

Diversity Policy

MONEYME Limited

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1. Purpose

MONEYME Limited (**MONEYME**) acknowledges the positive outcomes and better overall performance that can be achieved through a diverse workplace, including the ability to attract, retain and motivate directors, officers, and team members from the possible pool of available talent.

MONEYME recognises and utilises the contribution of diverse skills and talent from directors, officers, and team members. An inclusive workplace culture is important to leverage the benefits that diversity provides.

MONEYME is committed to creating a culture that respects and values each person's differences and promotes diversity, equity, and inclusion to support team members in achieving their full potential. As part of its commitment, MONEYME will not tolerate discrimination, bullying, harassment, vilification, or victimisation.

2. Scope

This Policy applies to all MONEYME employees, directors, officers, contractors, subcontractors, outworkers, trainees, work experience students, interns, and volunteers (**Team Members**).

3. Definitions

Term	Definition
Diversity	<p>Diversity is used to describe the differences and uniqueness of all people. It can refer to, but is not limited to:</p> <ul style="list-style-type: none"> • Gender • Race • Sexual orientation • Gender identity • Marital status • Religious beliefs • Educational level • Age • Life experience • Work experience • Disability • Socio-economic background • Language • Ethnicity • Cultural background • Family responsibilities • Neurodivergence and mental health conditions • First Nations people
Inclusion	<p>Inclusion refers to embracing and valuing all people and the diverse experiences and perspectives they offer.</p>
Equity	<p>Equity refers to the fair treatment, access and advancement for each person in an organisation in recognition of the fact that not everyone has the same abilities, qualifications, or experience. It aims to ensure that organisational decisions take into account specific needs related to demographics such as ethnicity, race, gender and gender identity, disabilities and more.</p>

4. Policy

4.1 Benefits of Diversity and Inclusion in the Workplace

MONEYME is committed to ensuring that the organisation comprises people with divergent backgrounds, experiences, and perspectives. MONEYME recognises that diversity is supported and enhanced by an inclusive workplace culture.

This commitment is reflected in the strategic and operational plans of MONEYME, as well as its policies and procedures.

A diverse and inclusive workplace:

- better understands, supports, and engages the people it serves;
- attracts and retains talented people;
- creates an environment where team members feel safe and confident to contribute their ideas and perspective, facilitating creative, innovative, and effective solutions; and
- encourages team members to seek out and learn from the experiences of others, to build understanding and aspire to fair and inclusive decision-making.

4.2 Creating a Diverse and Inclusive Workplace

MONEYME does not tolerate unlawful or antisocial behaviour under any circumstances. This includes behaviours that marginalise individuals based on race, ethnicity, disability, gender identity, sexual orientation, neurodivergence, cultural background, or any other protected attribute. These behaviours undermine a diverse and inclusive workplace.

MONEYME recognises that the culture of its workplace is a product of the behaviour and conduct it accepts from its people.

MONEYME sets clear expectations regarding behaviour and conduct to support diversity and inclusion. These expectations are reflected in its Values, Code of Conduct, strategic and operational plans, policies and procedures.

MONEYME encourages team members, through its communications and training, to speak up about unacceptable and unlawful behaviour in the workplace and supports team members to do this by providing them with access to a safe and confidential process to raise and resolve issues, grievances, and complaints.

4.3 Equal Employment Opportunity

Workplace equity incorporates the principles of Equal Employment Opportunity (**EEO**), which is a fundamental component of the value proposition in all areas of employment, including recruitment, remuneration, career development, grievance handling and training.

MONEYME upholds EEO principles by:

- identifying and removing unnecessary barriers to employment;
- making employment decisions based on merit, rather than on characteristics that are irrelevant to successfully fulfilling the responsibilities of the position;
- ensuring that access to career development opportunities, including training and development, promotion, secondments, or other job opportunities, are available to all team members and tailored to meet individuals' skills, knowledge and experience, and in line with the size and needs of the business; and
- recognising and accommodating the needs of individuals from diverse backgrounds, and those with unique individual characteristics and experiences, where possible.

