

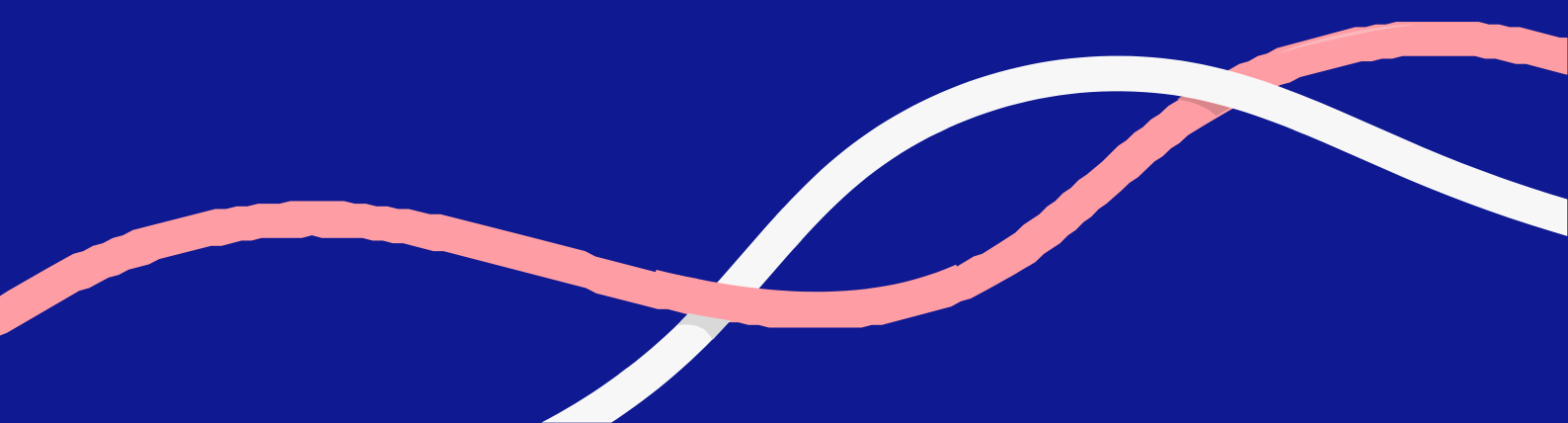
Work Health and Safety Policy

Australian Finance Group Ltd (AFG)

ACN 066 385 822

Effective 1 July 2022

Revised Date: 14 December 2022



AFG Work Health and Safety Commitment Policy

Australian Finance Group Ltd and its controlled entities (**AFG**) are committed to ensuring the health and safety of our Workers while they are at work. AFG will take all reasonably practicable measures to eliminate or minimise risks to the health and safety of our Workers, and anyone else who may be affected by our operations.

References to AFG in this Policy refers to AFG and its controlled entities.

This will be achieved by:

- complying with applicable Work Health and Safety (**WHS**) legislation, regulations, and applicable codes of practice;
- assessing, identifying and reducing the risks associated with work activities that have the potential to cause injury or illness;
- providing and maintaining a healthy and safe work environment through the implementation of safe work practices, safe systems of work and the provision of safe plant and equipment;
- consulting with Workers to maintain cooperative and participative relationships between AFG and its workforce; and
- reviewing the effectiveness of health and safety measures implemented at AFG.

AFG's commitment to providing a safe and healthy working environment for our Workers includes:

- providing relevant, up-to-date WHS information to all Workers on matters such as workplace safety and responsibilities of relevant parties;
- striving to achieve AFG's WHS key performance indicators;
- providing instruction, training and supervision to improve the understanding of workplace hazards, so tasks can be completed in a competent and safe manner;
- developing and implementing strategies which include hazard identification, assessment of risk, and appropriate remedial action to eliminate or control hazards; and
- implementing and maintaining appropriate information, reporting and statistical systems.

AFG and our Workers are committed to working together to create a safe working environment for everyone.

Signed:



David Bailey
Chief Executive Officer

Date 1 July 2022

1. Definitions

Person Conducting a Business or Undertaking (PCBU): an individual, business or organisation that is conducting a business.

Officer: (in the context of this Policy) an officer within the meaning of section 9 of the *Corporations Act 2001* (Cth).

Visitor: any person who visits an AFG office or premise and is not classified as a Worker. Visitors may include but are not limited to: conference and function attendees, families and friends of Workers and community visitors.

WHS Manual: The procedures and documents referred to in section 3.1 of this Policy, which are to be read in conjunction with this Policy,

Worker: any person who carries out work for AFG including employees, trainees, work experience students, volunteers and affiliates, workers, contractors or sub-contractors, employees of a contractor or sub-contractor and employees of a labour hire company assigned to work for AFG. Note, the term Worker may be substituted with 'staff' throughout this Policy or the WHS Manual.

