

AFG

Sustainability Report

2023



Go far.
Go together.

Sustainability at AFG

I am pleased to deliver our third report on the company's Environmental, Social and Governance practices.



Greg Medcraft
Chair



AFG Carbon Footprint



*net footprint calculated after taking into account 399.3t (CO₂-e) allowances for the use of carbon neutral products and services and AFG's purchase of 490 (t CO₂-e) of offsets from Greenfleet Australia to cover business travel.

Principal Partner



The Foyer Foundation vision is all young Australians experiencing disadvantage have a pathway to education, training and employment that is founded on access to stable and secure housing.

United Nations Sustainable Development Goals



Sustainability Approach



AFG's approach to sustainability aligns with our purpose of creating a fairer financial future.

For 29 years the Group has been on a mission to create competition and financial choice for Australians by protecting, backing and championing the broker industry on behalf of our brokers.

Our role in the industry has been recognised through AFG's winning of the "Aggregator of the Year" title for the second consecutive year at the 2023 Mortgage and Finance Association of Australia (MFAA) Excellence Awards, announced in July 2023. These prestigious awards recognise the "best of the best" in our industry in areas including customer service, professionalism, ethics, growth and innovation.

Our success as an organisation is underpinned by the quality of our business strategy, strength of our management team, knowledge, experience and talent of our employees, and our desire to comply with the highest standards of corporate conduct, ethics and governance.

To that end, AFG is committed to operating in a sustainable manner and we continue to strengthen our environment, social and governance (ESG) foundations, by embedding the right policies and practices across the organisation.

By doing so, AFG is striving to achieve a fairer and more prosperous outcome for all stakeholders, including employees, customers, shareholders and the community.

Our approach is guided by the United Nations Sustainable Development Goals. AFG has identified eight key goals where we believe our company can make the biggest difference.

Governance



AFG considers good governance to be crucial in delivering upon our strategic goals, which includes creating long-term value for all stakeholders, and becoming a more sustainable company.



Our practices are consistent with the ASX Corporate Governance Council's Principles and Recommendations (4th Edition) and we have a strong framework in place to ensure all regulatory obligations and legal requirements are met. This includes a full suite of policies and processes which helps underpin our culture and approach to how we do business.

These policies can be found on the AFG Investor Centre: www.afgonline.com.au/investors/

Included is the AFG Code of Conduct which outlines the standards of behaviours and actions expected from our employees and is reinforced by a set of values, namely Teamwork, Integrity, Innovation, Growth and Customer.

All employees are expected to read and be familiar with the Code of Conduct and adhere to its values and standards. Mandatory refresher training on our Code of Conduct and other relevant Group policies or procedures, including compliance risk, technology security and our whistleblower process, is conducted annually and includes an assessment.

AFG's sustainability approach is overseen by the Board. The Risk and Compliance Committee evaluates its adequacy and effectiveness, and management of environmental and social sustainability risks across the organisation.

Reporting to the board is the AFG Management Sustainability Committee which was established in 2021 to help strengthen the organisation's sustainable policies and practices. The committee updates the board on sustainability at least once per quarter, via the Chief Executive Officer.

To complement the Management Sustainability Committee's efforts is a Staff Sustainability Committee, known as the "Green Team". Comprising members from all State offices, the Green Team takes a grassroots approach to embedding sustainability across the organisation.

Our Diversity, Equity and Inclusion committee is also integral to our sustainability approach, while our Modern Slavery Working Group is responsible for monitoring and reporting on human rights practices within our supply chain.



Human rights

AFG is committed to protecting the human rights set out in the International Bill of Human Rights.

We abide by the human rights related laws of the Australian Government. This includes the freedom of association, or rights to join industrial associations, as outlined in the Fair Work Act 2009.

AFG will produce its third Modern Slavery statement this year, and during early 2023 developed a Supplier Code of Conduct, aimed at encouraging our suppliers to address human rights and modern slavery risks.

Elsewhere we focus on Diversity, Equity and Inclusion, with measurable objectives in place and a dedicated committee to drive initiatives within our workplace.

Protecting customer privacy and preventing cyber security risks

AFG takes its responsibility to protect customer data and privacy seriously.

We apply security and privacy controls to our handling of personal information, as guided by our Privacy Policy.

As part of our education and awareness campaign, all employees are required to undertake mandatory training in cyber security at onboarding, and on an ongoing basis.

AFG is also taking action to keep its brokers safe.

During FY23 we also increased the availability of cyber security training to brokers.

