

Diversity and Inclusion Policy

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1. Overview

Cash Converters is committed to creating a vibrant culture, a diverse workforce, and a positive workplace environment where each employee belongs and is encouraged to contribute to the success of the business while realising their full potential.

Cash Converters acknowledges building diverse teams and striving for an inclusive culture is imperative to creating diversity of thought and experiences that positively impact our customer and people. We believe that a diverse and inclusive workplace encourages innovation, enhances our customer's journey, and promotes business success through creative, productive, competitive teams that drive value for our shareholders.

2. Policy Intent

We are committed to having a truly diverse and inclusive workplace where the unique backgrounds and experience held by individuals, is recognised and valued and where all employees feel a sense of belonging enabling contribution to their full capability.

3. Policy Scope

The policy applies to the Board and all Cash Converters International Limited employees including job applicants, contractors, consultants, full-time, part-time, permanent employees, temporary and casual employees. The philosophy and principles outlined in this policy apply across the business and it is expected that all employees uphold and demonstrate our commitment.

4. Policy Principles and Cashies Commitment

Cash Converters is committed to embracing, promoting, and improving diversity via practices and policies which:

- Encourage diversity of thought in all areas of business activity.
- Recognise and understand the value of individual differences in the workplace, whether that be (but not limited to) ethnicity, gender, sexual orientation, age, physical disabilities, family status, religious beliefs or language.
- Develop an inclusive work environment open to and accepting of individual differences and where those differences are valued and recognised.
- Create, through inclusive practices, a sense of belonging enabling each employee to contribute to their full capability.
- Value and respect the unique contributions of people with diverse backgrounds, experiences and perspectives and develop a workforce profile that leverages these differences to deliver competitive advantage.

- Develop a workplace in which the workforce can continue to grow to reflect the diversity of the Australian community.
- Ensure an appropriate recruitment criterion which promotes the attraction and retention of a diverse workforce which best represents the community and set selection criteria based on diverse skills, experiences, and perspectives.
- Promote the principles of merit and fairness when making decisions about recruitment, development, career advancement, remuneration and flexible work arrangements.
- Understand the cultural environment in which we work with an aim to mitigate the impact of unconscious bias by increasing awareness of bias at an individual level.
- Progress gender inequality in the workplace through focused action relating to workforce composition, remuneration equality and understanding employee views on our key areas of opportunity.

5. Relationship To Other Cash Converters Policies

The Cash Converters Diversity and Inclusion policy should be read in conjunction with other relevant policies that support cash Converters commitment to a diverse and inclusive workplace and expected behaviour and conduct of our employees.

These include:

- Code of Conduct policy
- Employee Standards of Behaviour policy
- Bullying and Harassment policy
- Equal Employment Opportunity and Discrimination policy
- Grievance Handling policy and procedure
- Family and Domestic Violence Leave policy
- Recruitment Leave policy

6. What Does Diversity and Inclusion Mean At Cash Converters?

Diversity at Cash Converters is the variety of people in our organisation. In particular, the difference in thought, crucial to innovation and growth. By difference in thought we mean differences in perspectives, the way we interpret those perspectives, the way we problem solve and the way we predict outcomes.

Diversity at Cash Converters is derived from:

- A diverse workforce profile, representative of the markets we operate in and the customers we serve.
- A diverse workforce composition which includes but is not limited to, ethnicity, nationality, gender, sexual orientation, age, disability, family status, religious belief and returned service.

Inclusion is the way we manage the diversity in our workforce at Cash Converters. We acknowledge that without inclusion, the benefits of diversity will not be optimised.

Inclusion at Cash Converters is derived from:

- Fairness, respect underpinned by equality of treatment and provision of opportunities. This involves the development and adjustment of work practices and behaviours that creates the feeling of being included in workplace activities and projects.
- Valuing and belonging, individuals feeling that their uniqueness is known and appreciated, while feeling a sense of social connectedness and group membership.
- Creating safe and open conditions, to inspire high team performance through individuals having the confidence to speak up and the motivation to do their best work.