5. Commitment of MONEYME

MONEYME is committed to:

- ensuring that its corporate culture and values at all levels supports a diverse inclusive and equitable workplace, whilst maintaining a commitment to a high-performance culture;
- ensuring that recruitment and selection practices at all levels are appropriately structured so that team members are recruited, promoted, and treated on the basis of their individual skills, abilities and performance, and a diverse range of candidates are considered. These practices must guard against any conscious or unconscious biases that might discriminate against certain candidates;
- designing and implementing programs and processes that will assist in the development of a broader and more diverse pool of skilled and experienced team members - including those from underrepresented groups or unique individual characteristics and that, over time, prepare them for senior management positions;
- respecting and considering the unique skills, experiences, and perspectives of each team member;
- building a flexible organisation that can accommodate and support, where possible, the diverse needs of all individual team members through various career and life stages;
- recognising and supporting, at all levels, an individual's domestic responsibilities, including the adoption of flexible work practices that will assist them to meet those responsibilities;
- providing opportunities for team members on extended parental leave to maintain their connection with the workplace;
- ensuring the policy for selection and appointment of new directors is transparent and considers all facets of diversity to avoid "groupthink" or other cognitive biases in decision making;
- ensuring development and succession plans for directors and senior management across all characteristics as relevant considerations;
- monitoring and measuring the achievement of all diversity objectives set by the Board;
- considering whether key performance indicators for senior management might be an appropriate way of furthering gender diversity objectives;
- ensuring that decision making is fair and responsible; and
- ensuring that to the extent possible, the workforce reflects the diversity of the community that we serve.

6. Responsibilities

The Board has formally adopted this policy, reflecting a commitment by the Board for accountability across MONEYME to achieve its diversity, equity, and inclusion goals.

The Board has responsibility for this policy, including regular review and monitoring of its effectiveness.

The Board is responsible for:

- setting measurable objectives on an annual basis for achieving diversity in the composition of the Board, senior management and workforce generally (**Objectives**);
- assessing on annual basis MONEYME's progress in achieving the Objectives; and
- disclosing:
 - the Diversity Policy on MONEYME's website;
 - the Objectives set for the relevant reporting period and MONEYME's progress in achieving the Objectives in MONEYME's annual report; and
 - the respective proportions of men and women on the board, in senior executive positions, and across the whole workforce (including how the entity has defined "senior executive" for these purposes) or the entity's Gender Equality Indicators, as defined in the *Workplace Gender Equality Act 2012* (Cth).

If MONEYME undertakes a gender pay equity audit (which must be approved by the Board), the Board will consider the results of any such audit and any disclosure related issues.

The Board will be responsible for approving any key performance indicators for senior management in relation to any of MONEYME's diversity objectives.

The Board has delegated to the Remuneration and Nomination Committee responsibility for:

- assisting the Board in discharging its responsibilities in relation to MONEYME's Board composition and performance, including composition and diversity of the Board; and
- considering this Diversity Policy in selecting new directors for the Board.

The Board has delegated to the Audit and Risk Management Committee responsibility for:

- ensuring that risk considerations, including people risk and diversity, are incorporated into strategic and business planning; and
- providing risk management updates to the Board, including performance against people risk and diversity indicators, and any supplementary information required to provide the Board with confidence that key risks are being appropriately managed.

MONEYME management is responsible for establishing MONEYME diversity, inclusion, and equity framework, including developing policies and procedures which are designed effectively to monitor, report on and manage diversity, equity and inclusion.

7. Location and Contact

This Policy will be stored and made accessible on Employment Hero. Should any clarification be needed for the contents of this Policy, the reader should contact HR via email.

8. Monitor and Review

This Policy will be reviewed from time to time to reflect changes in business operations or legislation or two years from the date of adoption.

9. Document Control

Version	Update/Approval Date	Comment
V1.1	18 June 2025	<ul style="list-style-type: none">• Broadened references to diversity to explicitly include ethnicity, cultural background, disability, LGBTQIA+ identity, First Nations peoples, neurodivergence.• Updated definitions to acknowledge the wider scope of diversity attributes.• Amended objectives and commitments to reflect a broader inclusion focus beyond gender diversity.• Adjusted language throughout the policy to align with updated diversity, equity, and inclusion (DEI) best practices.• Addition of Scope, Location, Monitor, and Document Control Sections