In addition to offering on-demand cyber security training, specialist training was also made available through a national webinar and by offering speaker insight at the AFG national roadshow, held across five States.

Social



Responsible finance

AFG is committed to acting in a fair and responsible way. This commitment extends to our support of our brokers as they arrange finance for their customers.

Our brokers operate under the responsible lending obligations of the *National Consumer Credit Protection Act 2009 (Cth)*.

In addition, our brokers are also bound by a legal duty to act in the best interests of their customers – a requirement that does not apply when consumers borrow direct from lenders.

While there is some overlap between both requirements – particularly in the processes about making enquiries about a customer’s financial situation, best interest duty obligations apply to conduct and processes as well as the appropriateness of the credit product to meet the customer’s individual requirements and objectives.

Best interest duty obligations therefore offer a point of difference for the customer obtaining a loan through a broker, offering an extra layer of security for those customers.

To support our brokers in complying with these obligations, AFG has both a Best Interests Duty Policy and a Responsible Lending Policy, which set out our expectations and the steps required to ensure these are being met.

AFG brokers are also expected to comply with an AFG Member Agreement, including the AFG Code of Conduct and Applicant Identification Procedures.

To ensure brokers continue to adhere to their obligations, the AFG Compliance team conducts periodical assurance reviews on all brokers.

Our brokers are required to complete initial induction training and ongoing coaching and training on all aspects of AFG’s Responsible Lending Policy and AFG’s Best Interests Duty Policy to ensure they remain competent and across any relevant legislative changes when providing credit assistance to their customers.

Supporting refiners

In a rising interest rate environment, our brokers are helping customers navigate the changing market. In May 2023, AFG developed a new policy to support brokers with an increasing number of customers who could refinance to a better rate but have been unable to due to serviceability rules (ie a higher serviceability buffer for lending assessments).

The new policy enabled AFG brokers to recommend home loans based on lending criteria which reduced the standard 3 percent serviceability buffer to 1 percent – provided a customer had met certain requirements including good repayment history over the previous 12 months and the refinanced loan was for the same amount and term. The modification of the serviceability buffer meant brokers could potentially recommend a cost-saving alternative home loan for their customers, while still meeting their best interests duty obligations and responsible lending criteria.

Following on from the introduction of this policy, AFG Securities launched its own product with a 1 percent serviceability buffer – AFG Retro Switch – which is available for eligible customers looking to refinance on a dollar-for-dollar basis.

Supporting underserved

AFG is committed to financial inclusion by providing access to finance to those currently under served in the Australian mortgage market through its AFG Securities business.

By maintaining an approach that focuses on a personalised and circumstances-sensitive assessment model, AFG Securities supports borrowers whose needs may not be met by the broader banking sector.

Current credit scoring methodologies can be biased against borrowers with changeable employment profiles.

Consequently, the self-employed, sole traders, part-time (often younger) workers with multiple income sources, recent migrants or borrowers who have suffered a one-off life event that impacted their credit score, can be disadvantaged.

AFG Securities services this segment by providing more accessible and inclusive low-doc mortgages, achieved through a manual approach to credit assessment that focuses on the individual borrower and their circumstances. Our mortgages offer flexibility, with rates and terms that are affordable and responsible.





I love providing mortgage brokers with the essential information and valuable insights they need to run and grow their business.

Mikayla Marketing Manager



Our people

People are AFG's most important asset, and we continue our commitment to providing a diverse, safe, healthy and inclusive workplace where our employees can prosper and thrive and support the business to deliver on its purpose.

Our people are encouraged to come to work and genuinely get to know each other, to recognise each other in the work they do and see the difference each person makes to the bigger picture.

We see the results of our efforts in our annual employee survey, where 94 percent of employees believe we recognise and embrace people of diverse cultural backgrounds; 90 percent believe individual differences are respected and valued; and 89 percent believe we learn from and correct our mistakes in a timely manner.

This safe and inclusive environment where we adapt and learn quickly is one of our key differentiators as an employer, and we believe it is a significant contributor to our diverse and innovative culture.

Diversity initiatives at AFG are employee led via the AFG Diversity, Equity and Inclusion (DEI) Committee, whose membership includes our CEO and other Executive members, and volunteer employees from across the business.

This committee operates with measurable objectives, and our progress against these are reported in the table on the next page.

We also conduct a cyclical ethnicity survey to understand the cultural and ethnic composition of our people and gain insight on impactful changes we can make for the future.

