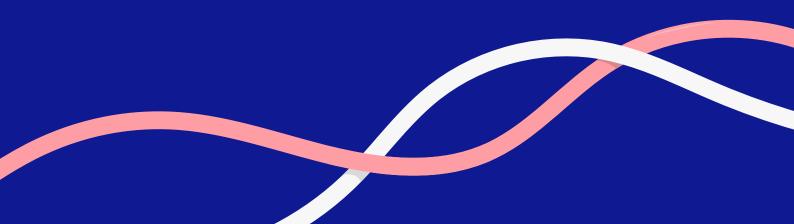


AFG Supplier Code of Conduct

Australian Finance Group Ltd (AFG)

ACN 066 385 822 Effective 05 May 2023





AFG Supplier Code of Conduct

Australian Finance Group Ltd and its controlled entities (**AFG**), are committed to upholding the highest level of ethical standards and human rights across their operations and supply chains.

AFG is a participant in the United Nations' Sustainable Development Goals. These 17 goals seek to realise the human rights of all and strongly reflect elements of international human rights and labour standards.

The intent of this Supplier Code of Conduct (**Code**) is to share AFG's expectations for its suppliers and to outline our commitment to operating with ethical and sustainable practices in the communities in which we operate.

Human Rights and Labour Practices

AFG expects goods and services to be provided in a manner that complies with all applicable laws in relation to human rights, work, health and safety.

Suppliers are expected to:

- · compensate their employees in compliance with all applicable domestic wage laws;
- ensure that all workers receive their correct benefits, leave entitlements and time off for officially recognised holidays in their applicable jurisdiction;
- · conduct their business in a way which respects human rights;
- · provide fair working conditions for all employees;
- not tolerate any form of modern slavery within their supply chains or business operations including any form of forced labour, child labour, trafficking, debt bondage or servitude.
- comply with all applicable occupational health and safety laws and provide employees and contractors with appropriate equipment, supervision, and training to perform their jobs safely.

Professional conduct

AFG is committed to ensuring its supply chain is free from prohibited business practices. It expects suppliers to comply with all applicable national and international laws in relation to bribery, corruption, modern slavery and ethical conduct.

Information management and confidentiality

Maintaining the confidentiality and integrity of information that is shared with our suppliers is critically important to AFG.

Suppliers are expected to comply with all relevant laws regarding the collection, use and protection of personal information and suppliers must also maintain the confidentiality of all AFG confidential information.

Environment

AFG is committed to making a positive contribution to environmental sustainability through our actions, policies and supply chain.

It is expected suppliers will comply with all relevant environmental protection laws, to minimise the environmental impact of their operations and maintain environmentally responsible policies and practices.

Compliance with Supplier Code of Conduct

AFG expects suppliers to help adhere to the standards set out in this Code and have systems, as appropriate given their size, to support the Code's objectives.

If a supplier is unable to meet the requirements of this Code, it should notify AFG of any limitations, and AFG may work with the supplier to resolve or remedy these.