



Modern Slavery Statement

Reporting Period 1 July 2023 – 30 June 2024

1.0 About this Statement

This Modern Slavery Statement is made pursuant to the Modern Slavery Act 2018 (Cth) (**the Act**) for Firstmac Limited (ABN 59 094 145 963) trading as **Firstmac**, for the financial year ending 30 June 2024 (reporting period). It has been prepared to comply with section 14 (1) of the Act and all references to Firstmac are references to the reporting entity and its controlled entities.

1.1 Approval Process

This statement has been approved by the Board of Directors of Firstmac, being the principal governing body for the purposes of the Act, at its meeting of directors on 28 November 2024, and it was resolved that the Chairman of the Board, Director Bede King will sign this statement.

2. Firstmac Limited

At Firstmac we recognise our responsibility to support and protect human rights across all our operations and supply chains. Our aim is to manage our social and environmental impact within the local communities in which we operate and a fundamental part of that includes the monitoring the risk of modern slavery.

Firstmac, our staff and Board of Directors are committed to acting promptly to correct and eliminate any direct or indirect exposure to instances where modern slavery and other forms of worker exploitation risks may be present in business operations and/or supply chains.

Our modern slavery statement seeks to provide a clear determination and insight into the risk of modern slavery, and openly discuss and present the corrective measures and actions to be implemented by Firstmac to address this risk.

We pride ourselves in having a positive work environment achieved through transparent policies supported by the Group's governance program which respects the diversity of our staff in both our Australian and Philippines operations. Our supply chain includes our suppliers with services organisations

based in Australia and their provided ‘products’ are generally technology and IT services, data and information, office supplies, funding/banking providers, legal services, and other mortgage and credit support services.

2.1 Controlled Entities

The entities within the Firstmac Group operate under frameworks and policies developed and implemented Group wide. Key responsibilities are held across the Group, rather than at entity level.

This statement details the actions taken during the reporting period and the measures implemented to manage the risks of modern slavery across our various businesses and controlled entities.

Our brands

At a Group level, the entities listed below are considered within this Modern Slavery Statement framework:

Segment	Brand Name	Business
Firstmac, Operations AU	<ul style="list-style-type: none"> • Firstmac Limited 	<ul style="list-style-type: none"> • Corporate
Online Businesses	<ul style="list-style-type: none"> • Loans.com.au Pty Ltd • carloans.com.au Pty Ltd • Yourmortgagebroker Pty Ltd • Onlineauto.com.au • insurancepoint.com.au Pty Ltd 	Online Brands <ul style="list-style-type: none"> • home loans • Car loans • Comparison sites • Insurance
	<ul style="list-style-type: none"> • Savings.com.au Pty Ltd • Infochoice Pty Ltd 	Online Brands

Digital Media business	<ul style="list-style-type: none"> • Yourmortgage.com.au • Performancedrive.com.au Pty Ltd 	<ul style="list-style-type: none"> • Comparison platforms
Firstmac, Philippines	<ul style="list-style-type: none"> • Business and customer support centre located in the Philippines 	<ul style="list-style-type: none"> • Customer support operations • Other support services to the Group's businesses

3. Firstmac’s risk exposure to modern slavery

It is acknowledged that modern slavery and other worker exploitation risks can exist in various forms and across different sectors and geographic locations.

3.1 Firstmac Operations

Our operations have been mapped to investigate and determine where and if, the risk of modern slavery is present or has been present in our operations across the Group’s businesses and brands. Employees in Australian and the Philippines are treated with respect, empathy, and with a duty of care. This is supported by HR practises and policies designed to protect both staff and the ensure the Group’s compliance with regulatory and relevant applicable standards, including acceptable guidelines on human rights in both Countries. Firstmac has determined the direct risk of worker exploitation and modern slavery within our operations to be low.

3.2 Supply Chain

The likelihood of having modern slavery scenarios affecting our operations and businesses are mostly external in nature and related to our supply chain and service providers. To control and mitigate the risk of external modern slavery by association, we regularly review our business operations with service providers including contracts, invoices, and services quotes.

Where we may identify or suspect a modern slavery incident, our practises require that we act immediately after becoming aware of any such incident. Firstmac will investigate thoroughly to determine the source and nature of the incident and engage openly with the supplier to better understand the situation, evaluate the level of risk, and work collaboratively to mitigate and achieve a successful elimination of the risk of modern slavery.

In cases where we determine that risk mitigation is not achievable, we may act to terminate the relationship with that supplier. We also focused on those suppliers with a higher degree of sub-contracting and outsourcing to developing countries.

4. Assessment and management of the Modern Slavery Risks

To detect and mitigate modern slavery risk within our operations and supply chains we apply the following measures:

- Conduct ongoing due diligence of suppliers and third-party partners, including but not limited to understanding and assessing their commitment to human rights and ethical practices.
- Closely monitoring the performance of our auditing system to ensure ongoing compliance with ethical standards
- Employees also have access to an anonymous reporting service to report or raise concerns of any suspected illegal, unethical or improper behaviour within our business, including in relation to the conduct of any supplier engagements.
- Collaborate with peers, industry associations, including non-government organisations, and other stakeholders to share best practices and stay informed about evolving risks
- Understanding the evolving nature of modern slavery and therefore conducting regular assessments of modern slavery risk across business operations

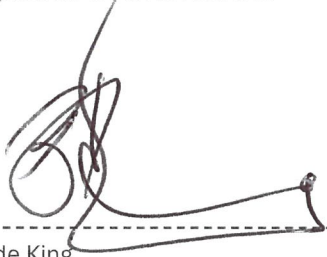
5. Monitoring our actions

The Firstmac modern slavery risk profile is low, however, we understand that modern slavery is a significant issue requiring ongoing diligence. We will continuously improve our approach to managing modern slavery risks over time.

We are committed to taking all appropriate actions to mitigate the risk of modern slavery taking place in our supply chain. This includes undertaking regular reviews of our procurement and supply chain management procedures to ensure that we are doing everything we can to identify, mitigate and eliminate the risk. We continue to review and enhance our procurement and supplier management processes, with a view to further minimising the risks of modern slavery within Firstmac.

This Modern Slavery Statement will be reviewed annually and updated as necessary to reflect changes in operations or legislation.

Signed as a correct record.

A handwritten signature in black ink, appearing to be 'Bede King', written over a horizontal dashed line.

Bede King
Chair of the Board of Directors for Firstmac Limited
Signed 12th December 2024