

# Sustainability Policy

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## Document information

NOTE: This is a controlled document. Its accuracy and currency can only be guaranteed when viewed in electronic PDF format obtained directly from the Operational Control Framework document repository.

## Version history

Version	Approved date	Approved by	Description of changes
1.0	8 October 2018	Executive Committee	Approval of original Policy
2.0	21 October 2019	Executive Committee	Amendment to the "Marketplace commitment", addressing the Modern Slavery Act 2018
2.1	21 October 2020	SLT	Changed approving entity from ExCo to CFO
3.0	20 July 2021	Board	Removal of reference to GFI
4.0	17 February 2023	Board	Change to strategic pillars / commitments to incorporate outcomes from materiality assessment

## Reference documents

The following documents have been referenced in the preparation of this policy.

Ref.	Document name	Business owner
1.	Helia Privacy Policy	General Counsel & Company Secretary
2.	Workplace Health and Safety	Chief People and Culture Officer
3.	Workplace Standards	Chief People and Culture Officer
4.	Diversity and Inclusion Policy	Chief People and Culture Officer

Company information table
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# Table of Contents

<b>1. Policy Overview</b> .....	<b>4</b>
1.1 Policy statement .....	4
1.2 Purpose.....	4
1.3 Scope.....	4
<b>2. Our Commitments</b> .....	<b>4</b>
2.1 Driving financial wellbeing & housing accessibility.....	4
2.2 Enhancing climate resilience.....	4
2.3 Demonstrating good corporate citizenship.....	5
<b>3. Legal and compliance requirements</b> .....	<b>5</b>
3.1 Review and update of the Policy .....	5
<b>Appendix A. Document sensitivity levels</b> .....	Error! Bookmark not defined.

# 1. Policy Overview

## 1.1 Policy statement

This Helia Sustainability Policy Statement ("Policy Statement"):

- Sets out Helia's commitments to operate in the pursuit of the economic, social, and environmental sustainability of its environment, people, community, and marketplace.

## 1.2 Purpose

The purpose of this Policy is to document the commitments of Helia Group Limited ("Helia" or "the Company") to operate in a way that is economically, socially, and environmentally sustainable for both present and future generations.

## 1.3 Scope

The Policy sets out our commitments across three key pillars which have been identified as being the most material to our business and of greatest relevance to our stakeholders across each of the following areas (each a "Commitment"):

- Driving financial wellbeing & housing accessibility;
- Enhancing climate resilience; and
- Demonstrating good corporate citizenship.

# 2. Our Commitments

## 2.1 Driving financial wellbeing & housing accessibility

We are committed to:

- Elevating the level of home ownership in Australia, through providing new and affordable solutions for home buyers;
- Supporting financial wellbeing in communities, by providing home buyer and broker education tools and materials; and
- Helping our customers to support vulnerable borrowers and the broader community, through financial hardship relief solutions and investing in community programs.

## 2.2 Enhancing climate resilience

We are committed to:

- Building the climate resilience of our business, by understanding and responding to both physical and climate risks to our business;
- Increasing climate resilience across the community, by expanding offerings to support green product alternatives and through knowledge sharing and education programs; and
- Minimising the environmental impact of our operations, by reducing emissions and waste.

## 2.3 Demonstrating good corporate citizenship

We are committed to:

- Continuing to integrate ESG considerations into Helia's investment approach;
- Increasing access to affordable and resilient housing, through advocacy and participation in industry forums and public initiatives; and
- Championing diversity through a supportive and inclusive culture, and prioritising respect and appropriate reconciliation with Australian First Nations.

## 3. Legal and compliance requirements

### 3.1 Review and update of the Policy

Whilst there are no legal or compliance requirements for Helia to adopt a Sustainability Policy it is noted that this is increasingly becoming a standard practice amongst Australian publicly listed companies.

The Commitments in this Policy are integrated into Helia's existing policy framework as well as our business processes and procedures. Helia has the appropriate management structure and resources in place to ensure that the Commitments are effectively delivered.

Helia will on an annual basis review and report publicly on Helia's performance against each Commitment with the aim of achieving continuous improvement.

This Policy is reviewed by the Chief of Staff every three years, or earlier as required, to ensure that it remains relevant to current and planned business operations.