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Diversity & Inclusion Policy

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Table of Contents

1. Policy Intent	1
2. Policy Scope	1
3. Policy Principles	1
4. What is Diversity at Cash Converters?.....	1
5. What is Inclusion at Cash Converters?	2
6. Importance of Diversity & Inclusion	2
7. Our Approach to Diversity	2
8. Diversity & Inclusiveness Initiatives & Targets	3
9. Monitoring and Tracking	3
10. Further Support	4
11. Version Control	5

1. Policy Intent

Cash Converters International Limited (Cash Converters) is committed to having a truly diverse and inclusive workplace where every individual is given the opportunity to belong and reach their full potential irrespective of individual backgrounds or differences.

2. Policy Scope

The policy applies to anyone who is employed by or works at Cash Converters, including contractors and consultants. The philosophy and principles outlined in this policy apply across the business and it is expected that all relevant parties familiarise themselves with this policy.

3. Policy Principles

Cash Converters is committed to:

- Recognising and understanding the value of individual differences in the workplace, whether that be ethnicity, gender, sexual orientation, age, physical disabilities, family status, religious beliefs, language or other ideologies.
- Developing an inclusive work environment where each employee can reach their full potential and have a sense of belonging.
- Valuing and respecting the unique contributions of people with diverse backgrounds, experiences and perspectives and developing a workforce profile that leverages these differences to deliver competitive advantage.
- Developing a workplace in which the workforce can continue to grow to reflect the diversity of the Australian community.
- Understanding the cultural environment in which we work with an aim to mitigate the impact of unconscious bias by increasing awareness of bias at an individual level.

4. What is Diversity at Cash Converters?

Workplace diversity refers to the variety of difference between people in an organisation. These differences can include ethnicity, gender, sexual orientation, age, physical abilities, disability, family status, religious beliefs or any other ground for potential discrimination.

At Cash Converters, we strive to have a diverse workforce profile at all levels and locations of the business.

Diversity at Cash Converters is about the commitment to treating individuals equitably and with respect.

5. What is Inclusion at Cash Converters?

Inclusion at Cash Converters refers to the development and adjustment of work practices and behaviours that fosters the feeling of being included in workplace activities and projects. It involves both the action of including people in opportunities and the outcomes of individuals feeling a sense of belonging. It is about employee well-being.

Inclusion is about fostering a culture where all our employees are valued and recognised for their unique qualities and individual differences. It is about our employees respecting different opinions and seeking out views and perspectives that are different to theirs.

Inclusion encompasses acceptance and respect.

6. Importance of Diversity & Inclusion

Cash Converters sees diversity and inclusiveness as an integral part of how Cash Converters does business and imperative to our commercial success. Cash Converters recognises that our workforce profile mix needs to reflect our customers and local communities. Cash Converters aims to build a diverse and inclusive workforce that will result in improved service for customers and return for its shareholders.

Diversity in the workplace allows us to:

- a) Attract, retain and motivate employees from the widest possible pool of talent.
- b) Foster a culture that reflects our values of integrity, professional, collaboration, respect and passion.
- c) Improve innovation, creativity and inspire critical thinking.
- d) Create a dynamic environment that leads to higher performance and wellbeing, and greater employee engagement.
- e) Improve the connection between our employees and the community we serve.

Cash Converters has the highest level of commitment to diversity and inclusive work practices from the Board.

7. Our Approach to Diversity

Cash Converters is committed to creating and maintaining an inclusive and collaborative workplace culture that will provide sustainability for the organisation into the future through leveraging the diverse backgrounds, experiences and perspectives of its people.

To do this successfully individuals and the organisation need to ensure that discriminatory practices and unconscious bias is avoided.

In recognising the importance of diversity, Cash Converters believes the accountability for ensuring the promotion of all aspects of diversity, inclusion and the appropriate behaviour in the workplace extends across all areas of the business and its functions.

Diversity and inclusion applies to all people practices including but not limited to recruitment, remuneration, talent development, skills enhancement, promotion, retention, mentoring, flexible work arrangements, forms of leave, succession planning, termination, training and development. To attain the benefits of a diverse and inclusive workplace every employee has a part to play.

This approach to diversity is underpinned by a range of supporting policies, including but not limited to:

- EEO and Discrimination Policy/ Bullying and Harassment Policy - Eliminating forms of unlawful discrimination and harassment, bullying and victimisation of persons in the workplace. Grievance Handling Policy and Procedure - Procedure for providing an avenue for employees to access when they believe there are problems with diversity and inclusion.
- Recruitment Policy – Commitment to ensuring a fair and effective process of selection through a pool of diverse candidates.
- Training and Development – Training and development opportunities afforded to all employees.
- Remuneration Policy (In Development) – Remuneration of employees is based on assessment of individual and business performance, market data, individual capability and potential.
- Flexible Working Arrangements Policy (In Development) – Provides for flexibility in the way work is conducted to recognise and accommodate individual circumstances whilst balancing business requirements.
- Leave Policy – Offers a range of leave options to accommodate the changing needs of Cash Converters employees during different stages of life and career, including Parental Leave (under development) and Study Leave.
- Workplace Health and Safety Policy and Procedures – Providing a healthy and safe place of work for all employees.
- Domestic Violence Policy (In Development).

8. Diversity & Inclusiveness Initiatives & Targets

Initiatives will focus on targets, profiling and cultural change.

Cash Converters will set diversity targets that take a longer term perspective, and that are realistic and achievable to allow time for the various initiatives to embed and have an impact. Our Diversity and Inclusiveness Action Plan will identify those initiatives that support diversity and inclusion from a cultural change perspective and target perspective.

Cash Converters commits to diversity profiling which will allow our teams to understand and focus on problematic areas.

9. Monitoring and Tracking

Cash Converters measures and monitors diversity targets and objectives at board level through regular reporting and analysis by the Chief Human Resources Officer and the broader Executive Leadership Team.

Each year the Board will endorse measurable targets for achieving gender diversity. Reports will be generated to monitor the progress towards the achievement of the targets, but also the progress made in making the cultural changes to support the achievement of the target. Cash Converters will disclose in each annual report the measurable targets for achieving gender diversity outcomes.

10. Further Support

For general queries, employees should speak with their Line Manager.

For further support or training, employees should speak with their Line Manager or Human Resources Business Partner.

Given the importance of diversity and inclusion at Cash Converters, the CEO and Executive Leadership Team are always available for discussions on these matters.

11. Version Control

Updated By	Version	Date	Summary of Changes
Leanne Carson	1.0	30 June 2017	Policy creation and Board Approval date