As an example of one such change, a meeting room in head office is available for two hours each day as a prayer room, enabling employees of all faiths to observe their faith with minimal disruption to work commitments.

Our hybrid work policy remains in place, enabling employees to work from home for up to two days per week. Flexible working opportunities, including part-time employment and, where possible, modified working hours and the opportunity to take unpaid leave and career breaks, support employees to achieve work life balance.

We continue to recognise the importance of seeing each other face to face to collaborate and embrace the social component of work. AFG promotes a varied number of events each year where we can all get together and unwind including family days, social events and annual end-of-year celebrations.

AFG also offers its employees the opportunity for participation in community volunteering days, supporting our sustainability efforts whilst promoting team building.

Ensuring we provide a safe and supportive workplace is important. This year we have introduced measurable Work Health and Safety (WHS) objectives incorporating training and development, physical workplace safety inspections and capture any incidents relating to WHS on the corporate risk register.

All objectives have been met, with 100 percent WHS training complete, 100 percent workplace safety inspections complete and no WHS incidents.

Alongside ensuring we provide a safe physical workplace we support our team's mental health, with qualified mental health first-aid officers in all our state offices.

Our Employee Assistance Program (EAP) provides qualified psychologist appointments both in person or online.

The physical health of our employees is supported via programs such as free influenza vaccinations and skin checks in our head office. Fresh fruit and healthy drinks are readily available in the office.

Continuing to develop our employees by providing education assistance alongside study and exam leave ensures our team is well placed to meet future business and career goals.

Quotes from annual survey

"There is a nicer feel and vibe with AFG than you would get at a bigger organisation, we're all known as individuals and are supported to be who we are."

"All management will not hesitate in treating staff from all backgrounds and age groups with respect and stop to have a chat - really love this about AFG."

"Amazing work culture. I don't feel like a number but an actual person."

DEI Objective	Result/status
1 Achieve a minimum of 45% women in management positions (including KMP, Senior Managers and Other Managers) by 2025 with increased year on year representation.	Not met. This year we did not meet our year-on-year growth target. We remain confident we are well placed to achieve our 2025 objective.
2 Continue to develop cultural awareness across AFG ensuring our workforce reflects the diverse Australian population, demonstrated by a positive cultural diversity score of at least 80% in our annual employee survey.	Met. 94% of our employee survey respondents agree AFG recognises and embraces employees of diverse cultural backgrounds.
3 Maintain workplace diversity as one of the top three performing areas of our employee pulse surveys.	Met. Workplace diversity remains the top performing area of our employee survey for the fourth consecutive year.
4 Continue training and awareness programs to ensure employees maintain and uphold AFG's acceptable and expected behaviours and diversity and inclusion values in the workplace.	Met. The Diversity, Equity and Inclusion Committee alongside our Human Resource team has continued to deliver a range of programs and initiatives to meet this objective.
6 Maintain no less than 30% of each gender in the composition of AFG's Board of Directors.	Met. This objective continues to be met with two of our six directors (33%) being female.

Female representation among employees

Position	Total	Number of women	% of women
Board	6	2	33%
Senior Executives	17	3	18%
Senior Managers	24	12	50%
Total workforce (including directors)	278	136	49%

(as at 30 June, 2023)

'Senior Executive' is defined as Key Management Personnel, Head of Businesses, and Other Executives/General Managers.



It's fulfilling to know that my work directly contributes to maintaining the trust and confidence that customers place in our brokers.

Tyler
Cyber Security Analyst



The AFG independence fund supported me to get my car repaired and back on the road so I can get to and from work comfortably, helping my journey into independence. Thank you to the amazing team at AFG!

Casey
Foyer Resident

foyerfoundation

Our industry

Our mission to create a fairer financial future starts with providing over 3,800 AFG brokers with unwavering support, powerful tools, and passionate expertise.

With 70 percent of all Australian mortgages sourced via a mortgage broker, our industry is a clear driver of competition and choice for Australian consumers.

Our commitment to diversity, equity and inclusion is embedded both within our business and across the programs we support and champion within the wider broking industry.

We promote gender diversity and support women to enter and continue their careers in mortgage broking and finance through our AFG *Women on the Move Program*.

This program aims to attract and retain female brokers, in a heavily male dominated industry, by providing a safe and progressive environment for our female brokers to develop the personal and business skills they need to thrive. During FY23, the program saw 204 women, including brokers, administration, and operations employees within a broking business, attend 15 events hosted across five states.

The success of the program is evident by the increased recruitment of female brokers. During FY23 we recruited 4 percent more females (28 percent of total), compared to FY22, when female brokers represented 24 percent of our new recruits.

