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Diversity and Inclusion Policy

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1. Policy Intent

To unlock the value in our customer's lives, Cash Converters strives to provide and continuously improve quality services and products. We understand that diversity in thought is crucial to higher performance levels, innovation, and the growth of our business. This diversity of thought can be achieved by engagement and inclusion of a diverse workforce.

We are committed to having a truly diverse and inclusive workplace where the unique backgrounds and experience held by individuals, is recognised and valued and where all employees feel a sense of belonging enabling contribution to their full capability.

2. Policy Scope

The policy applies to anyone who is employed by, or works at Cash Converters International Limited, including contractors and consultants. The philosophy and principles outlined in this policy apply across the business and it is expected that all uphold and demonstrate our commitment.

3. Policy Principles

Cash Converters is committed to:

- Encouraging diversity of thought in all areas of business activity
- Recognising and understanding the value of individual differences in the workplace, whether that be (but not limited to) ethnicity, gender, sexual orientation, age, physical disabilities, family status, religious beliefs, language or other ideologies.
- Developing an inclusive work environment open to and accepting of individual difference.
- Through inclusive practices create a sense of belonging enabling each employee to contribute to their full capability.
- 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?

Diversity at Cash Converters is the variety of difference between people in our organisation, in particular, the presence of difference in thought, crucial to innovation and growth. By difference in thought we mean differences in perspectives, the way we interpret those perspectives, the way we problem solve and the way we predict outcomes.

To achieve diversity of thought at Cash Converters, we will strive for a diverse workforce profile, representative of the markets we operate in and the customers we serve. Our diverse workforce profile will include but is not limited to, ethnicity, nationality, gender, sexual orientation, age, disability, pregnancy, family status, religious belief and returned service.

5. What is Inclusion at Cash Converters?

Inclusion is the way we manage the diversity in our workforce at Cash Converters. We acknowledge that without inclusion, the benefits of diversity will not be optimised.

Inclusion at Cash Converters is derived from:

- Fairness and respect underpinned by equality of treatment and provision of opportunities. This involves the development and adjustment of work practices and behaviours that creates the feeling of being included in workplace activities and projects.
- Valuing and belonging, individuals feeling that their uniqueness is known and appreciated, while feeling a sense of social connectedness and group membership.
- Creating safe and open conditions, to inspire high team performance through individuals having the confidence to speak up and the motivation to do their best work.

6. Importance of Diversity & Inclusion

Cash Converters sees diversity and inclusiveness as an integral part of how we do business and imperative to our commercial success. Cash Converters recognises our workplace profile needs to reflect our customers and local communities to ensure we provide the best customer service and as a result, return for our shareholders.

Diversity managed inclusively in the workplace allows us to:

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

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.

To lead our diverse and inclusive workforce we will educate and grow inclusive leaders. Inclusive leaders will demonstrate self-awareness, curiosity, courage, cultural awareness, collaboration and commitment.

We are 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.

Diversity and inclusion applies to all Cash Converters people practices. We will analyse our systems and processes, consult with our people, identify bias in decision, and will act to remove barriers to creating and maintaining a diverse workforce in relation to (but not limited to):

- Recruitment
- Training and development
- Mentoring
- Promotion
- Talent Identification
- Succession planning
- Retention and Termination
- Remuneration

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

- Equal Employment Opportunity 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 Policy – 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.
- Injury and Illness Management Policy and Procedures – Providing a healthy and safe place of work for all employees.
- Domestic Violence Policy

8. Diversity & Inclusion Targets and Strategy

Our Board will set targets to ensure focus and continuous improvement in our diversity profile and inclusion efforts.

Diversity targets will take a longer-term view and be realistic and achievable to allow time for the various initiatives to embed and have an impact.

To achieve targets, a strategy or Diversity and Inclusiveness Action Plan, will identify initiatives that support and promote positive cultural change and make material progress to improving our diversity profile.

9. Monitoring and Tracking

Cash Converters commits to measure our diversity profile and monitor its status and improvements through a set of diversity metrics. Metrics will be analysed to identify and focus on problematic areas.

We will measure and monitor 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 review and endorse measurable targets for achieving diversity and inclusion. 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.

