

Sustainability Policy

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References within this document

Within this document, a reference to Helia or 'the Company' refers to Helia Group Limited and its subsidiary companies.

References to the Board are to the Boards of Directors of Helia and its subsidiary companies unless a specific Board is specified. All References to amounts are in Australian Dollars (AUD).

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, guided by responsible corporate governance.

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, guided by responsible corporate governance, for both present and future generations.

1.3 Scope

The Policy sets out our commitments across Environment, Social and Governance (ESG) topics identified as being the most material to our business and of greatest relevance to our stakeholders.

2. Our Commitments

We recognise that ESG risks and opportunities need to be managed to ensure the long-term sustainability of our business. Helia reviews its ESG focus areas through a materiality assessment at least every three years. Our focus areas are captured under the following pillars:

Driving social wellbeing:

- Housing accessibility
- Diversity and inclusion
- Supporting communities

Enhancing climate resilience:

- Climate risk management
- Reducing our footprint
- Exploring Opportunities

Responsible corporate governance

- Data privacy and security
- Respecting human rights
- Ethical conduct and anti-corruption
- Regulatory compliance and transparent reporting

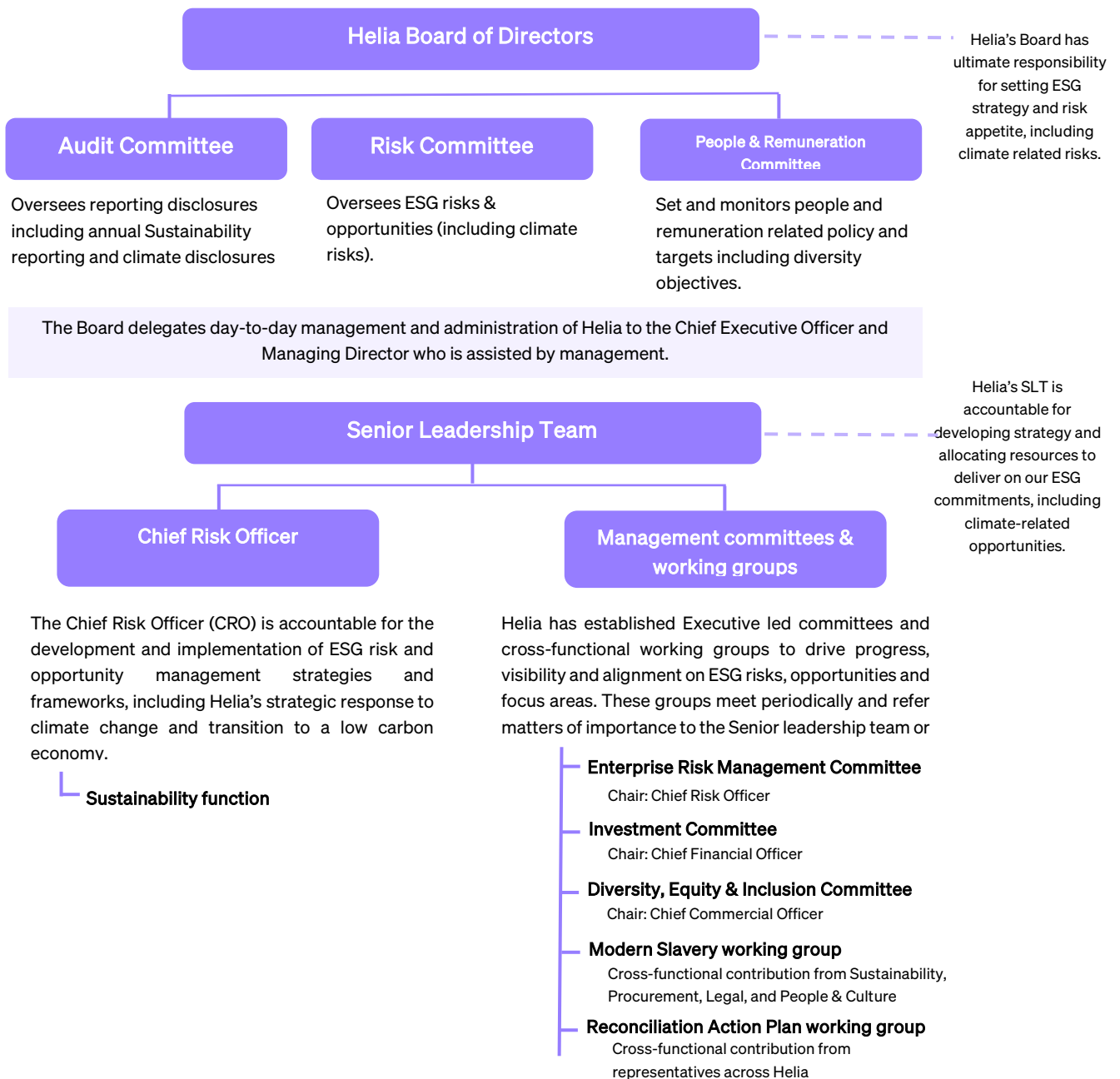
To deliver on our Sustainability focus areas, Helia is committed to:

- Ongoing engagement with stakeholders to identify and respond to current and emerging ESG expectations

- Integration of ESG considerations into business strategy, governance frameworks, decisions and planning; including climate risk and opportunities, and social impact, and investment mandates.
- Diversity, equity and inclusion for our people through a supportive and inclusive culture and respectful reconciliation with indigenous cultures
- Minimising the environmental impact of our operations by identifying and reducing emissions and waste
- Responsible management of data privacy and security to ensure personal and sensitive data remains protected and ethically managed.
- Transparent sustainability reporting, annually and aligned to voluntary and emerging regulatory frameworks

3. Roles and responsibilities

The following governance structure identifies the roles and responsibilities associated with the management and implementation of this policy:



4. Related policies & frameworks

The following policies and frameworks provide more detail on Helia's approach to Sustainability:

Environment and Social policies

- Code of Conduct
- Diversity Equity and Inclusion policy
- Family Violence Awareness Policy
- Reconciliation Action Plan
- Underwriting Policy (internal)

Governance policies

- Anti-bribery & Corruption policy
- Modern slavery statement
- Investment Policy (internal)
- Risk Management Framework (internal)
- Strategic plan (internal)
- Supplier Code of Conduct
- Whistleblower Policy

5. Legal and compliance requirements

5.1 Review and update of the Policy

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 Risk Officer every three years, or earlier as required, to ensure that it remains relevant to current and planned business operations.

Document information

Version history

Version	Approved date
1.0	8 October 2018
2.0	21 October 2019
2.1	21 October 2020
3.0	20 July 2021
4.0	17 February 2023
5.0	5 December 2024

Reference documents

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

Ref.	Document name
1.	Helia Privacy Policy
2.	Workplace Health and Safety
3.	Workplace Standards
4.	Diversity and Inclusion Policy
5.	Investment Policy