

# Supplier code of conduct

## 1. Overview of Code of Conduct

- (a) This is the Supplier Code of Conduct for Mortgage Choice Limited ABN 57 009 161 979 (Company).
- (b) The Company is fully aware of the responsibility we bear towards our clients, employees and the communities in which we work. Therefore, we have given ourselves a strict set of ethical standards to guide us in our business dealings.
- (c) The purpose of this Code of Conduct is to:
  - (i) ensure that each of our suppliers (i.e. any entity who does business with any company or division of the Company including any vendor or business partner) (a Supplier) adheres to the same ethical standards; and
  - (ii) prescribe a set of minimum standards for doing business with any Suppliers.

## 2. Law and ethical standards

The Supplier must comply with all laws applicable to its business. The Supplier should support the principles of the United National Global Compact, the UN Universal Declaration of Human Rights and the 1998 International Labour Organisation Declaration on Fundamental Principles and Rights at Work. This specifically applies to all aspects of human rights and fair labour practices set out below.

## 3. Application of this Code of Conduct

The Supplier Code of Conduct applies to conduct related to all personnel engaged by the Supplier, regardless of whether they be casual, short-term or contracted workers or where they may be located.

You are expected to read and familiarise yourself with this Supplier Code of Conduct. Please contact [insert Company's contact] for further information or if you have any questions you may have on the application of this Code of Conduct to you.

## 4. Human rights, modern slavery and fair labour

### 4.1 Modern Slavery

The Modern Slavery Act 2018 (Cth) requires all Australian entities or foreign entities carrying on business in Australia that have a consolidated revenue of \$100 million or more, to publicly report on, amongst other things, risks of modern slavery in their operations and supply chains.

The Company is committed to a zero tolerance approach to all forms of modern slavery practices in its supply chain. The Company defines modern slavery in accordance with the definition provided in the Modern Slavery Act 2018 (Cth), that is including:

- (a) slavery;
- (b) servitude;
- (c) forced labour;
- (d) deceptive recruiting;
- (e) forced marriage;
- (f) debt bondage;
- (g) trafficking in persons; and
- (h) the worst forms of child labour.

### 4.2 Child labour

The Supplier must not employ children under the legal age of employment in any country or local jurisdiction. If the minimum age of employment is not defined, it will be 15 years of age. Workers under the age of 18 must only perform work in accordance with legal requirements (e.g. with regards to working time, wages and working conditions) and subject to any requirement regarding education or training.

### 4.3 Forced labour

(a) The Supplier must not use any form of forced, bonded or involuntary labour. All labour must be voluntary. Workers must be allowed to maintain control over their identification documents (e.g. passports, work permits or any other personal legal documents). The Supplier must ensure that workers do not pay fees or make any payment connected to obtaining employment throughout the hiring process and the employment period. The Supplier must be responsible for payment of all fees and expenses (e.g. licences and levies) relating to workers, where legally required.

(b) Punishment and/or mental or physical coercion are prohibited. Disciplinary policies and procedures must be clearly defined and communicated to the workers.

### 4.4 Compensation and working hours

(a) The Supplier must comply with all applicable national laws and mandatory industry standards regarding working hours, overtime, wages and benefits. The Supplier must pay workers in a timely manner and clearly convey the basis on which workers are being paid.

(b) Deductions from wages as a disciplinary measure must not be allowed if not legally permitted and, even where legally permitted, should be minimised.

### 4.5 Freedom of association and collective bargaining

(a) The workers of the Supplier must be free to join or not to join a union/employee representation of their choice, free from threat or intimidation.

(b) The Supplier recognises and respect the right to collectively bargain in accordance with applicable laws.

### 4.6 Diversity

(a) The Supplier must promote an inclusive work environment that values the diversity of its workers.

(b) The Supplier must not discriminate or tolerate discrimination with respect to gender, race, religion, age, disability, sexual orientation, national origin or any other characteristic protected under applicable laws.

## 5. Work Health & Safety

(a) The Company expects its Suppliers to strive to implement the standards of occupational health and safety at a high level by applying a health and safety management approach appropriate to its business.

(b) The Supplier must comply with applicable occupational health and safety regulations and provide a work environment that is safe and conducive to good health, in order to preserve the health of employees, safeguard third parties and prevent accidents, injuries and work-related

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illness. This includes regular workplace risk assessments and the implementation of adequate hazard control and precautionary measures. Workers are to be adequately educated and trained in health and safety issues.

## 6. Data protection and disclosure of information

- (a) The Supplier must adhere to relevant data protection and security laws and to respective regulations, in particular with regard to personal data of customers, consumers, employees and shareholders. The Supplier must comply with all said requirements when personal data is collected, processed, transmitted used or retained.
- (b) The Supplier must safeguard and make only appropriate use of confidential information. The Supplier must not disclose any information that is not known to the general public.

## 7. Bribery and corruption

- (a) The Supplier must comply with all national and international anti-bribery regulations as well as applicable anti-corruption laws, regulations and standards.
- (b) The Supplier must not (either directly or indirectly) offer or promise to provide anything of value to improperly influence an official or act to secure improper advantage in order to obtain or retain business.

## 8. Trade regulation and fair competition

- (a) The Supplier must comply with all applicable trade and import regulations including sanctions and embargoes that apply to their activities.
- (b) The Supplier must comply with applicable competition and anti-trust laws.

## 9. Money laundering & financial records

The Supplier must comply with applicable laws and regulations designed to combat money laundering activities. The Supplier must maintain financial records and reports according to international laws and regulations.

## 10. Conflicts of interest

A conflict of interest arises when an individual has a private/personal interest which could appear to influence their decisions. Such conflict of interest situations include a relationship by blood or marriage, partnership, business relationship business partnership or investment. The Supplier must disclose any actual or potential conflict of interest with the Company personnel of which it is or becomes aware.

## 11. Environment

- (a) The Supplier shall comply with all applicable environmental laws, regulations and standards as well as implement an effective system to identify and eliminate potential hazards to the environment.
- (b) The Company expects Suppliers to strive to support national climate protection goals and initiatives through the products and services they deliver (e.g. by providing relevant data on climate protection). In this regard, we also expect our Suppliers to take climate protection appropriately into account in their own operations, for example by setting climate protection goals for themselves and achieving them.

## 12. Business continuity planning

The Supplier must be prepared for any disruptions of its business (e.g. natural disasters, terrorism, software viruses, illness, pandemics, infectious diseases, worker shortages). This preparedness especially includes business continuity and disaster recovery plans to protect both employees as well as the environment as far as possible from the effects of possible disasters that arise within the domain of operations.

## 13. Business partner dialogue

The Supplier will encourage its own suppliers to adhere to this Supplier Code of Conduct as part of fulfilling their contractual obligations.

## 14. Compliance with the Supplier Code of Conduct

- (a) The Company reserves the right, upon reasonable notice, to check compliance with the requirements of the Supplier Code of Conduct. The Company encourages its Suppliers to implement their own binding guidelines for ethical behaviour.
- (b) Any material breach of the obligations stipulated in this Supplier Code of Conduct is considered a material breach of the contract by the supplier.

## 15. Effective Date

This code was updated and approved by the Board on 26 May 2020 for operative commencement on 1 June 2020.