Group Diversity and Inclusion Policy

Metrics Credit Holdings Pty Ltd

1 July 2025 | Version 1.0

Issued by Metrics Credit Holdings Pty Ltd ABN 66 150 647 091
Level 16, 1 Martin Place, Sydney NSW 2000

metrics.com.au

Group Diversity and Inclusion Policy

Summary

This Diversity and Inclusion Policy outlines our commitment and guidelines related to all aspects of diversity and inclusion within Metrics. This policy ensures we:

- foster a workplace culture which values and respects individual differences
- have fair and inclusive practices across all areas of Metrics' employment and business
- support continuous improvement, equal opportunity, flexible and fair work practices

This policy is not a term of any contract, including any contract of employment and does not impose any contractual duties implied or otherwise on Metrics.

Governance Schedule

Version Number[1]	Version 1.0
Policy Owner	Chief Compliance Officer
Support	Compliance Team
Approval Authorisor	Metrics Group Board
Approval Date	18 June 2025
Next Review Due	18 June 2026

[1] Version Control is at the end of this document

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1. Purpose

The purpose of this policy is to set out Metrics' commitment to diversity and inclusion. Inclusive workplaces are critical for our wellbeing, safety and minimising the risk of unlawful discrimination, harassment or bullying and/or victimisation of persons in the workplace.

This policy aims, through its implementation, to:

- Attract and maintain the top talent from a diverse range of people and empower them to work collaboratively and grow together.
- Support Metrics' ambition to remain competitive and innovative in the market through the contribution of diverse backgrounds, perspectives, skills, and experiences.
- Inform the design and delivery of tailored products and services for financial inclusion.
- Create an inclusive culture in the workplace and local communities.

2. Scope

This policy applies to the Managing Partners, Board members ('Board'), our employees, contractors or anyone representing Metrics and its subsidiaries (which includes Metrics Real Estate Partners and the Navalo Financial Services businesses), collectively the Metrics Group ('Metrics').

Diversity and inclusion apply in relation to:

- all aspects of our business including, but not limited to, how Metrics:
  - procures goods and services
  - provides services to investors, consumers and clients
  - interacts with other members of the public
- all aspects of employment, recruitment and selection, including:
  - conditions and benefits
  - training and promotion
  - task allocation
  - shifts, hours and leave arrangements
  - workload and equipment
- wherever and whenever personnel may be as a result of their Metrics duties, including:
  - on-site, off-site or after-hours work
  - work-related social functions
  - conferences, seminars or other professional events and gatherings
- treatment of:
  - other personnel
  - investors and clients
  - members of the public encountered in the course of their Metrics duties

3. Definitions

Policy Key Terms

TERM	DESCRIPTION
Diversity	Is all aspects of difference, between people in how they identify, including but not limited to, in relation to First Nations background, age, gender, marital or family status, sexual status (including sexual orientation and sex characteristics, gender identity and expression), ethnicity, faith or religious beliefs, cultural background, socio-economic or social background, disability, perspective, experience, profession, education, organisational level and location.
Inclusion	The practice of creating an environment which values diversity and where individuals feel they are valued and respected for who they are. Inclusion is about creating a workplace environment where individuals have a sense of belonging, are able to contribute their perspectives and talents to the workplace, progress in their career and have access to opportunities and resources.

4. Guiding Principles

Metrics upholds high environmental, social and governance standards in corporate management and has pledged commitment to the United Nations (UN) Global Compact and the Sustainable Development Goals.

Workforce

Metrics aims to attract and retain a workforce whose composition reflects diversity and promotes inclusion. This ensures we make fair and merit-based decisions with regards to recruitment and selection practices.

Metrics monitors and manages its processes and practices to strengthen equality of opportunity for all personnel based on ability, performance and potential.

Workplace

Metrics is committed to fostering a culture where the principles of diversity, inclusion and equal opportunity are integrated into our business, our corporate social responsibility activities, philanthropy and partnerships.

- We demonstrate this commitment by:
  - Encouraging personnel to seek out and learn from, the experiences of each other, to build understanding, to aspire to fair and inclusive decision-making and striving to continuously improve and strengthen practices.
  - Recognising that flexible working practices which meet the differing needs of our personnel (including caring responsibilities and childcare) in the context of business requirements, is a foundation for delivering sustained high-performance and enhanced productivity.
  - Conducting ongoing review of our processes to remove any bias which creates barriers to diversity and inclusion in the workplace.

5. Roles and Responsibilities

It is the responsibility of every employee to uphold this policy in accordance with their role and position at Metrics.

Diversity and Inclusion Responsibilities

ROLES	RESPONSIBILITY
All personnel Employees Contractors Sub-contractors	All personnel' means employees, contractors and sub-contractors and all persons engaged by Metrics in varying capacities. All personnel: ► understand, respect, value and promote diversity and inclusion ► contribute to creating an inclusive workplace which values diversity and difference and encourages collaboration ► compliance with the policies, systems and processes which embed our approach to diversity and inclusion
Executive management and Managing Partners	► promote diversity, inclusion and equal opportunity ► influence and endorse measurable objectives for diversity ► regularly review and monitor progress against the diversity and inclusion objectives in this policy

6. Breaches

If you suspect any unethical behaviour has occurred, or are concerned that any conduct may be in breach of an applicable law or this policy, 'Call it Out'. Anyone with concerns or honest suspicions of non-compliance with this policy are to report their concerns by informing their manager or the Compliance Team. If you wish to remain anonymous, report your concerns under the Metrics Whistleblower Policy.

All suspected breaches of this policy are investigated by Metrics. If investigations reveal material breaches of this policy, appropriate disciplinary and remedial action will be taken. Depending on the nature of the breach, this will range from providing training, coaching and counselling, through to formal warnings and/or termination of employment.

Metrics reserves the right to inform the appropriate authorities where it is considered there has been criminal activity or an apparent breach of the law.

Relevant Metrics Resources

- Anti-discrimination, Bullying and Harassment Policy
- HR – Complaints and Grievance Policy
- Health and Safety Policy
- Whistleblower Policy

Policy Review

This policy is reviewed at prescribed intervals and may also be amended at Metrics' discretion.

Compliance Schedule

Policy Owner	Chief Compliance Officer
Policy Author	Chief Compliance Officer
Legal Counsel	No, not required
Approval Authorisor	Metrics Group Board
Review Cycle	Annual
Next Review Due	18 June 2026

Version Control: Change Log

V = Version; Reviewer and Approver format: (Initials) Role or Team

V	REVIEW	REVIEWER	DESCRIPTION	APPROVED	APPROVER
0.1	01/08/24	(DL) Chief Compliance Officer	Draft content	01/02/25	(AL) Chief Executive Officer
0.2	01/05/25	(SO) Chief Operating Officer	Styling and formatting	15/05/25	(DL) Chief Compliance Officer
1.0	01/06/25	Risk and Compliance Team	Content and version update	18/06/25	Metrics Group Board



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