Furthering our support of the progression of women in the finance industry, AFG committed as the Gold sponsor of the 2022 Women in Finance Awards - a national awards program designed to recognise and acknowledge the leading women influencing the Australian finance industry.

The brokers in our network are at the core of our business. Our relationship is one of shared success. And this sometimes means shared challenges. AFG is conscious of the pressure and challenges that steep interest rate hikes over the past year have created for our brokers in dealing with financially stressed customers. In many cases, trusted brokers have become "accidental counsellors", potentially affecting their own mental health.

To provide support, AFG has continued to offer its Employee Assistance Program to our broker network. AFG's EAP program was expanded to our brokers during the pandemic, when our brokers were once again on the frontline of customers facing hardship with the prospects of job losses and the financial stress of their own business uncertainty looming large.

This year we also took the opportunity to position mental health awareness as a major topic at our annual roadshow, held across five states and attended by almost 1500 brokers.

Certainly, many of our brokers are themselves having a substantial positive impact on their own communities. To recognise these efforts, the AFG Broker Awards include an "Industry and Community" Category, recognising the exceptional work of our brokers in this regard.

Our Community

AFG is committed to making a positive contribution to the communities in which we operate. Our main focus is on the theme of homelessness - as one of Australia's largest mortgage aggregators we know only too well the importance of a place to call home.

Beginning in 2021, as Principal Partner we have committed \$800,000 over four years to the Foyer Foundation as it strives to help young people break the cycle of homelessness and establish a thriving future. AFG is entering into the third year of its partnership with the Foyer Foundation.

Based on a globally proven model, Foyers are integrated learning and accommodation settings for young people, typically aged 16-24 years, who are at risk of, or experiencing homelessness. Foyers provide stable accommodation for up to two years, enabling residents to focus on study or work, and build life skills and confidence.

There are currently 11 accredited Youth Foyers in Australia, with another nine due to be accredited by the end of 2023.

The Foyer Foundation aims to have 50 accredited Foyer facilities across Australia by 2030 - enough to provide safe and stable homes with integrated support to nearly 20,000 young people over ten years.

The secure foundation of a safe place to call home not only paves the way for a better future for those involved, but also delivers immense social and economic benefits.

Research has shown eighty percent of youth Foyer residents exit to stable housing and 65 percent will gain secure, decent employment. A young person living in a Youth Foyer is 1.6 times more likely to achieve a higher level of education than young people using other homelessness services.

On a per-person basis, Youth Foyers create an average of \$172,417 in benefits for taxpayers across taxation uplifts, and welfare and health savings. Every dollar invested in Foyers will deliver a \$6 return on investment.

About a third of AFG's sponsorship dollars are directed into the AFG Independence Fund. This fund enables Foyer recipients to apply for one off grants, up to \$1,000, which can be used to purchase items to support their education, employment, wellbeing, or transition to independent living.

In the past two years, more than 200 residents have used Independence Fund grants to purchase important items including laptops, tools, driving lessons, work clothing, and furniture as they transition into independent accommodation.

In addition to our \$800,000 commitment over four years, AFG fund raising efforts - including charity tennis days - have attracted further donations from AFG brokers into the AFG Independence Fund.

Separately, in May this year, donations of 20 repurposed laptops from our head office were made to Anglicare WA, which runs Foyer Oxford in Perth. These laptops have been made available to Foyer Oxford residents, helping bridge the digital divide.

AFG is proud to have partnered with the Foyer Foundation to support its role in changing the lives of so many young people for the better, and in making a positive social and economic impact in this important area.

Thriving Futures

AFG is also naming rights sponsor of the **AFG Primary Interschool Numero® Challenge** - a numeracy competition that has been running across Western Australia primary schools since 1998. Under this competition schools compete for prizes, with generous cash prizes awarded to the top three schools.

\$172,417

Lifetime cost savings for Government for each resident

80%

Foyer residents exiting into stable housing

6:1

Return on investment

65%

Foyer residents gaining secure and decent employment

Environment



Our climate commitment:

AFG recognises that addressing the threat posed by climate change requires immediate and urgent action. We are conscious that failing to address these risks will have catastrophic risks for the environment and economy.

AFG therefore supports the transition to net zero emissions by 2050 in alignment with the Paris Agreement. AFG is on a journey to reduce its own emissions and will work with our employees, customers and communities to drive wider positive impact.