7. Importance of Diversity & Inclusion

Cash Converters sees diversity and inclusion as an integral part of how we do business and imperative to our commercial success. Cash Converters recognises our workplace profile needs to reflect our customers and local communities to ensure we provide the best customer service and as a result return for our shareholders.

Diversity managed inclusively in the workplace allows us to:

- a) Improve innovation, creativity, responsiveness and inspire critical thinking.
- b) Create a dynamic environment that leads to higher performance and wellbeing, and greater employee engagement by valuing individual contributions.
- c) Attract, retain, and motivate employees from the widest possible pool of talent which best represent our communities.
- d) Build a culture that reflects our values of integrity, professionalism, collaboration, respect, and passion.
- e) Improve the connection between our employees and the community we serve.

Cash Converters has the highest level of commitment to diversity and inclusive work practices from the Board.

8. Our Approach to Implementing Diversity and Inclusion

In recognising the importance of diversity, Cash Converters believes the accountability for ensuring the promotion of all aspects of diversity, inclusion and the appropriate behaviour in the workplace, extends across all areas of the business, from our Board members to our frontline staff.

To lead our diverse and inclusive workforce we will educate and grow inclusive leaders. Inclusive leaders will demonstrate self-awareness, curiosity, courage, cultural awareness, collaboration, and commitment.

We are committed to creating and maintaining an inclusive and collaborative workplace culture, that will provide sustainability for the organisation into the future, through celebrating the diverse backgrounds, experiences, and perspectives of its people.

Diversity and inclusion apply to all Cash Converters people practices. This includes analysing our systems and processes, consulting with our people, identifying bias in decision-making, and removing barriers to maintain a diverse workforce in relation to (but not limited to):

- Recruitment.
- Training.
- Performance Management and development.
- Mentoring.
- Promotion.
- Talent Identification.
- Succession planning.
- Retention.
- Termination; and
- Remuneration.

Our approach to diversity and inclusion is underpinned by a range of supporting policies and practices including but not limited to:

- **Equal Employment Opportunity and Discrimination Policy/ Bullying and Harassment Policy:** Supporting a zero-tolerance approach for all forms of unlawful discrimination, harassment, bullying and victimisation behaviours in the workplace. The policy aims to eliminate individual behaviours which do not align with Cashies values and commits to an inclusive workplace culture and respect of individualism.
- **Grievance Handling Policy and Procedure:** Supporting the reporting of, and investigative process for behaviours that may negatively impact employees and diversity and inclusion.
- **Recruitment Policy:** Commits to ensuring a fair and effective process of selection through a pool of diverse candidates, where selection is based on a pre-set criteria driven by aptitude, skills and potential, promotion of a diverse interviewing panel to avoid unconscious bias, offer structured interviewing and assessment process-where possible to offer unified candidate experience.
- **Training and Development:** Training and development opportunities afforded to all employees with a focus on the under-represented groups to develop and empower them such as female representation in IT and annual “Unconscious Bias” training to develop

leaders' awareness around diversity and inclusion matters and the blind-spots which could drive people-related decisions.