2. Responsibilities

2.1 AFG

As the PCBU, AFG must, so far as is practicable:

- ensure the health and safety of Workers in the workplace;
- eliminate or minimise risks to the health and safety of its Workers;
- provide and maintain safe plant, structures and systems;
- provide information, training, instruction and supervision;
- consult with Workers about WHS matters;
- ensure the safe use, handling and storage of plant, and substances; and
- record and notify relevant WHS authorities of any notifiable incidents.

2.2 Officers

AFG's Officers must exercise due diligence to:

- ensure that AFG complies with any duty or obligation under applicable health and safety laws;
- acquire and keep an up-to-date knowledge of WHS matters;
- understand AFG's operations and hazards and risks;
- ensure that appropriate resources and processes are provided to enable hazards to be identified and risks to be eliminated or minimised;
- ensure that information regarding incidents, hazards and risks are received, considered and responded to in a timely manner;
- ensure that AFG has, and implements, processes for complying with its WHS duties and obligations; and
- verify the provision and use of the resources and processes listed above.

2.3 Managers and Leaders

AFG's Managers and Leaders are responsible for:

- demonstrating active and visible WHS leadership;
- actively consulting with Workers on WHS matters;
- following agreed WHS practices and modelling positive attitudes towards health and safety matters;
- ensuring WHS risks affecting Workers are adequately controlled; and
- maintaining adequate knowledge of WHS matters at AFG.

2.4 Workers

Workers are responsible for:

- taking reasonable care for their own health and safety and that of any other person that may be affected by their actions while at work;
- maintaining awareness of, and complying with all WHS policies, procedures and instructions that have been communicated to them by AFG;
- reporting hazards, incidents, injuries and illnesses;
- consulting and cooperating with AFG and other Workers on health and safety issues; and
- providing suggestions on how to improve WHS issues at AFG.

2.5 Visitors

Visitors are required to:

- take care of their own health and safety and the health and safety of other persons while on AFG premises;
- comply with any WHS requirements and instructions of AFG; and
- report all WHS related incidents to AFG where required.

3. Key Performance Indicators

As part of its commitment to WHS, AFG has established a number of key performance indicators (**KPIs**). The purpose of these KPIs are to guide and monitor ongoing WHS performance, and to enable AFG to continuously identify areas for improvement. AFG's current WHS KPIs include:

1. 100% completion rate of WHS induction training and annual refresher training by staff.
2. 100% of workplace inspections across all offices to be completed to schedule with corrective actions implemented in a timely manner.
3. 100% of WHS external WHS audits completed to schedule.
4. WHS items captured on risk register and reviewed on quarterly basis.

AFG will work collaboratively with staff in achieving these KPIs, which may be updated from time to time.

4. Procedures and guidelines

4.1 WHS Manual

The purpose of the AFG WHS Manual is to establish and maintain an effective health and safety management system. The WHS Manual will assist AFG in meeting their obligations in accordance with applicable WHS legislation and regulations.

This WHS manual applies to all Workers and other persons at risk from work carried out at AFG workplaces.

The WHS Manual provides detailed information and directions in the following areas and is available on TeamHQ.

- Consultation and communication
- Training
- WHS risk management
- WHS issues resolution
- Workers' compensation and claims management
- Emergency response
- Specific workplace hazards

4.2 Consultation

AFG will adopt appropriate consultative processes to enable all Workers and relevant stakeholders to express their views in relation to WHS issues, contribute to the decision-making process and be informed about WHS risks. Consultation may include formal or informal meetings attended by all levels of the workforce, reporting of hazards and incidents, developing risk assessments, and information disseminated via TeamHQ and emails.

4.3 Emergency Preparedness

Evacuation procedures

All AFG offices have evacuation procedures and display evacuation diagrams, setting out the evacuation route in the case of an evacuation.

Wardens

AFG has appointed and trained wardens to direct and assist Workers in the event of an evacuation.

Drills

Emergency response drills are conducted and all Workers and others at the workplace must participate.

Fire safety equipment

All fire safety equipment is appropriately mounted, signposted, accessible and regularly serviced.

First Aid

AFG provides first aid kits and has appointed first aid officers who are trained to administer first aid assistance.

4.4 Mental Health and Wellbeing

An accredited Mental Health First Aid Officer is available at AFG to provide mental health support or first aid to individuals who require assistance. AFG also offers a comprehensive Employee Assistance Program to staff which is free, voluntary and confidential.

4.5 WHS policies, systems, procedures and guidelines

All WHS documents are located centrally on TeamHQ, AFG's intranet, for easy access. Policies and procedures are regularly monitored through internal management reporting arrangements and reviewed for amendment as required.