Fossil fuels

As a servicer and manager of residential home loans, AFG's securitised lending arm AFG Securities does not lend directly to the fossil fuels industry, including coal or coal products, natural or derived gas, crude oil, petroleum products and non-renewable wastes.

Similarly, AFG Securities does not lend directly to companies involved with native forest logging.

AFG has an interest in securitised lender ThinkTank Group Pty Ltd, which also does not lend directly to these industries.

While these companies do not lend directly to these industries, some of their loan customers may be employees of such businesses, which would not exclude them from borrowing from these lenders.

Impact on business

The changing climate presents notable risks to our business.

Adverse events resulting from climate change, in particular floods, fires and drought, affect the ability of customers to repay loans, potentially leading to a higher rate of defaults.

Additionally, there is a risk that lenders simply exclude growing parts of the country from accessing credit.

This would be detrimental to those communities and the enterprises they support. AFG believes this risk needs to be managed alongside the insurance industry and both state and federal governments.

Climate risk is integrated into our risk management framework.

Since 2021, AFG has prepared detailed internal monthly reporting on climate risk according to postcode, utilising the National Disaster Risk Framework. This data forms an important part of AFG Securities' business credit risk metrics.

During 2022 AFG extended its internal climate risk reporting to include all lenders, enabling it to segregate portfolios into low, medium and high risk. Reporting was also enhanced using RCP (Representational Concentration Pathways) data to enable forecasting for portfolios to 2030 and 2050.

AFG has also identified risks associated with changes to environmental laws, regulations, or other policies adopted by governments or regulatory authorities, including carbon pricing and climate change adaptation or mitigation policies.

We are aware there is also reputational risk to our business if we fail to adapt to climate change. Conversely, there are also opportunities if we proactively address the challenges.

AFG will continue to highlight the sustainable partners it works with and will seek opportunities to partner with organisations that are taking an active lead in addressing the challenges of climate change.

Our footprint

To understand our own impact on the environment (our climate footprint), our Greenhouse gas emissions (GHG) have been measured by an independent consultant. The FY23 analysis marks our third year of measurement.

AFG's GHG emissions scope and organisational boundary have been determined in accordance with the GHG Protocol Standard (World Business Council for Sustainable Development, World Resources Institute, 2004). The boundary follows the operational control model and includes the aspects of AFG's supply chain that the organisation has influence over.

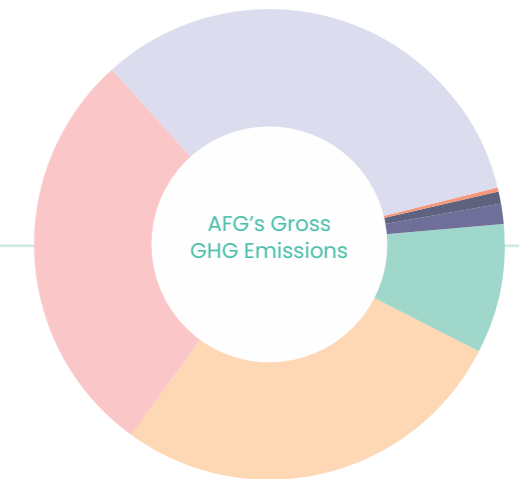
The company is still in the process of understanding to what extent emissions from brokers and lenders form part of the AFG scope 3 emissions and has therefore not been included in the company's assessment.

This year's measurement determined AFG produced 1,484.1 tonnes of carbon dioxide equivalent (t Co₂-e) gross between 1 July 2022 and 30 June 2023. This was a 51 percent increase on the year before, when 982.7 t Co₂-e (gross) was produced.

Our carbon footprint has progressively increased since the first year of measurement in FY21 – which was during the height of the Covid-19 pandemic when travel restrictions were in place and many employees were working from home, resulting in lower emissions. We therefore expected our baseline year would be significantly lower than in a 'usual' year.

There was also this year an increase in emissions from employee commuting as people spend less time working from home and start commuting back to the office.

FY23 also registered an increase in gross emissions from purchased goods and services, predominantly a result of increased expenditure with telecommunications companies. However, as our telecommunication providers such as Telstra and Microsoft Azure have carbon neutral status, the net emissions from purchased goods and services was small.



