

# SHAREHOLDER COMMUNICATION STRATEGY

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Adopted by the Board on 24 September 2020



## Australian Finance Group Ltd

ACN 066 385 822

Adopted by the Board on 24 September 2020

## Shareholder Communication Strategy

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The Company aims to ensure that its shareholders are kept informed of all major developments affecting the state of affairs of the Company and have the opportunity to express their views to the Company on matters of concern or interest to them. Additionally, the Company recognises that the market, investing community and other interested stakeholders may wish to obtain information about the Company from time to time.

To achieve this, the Board has adopted this communications strategy to facilitate and promote effective two-way communication with shareholders and encourage participation at general meetings.

The Company communicates information regularly to shareholders and other stakeholders through a range of forums and publications.

One of the Company's key communication tools is its website located at [www.afgonline.com.au](http://www.afgonline.com.au). The Company endeavours to keep its website up-to-date. Important information about the Company can be found under the section 'Corporate > Investors' on its website.

In addition to the material specifically referred to below, the 'Investor Centre > Corporate Governance' section of the website includes details of the following:

- the Company's constitution;
- the Company's Board and Board Committee charters; and
- the Company's core corporate governance policies (including the Company's Continuous Disclosure Policy, which describes the Company's general disclosure policy and obligations to ensure that the Company keeps the market fully informed of information which may have a material effect on the price or value of the Company's securities).

The website also contains a facility for shareholders to direct inquiries to the Company, and to elect to receive investor update communications from the Company via email (or to elect to discontinue receiving email communications from the Company). Where significant comments or concerns are raised by shareholders or their representatives, they will be conveyed to the Board or relevant senior executives as appropriate.

All shareholders are given the option to receive communications from, and send communications to, the Company and its share registry electronically by following the instructions on the Company's website or contacting the share registry directly.

Measures for communicating the following important aspects of the Company's affairs include:

- **Notices of meetings:** The Company places the full text of all notices of meetings and explanatory material on its website. The Company encourages

shareholders to provide email addresses so that notices of meeting and explanatory material can be sent to shareholders via email.

- Annual General Meeting (AGM) and Extraordinary General Meetings (EGM):** The Company encourages full participation of shareholders at its AGM each year and any EGM's held during the year. At the AGM and any EGM, time is allocated for any questions or comments by shareholders for the Board or management. For those shareholders who are unable to attend the AGM in person, the Company provides a full transcript of the Chairman's and the Chief Executive Officer's AGM speeches on its website and on the ASX platform. The AGM transcript is also available in audio format via Open Briefing at <http://www.openbriefing.com>. In addition, shareholders who cannot attend the AGM in person are given the opportunity to provide questions or comments ahead of the AGM. Where appropriate, these questions and comments will be addressed at the AGM, either by being read out and then responded to at the meeting or by providing a transcript of the question or comment and a written response at the meeting. All substantive resolutions at an AGM or EGM will be decided by a poll rather than by a show of hands. Shareholders are encouraged to lodge direct votes or proxies at the AGM and any EGM electronically, subject to the adoption of satisfactory authentication procedures. The Company's external auditor will attend the AGM and be available to answer shareholder questions about the conduct of the audit and the preparation and content of the auditor's report. The external auditor will also be allowed a reasonable opportunity to answer written questions submitted by shareholders to the auditor as permitted under the *Corporations Act 2001* (Cth).
- Annual Report:** The Company's Annual Report is available on its website and contains important information about the Company's activities and results for the previous financial year. Shareholders can elect to receive the Company's Annual Report or concise report as an electronic copy or in hard copy through the mail.
- Announcements lodged with the Australian Securities Exchange (ASX):** All ASX announcements made to the market, including annual and half year financial results, are posted on the Company's website as soon as they have been released by ASX on its company announcements platform available at [www.asx.com.au](http://www.asx.com.au).
- Presentations:** Copies of all investor presentations made to analysts and media briefings are posted on the Company's website, and where appropriate, the Company uses webcasting or teleconferencing of these presentations and briefings.
- Press/media releases:** Copies of all press or media releases by the Company are posted to the Company's website.
- Other information:** The Company provides a telephone helpline facility and an online email inquiry service to assist shareholders with any queries. Information is also communicated to shareholders via periodic mail outs, or by email to shareholders who have provided their email address and elected to receive communications electronically.

The Company's share registry contact details are as follows:

Share Registry	Link Market Services
Email	<a href="mailto:registrars@linkmarketservices.com.au">registrars@linkmarketservices.com.au</a>
Phone	1300 554 474
Address	Level 12, 680 George Street, Sydney NSW 2000