credit Clear Limited (**Company**) recognises workplace diversity and inclusion as an integral part of how we operate and is imperative to our success. Workplace diversity and inclusion recognises our individual differences, including differences in gender, race, ethnicity, sexual orientation, age, physical abilities, family status, language, religious belief, perspective and experience.

This policy applies to the Company's board of directors (**Board**), officers, employees and contractors directly engaged by the Company (our **People**).

Our business policies, practices and behaviours promote workplace diversity and equal opportunity and create an inclusive and collaborative environment where individual differences are valued and all our People have the opportunity to realise their potential and contribute to the Company's success.

At every level, our People have accountability for ensuring the successful promotion of all aspects of diversity and inclusion and appropriate behaviour in the workplace. Diversity and inclusion applies to all human resources practices, including but not limited to, recruitment, retention, performance management, promotions, talent identification and succession planning, learning and development and goal setting. Managers have a responsibility as leaders to make decisions based on merit, to encourage diversity and inclusion in their teams and to model appropriate behaviour to ensure a strong and diverse culture, which will significantly contribute to our commercial success.

Successful recruitment and selection is a fundamental part of the business and candidate diversity allows for different strengths and contributions to be brought to the Company. It is critical that discriminatory practices and unconscious bias are avoided. These same principles are applied when considering new Directors for appointment to the Board to ensure a balance of skills and background in candidate selection.

### 2. What is workplace diversity and inclusion?

Workplace diversity and inclusion recognises and values the contribution of all our People and recognises and values individual differences and the contribution these differences make to the Company.

At the Company, workplace diversity and inclusion means:

- an inclusive workplace that embraces individual differences;
- a workplace that is free from discriminatory behaviours and business practices including discrimination, harassment, bullying, victimisation and vilification;
- equitable remuneration frameworks and policies, processes and practices that limit potential bias;
- fair and effective processes for the appointment of our People that limit potential bias;
- awareness of different needs of employees;
- the provision of flexible work practices and policies to support employees; and

- attraction and retention of a diverse range of talented people.

The Company aspires to have a diverse and inclusive workplace, and aims to develop a workplace diversity and inclusion framework and embed workplace diversity and inclusion within its systems and culture.

### 3. Supporting policies

Our approach is underpinned by a diversity and inclusion strategy which is endorsed by the Board and supported by a range of the Company's other policies:

- **Equal Employment Opportunity**– we are committed to eliminating all forms of discrimination, harassment, bullying and victimisation in the workplace. Our aim is to provide a safe, respectful and fair working environment, attract and retain the best possible employees, and ensure that when employment decisions are made that they are based on merit.
- **Domestic Violence Support** – we recognise that employees face situations in their personal lives that may affect their performance or attendance at work. As such, the Company is committed to supporting employees in relation to domestic and family violence.
- **Flexible Work Arrangements** – we recognise the needs of employees to balance work and life commitments and will endeavour to ensure our People have access to flexible work options that work for them.
- **Leave Policies** – we recognise that our People have different needs and priorities at different stages of life and career. In addition to a standalone parental leave policy, we offer a range of leave options, including, annual leave, personal/carer's leave, compassionate leave, long service leave, volunteer leave, community services leave, leave without pay, time in lieu.
- **Learning & Development** – we recognise the importance of ongoing professional development of our employees and how essential it is to the success of the organisation. The Company offers a wide range of learning opportunities through this policy including, mentoring, inductions, in-house the Company training, conferences, seminars on-the job training, external training and on-line training through relevant programmes.

### 4. Measurable objectives

Each year the Board will set measurable objectives with a view to progressing towards a balanced representation of women at a Board and senior management level and in other identified leadership roles. All diversity and inclusion programs and initiatives at the Company will be monitored by the Remuneration & Nomination Committee who will report on progress and make recommendations to the Board.

Performance against these objectives will be reviewed annually by the Board, as part of its annual review of the effectiveness of this Policy.

The Board will include in the Annual Report each year:

- a summary of the Company's progress towards achieving the measurable objectives set under this Policy for the year to which the Annual Report relates; and
- details of the measurable objectives set under this Policy for the subsequent financial year.

### 5. Gender representation review

On an annual basis, the Board will review the respective proportions of men and women who are employed by the Company as a whole, in senior management positions and who are on the Board.

The Company will disclose in its Annual Report the gender composition of its workforce as a whole, in senior management and on the Board or, if applicable the Company's most recent gender equality indicators as defined by the *Workplace Gender Equality Act 2012* (Cth).

**6. Grievances**

Discrimination, harassment, vilification and victimisation will not be tolerated. Any substantiated breach of the Company's Diversity and Inclusion Policy will be dealt with seriously and may result in disciplinary action. The Company is committed to taking appropriate action where a complaint is raised and an investigation may follow in line with the Company's complaint handling procedures.

**7. Board's Responsibilities**

The Board is responsible for oversight of the implementation of this policy and monitoring its effectiveness. The Board recognises that it must provide guidance to management on the promotion of diversity and inclusion within the Company.

**8. Remuneration & Nomination Committee's Responsibilities**

The Remuneration & Nomination Committee is responsible for reviewing this Diversity and Inclusion Policy and will provide the Board with an annual report on the status of workplace diversity and inclusion within the Company.

**9. Review of the Policy**

This Policy will be reviewed regularly by the Board having regard to the changing circumstances of the Company and any changes to this Policy will be notified to affected persons in writing.

**10. Questions**

For questions about the operation of this Policy, please contact the Company Secretary.

**Policy history**

Approved by the Board on 19 August 2020.