33%
Business Travel 489.1 + Co₂e

28.5%
Purchased goods and services 422.3 + Co₂e

27.3%
Employee commuting 404.7 + Co₂e

9%
Electricity use 133.2 + Co₂e

1.5%
Waste generated in operations 21.9 + Co₂e

0.8%
Indirect fuel and energy use 11.9 + Co₂e

0.1%
Vehicle fuel consumption 0.8 + Co₂e



Gross GHG emissions

GHG Emission Scope	Emissions (t CO ₂ -e)	Percentage
Scope 1	0.79	0.05
Scope 2	133.22	8.98
Scope 3	1,350.04	90.97
Total emissions	1,484.05	100

AFG's net emissions were 594.8 (t CO₂-e) net, calculated after taking into account 399.3t (CO₂-e) allowances for the use of carbon neutral products and services, and AFG's voluntary purchase of 490 (t CO₂-e) of offsets (which are different to carbon credits) from Greenfleet Australia. The Greenfleet offsets were purchased to offset emissions created by our business travel.

	T CO ₂ -e
FY23 gross GHG emissions	1,484.1
Carbon neutral supply chain allowances	-399.3
Carbon offsets (retired by Greenfleet Australia)	-490
Net GHG emissions for FY23	594.8

The 594.8 t CO₂-e net figure represented a decrease when compared to FY22 net emissions, which were 674.9 tonnes. While our gross emissions increased, the decrease in net emissions was a result of purchasing offsets from Greenfleet Australia.

Addressing our emissions

AFG is constantly seeking ways to reduce its own emissions.

One commitment was to reduce travel where possible. This remit was led by the AFG Board, which has agreed to conduct four of its ten annual meetings electronically to save emissions.

We actively aim to minimise our use of paper and office consumables. A move to paperless documentation during FY22 for loan processing and administration tasks has significantly reduced paper usage for a second year.

A comprehensive office wide recycling system introduced in head office within the year is diverting a significant amount of waste from landfill.

Timed lights and carefully tuned air conditioning systems across all offices, help reduce our energy requirements.

AFG continues to operate our hybrid working policy, which is also expected to have an impact in reducing emissions from reduced employee commuting.

Offsetting travel emissions

Although AFG is reducing travel wherever possible, being a national business there are still unavoidable flights and associated accommodation which produce greenhouse gas emissions.

We are addressing unavoidable emissions made during FY23 by voluntarily purchasing carbon offsets from environmental not-for-profit organisation Greenfleet Australia.

AFG has purchased offsets to cover 490 tonnes of greenhouse gas emissions produced through our flights and accommodation during FY23. This includes travel associated with the events we hold to support our brokers across Australia.

Greenfleet will use the funds received from these offsets to plant native trees in its biodiverse forests across Australia and New Zealand. Legally protected for up to 100 years, these forests absorb carbon from the atmosphere, improve soil and water quality and restore critical ecosystems by providing vital habitat for native wildlife.

Greenfleet has a robust verification process in place for its carbon offsetting projects. The Full Carbon Accounting Model (FullCAM), developed by CSIRO and approved by the Australian Department of the Environment is used to measure each forest planted by Greenfleet. EY verifies each Greenfleet carbon estate annually and Pitcher Partners independently audits Greenfleet's work.

Plant-a-tree program

Starting July 2022, AFG is planting one tree for every securitised home loan written by AFG, under a partnership with not-for-profit Carbon Positive Australia.

The native species trees are being planted on degraded sites - predominantly in Western Australia and New South Wales - providing corridors for native fauna and supporting biodiversity and ecosystem restoration.

Green Team

In 2022 AFG established its Green Team, comprising passionate employees from across the business to support the organisation's sustainability initiatives with a grass roots approach.

This group has been responsible for organising our community volunteer days, raising awareness across the business through various smaller events, and implementing an office wide recycling process in our head office.

As part of our recycling initiative, the Green Team recycles its head office containers through the Containers for Change program, saving thousands of containers from landfill and raising funds for the Kaarakin Black Cockatoo Conservation Centre.

Volunteer days

AFG stepped up our corporate volunteer days during FY23, with the AFG Green Team focusing upon initiatives that support the environment.

Our head office employees rolled up their sleeves to spend an afternoon planting trees at a nearby park and separately spent an afternoon cleaning up rubbish at a popular Perth beach.

AFG aims to continue to hold two environmentally focused volunteer events each year.

As we head in to the 2024 financial year, we look forward to continuing our commitment to sustainability at AFG.



 afgonline.com.au

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A decorative graphic consisting of two thick, curved lines. One is a dark blue line that starts from the bottom left and curves towards the right. The other is a teal line that starts from the bottom left, crosses over the blue line, and curves upwards towards the right.

Australian Finance Group Ltd.

Australian Credit Licence: 389087

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ACN: 066 385 822