- **Segmentation of Employee Engagement Surveys by Minority Groups (where possible):** Identify opportunities of enhancement by focusing on minority groups represented in the business to enable their voices. This could be by segmenting annual employee engagement surveys or pulse surveys to report upon engagement levels of i.e. generations presented within the business, ethnicity, geographies or gender.
- **Flexible Work Practices:** Provides for flexibility in the way work is conducted to recognise and accommodate individual circumstances whilst balancing business requirements.
- **Leave Policy:** Offers a range of leave options to accommodate the changing needs of Cash Converters employees during different stages of life and career, including Parental Leave (under development) and Study Leave
- **Workplace Health and Safety Policy and Procedures:** Providing a healthy and safe place of work for all employees.
- **Domestic Violence Policy:** Providing a supportive and safe place of work for all employees.
- **Remuneration Policy & Framework:** Remuneration practices are applied consistently and fairly.
- **Workplace Gender Equality Agency (WGEA):** Cash Converters is committed to conducting reviews of our performance against the six Gender Equality Indicators (GEI's) as per the WGEA guidelines and implement strategies to continually improve in:
 - Gender composition of the workforce.
 - Gender composition of governing bodies
 - Equal remuneration between women and men
 - Availability and utility of employment terms, flexible working arrangements and support for family and caring responsibilities
 - Consultation with employees on gender equality in the workplace
 - Sexual harassment, harassment on the ground of sex or discrimination'
 - Gender Pay Analysis and Reporting: Annual analysis is completed via WGEA submissions which compare Cash Converters pay-gap analysis to national and industry standards.
- **Annual Remuneration Reviews:** Diversity analysis will be completed throughout annual remuneration review processes, and Managers will be provided with support and guidance to ensure remuneration decisions are un-biased, fair, consistently applied. and align to remuneration principles.

9. Diversity & Inclusion Targets and Strategy

Cash Converters will agree on and drive workplace composition objectives to increase the representations of under-represented gender(s)

- In the workforce
- In management positions or a particular management category that presents as an outlier
- In promotions to management

Our Board will set targets for Cash Converters Governing bodies and review targets for senior management, customer-facing management, and our overall workforce, to ensure focus and continuous improvement in our diversity profile and inclusion efforts.

Immediate and longer-term strategies will be implemented to support the achievement of diversity targets for different levels and functions across the business.

10. Monitoring and Tracking

Cash Converters commits to measuring our diversity profile and monitoring our status and improvements through a set of diversity metrics.

We will measure and monitor diversity targets and objectives at Board level through regular reporting and analysis by the Head of People and Culture and the broader Executive Leadership Team.

The Board will review and endorse measurable targets for achieving diversity and inclusion. Reports will be generated to monitor the progress towards the achievement of the targets, but also the progress made in making the cultural changes to support the achievement of the target.

Cash Converters will disclose in each annual report the measurable targets for achieving gender diversity outcomes.

11. Consultation with Employees

Cash Converters will consult on a regular basis with their employees, on issues concerning gender equality, such as recruitment, flexible working arrangements, parental leave, gender pay equity, diversity targets and sexual harassment.

The consultation process will enable understanding of employee experience, provide a path for meaningful action and generate solutions that are practical and relevant to Cash Converters. The

consultation process methods will include employee engagement surveys, exit interviews, focus groups and committees.

12. Relevant Legislation and Laws

According to the relevant legislation, it is a requirement for Cash Converters to ensure that no discrimination occurs in the workplace in compliance with the below:

- Workplace Gender Equality Act (Cth) 2012
- Sex Discrimination Act (Cth) 1984
- Sex Discrimination Amendment (Sexual Orientation, Gender Identity and Intersex Status) Act (Cth)
- Age Discrimination Act 2004
- Disability Discrimination Act 1992
- Racial Discrimination Act 1975
- Australian Human Rights Commission Act 1986
- Australian Capital Territory – Discrimination Act 1991
- New South Wales – Anti-Discrimination Act 1977
- Northern Territory – Anti-Discrimination Act 1992
- Queensland – Anti-Discrimination Act 1991
- South Australia – Equal Opportunity Act 1984
- Tasmania – Anti-Discrimination Act 1998
- Victoria – Equal Opportunity Act 2010
- Western Australia – Equal Opportunity Act 1984

13. Further Support

For general queries, employees should speak with their Line Manager.

For further support or training, employees should speak with their Line Manager or People and Culture Team.

Given the importance of diversity and inclusion at Cash Converters, the MD and Senior Leadership Team are always available for discussions on these matters.