Cuscal

Sustainability Policy

1.   Introduction

Cuscal Limited recognises its responsibility to managing environmental and social impacts as we achieve our vision of *Enabling the Future* as well as our opportunity create positive outcomes.

Our values will guide how Cuscal Limited manages environmental and social impacts:

◻   **We earn Trust:** Trust and transparency form the foundation of everything we do.

◻   **We are One Team:** One Cuscal, one team, one plan. What we achieve we achieve together.

◻   **We think Customer:** Our partnership and service set us apart.

◻   **We Adapt and Adopt:** We are innovative on the growth edge. We lead the way into the Future.

2.   Purpose

The purpose of this Sustainability Policy (**Policy**) is to document Cuscal Limited and its Australian-based subsidiaries' (**Cuscal**) commitments and approach to sustainability as well as the specific objectives Cuscal will pursue in our business operations in a manner consistent with the United Nations Sustainable Development Goals.

3.   Scope

This Policy applies to all Cuscal directors, officers, employees, secondees, contractors, consultants and vendors.

4.   Our Guiding Pillars and Objectives

Cuscal has identified five pillars that underpin our approach to sustainability, which are set out in the table below, along with our objectives and actions in relation to each pillar.

Pillar	Objectives
Environmental Impact	Minimising our negative impact and creating positive outcomes for the environment through our operations, services, supply chains, and the partnerships we build with our clients and shareholders.
Employee Engagement and Wellbeing	Supporting our employees' wellbeing, both mental and physical, and creating a diverse and values-led culture in a safe, equitable and welcoming workplace. Encouraging a culture of speaking up without fear or reprisal. Maintaining high levels of employee engagement and supporting staff to develop growth-focused skills.
Value Chain Improvement and Innovation	Supporting positive change through innovation and empowering our customers to achieve their goals. Maintaining an effective technology and digital enablement strategy to meet stakeholder expectations and scalability objectives. Protecting our stakeholders from increasing fraud, cyber and privacy threats.

	Driving efficiency, through simplified workflows and reduced workloads.
Trust and Transparency	Building and maintaining trust with our stakeholders and the communities in which we operate by drawing on the highest standards for our policies and frameworks and maintaining transparency and integrity in how we operate.
Community and Stakeholder Impact	Supporting the communities in which we operate, driving purposeful business practices and good corporate citizenship. Ensuring we uphold high standards across our value chain, including in relation to the environment, human rights, and anti-bribery and corruption. Creating value for our shareholders by driving financial and strategic growth and supporting the economy by enabling a robust and resilient payments ecosystem – making payments easy, accessible and secure.

5.   Governance and Oversight

Cuscal's Board of Directors has ultimate responsibility for Cuscal's approach to sustainability.

The Board of Directors has approved this Policy and will review this Policy in accordance with section 6.

The Board has delegated day-to-day responsibility to the following committees:

◻   Board Risk Executive;

◻   Executive Leadership Team; and

◻   Enterprise Risk and Compliance Committee.

Cuscal is also committed to a culture of continuous improvement, and we are committed to:

◻   Requiring that all directors, officers and employees of Cuscal receive appropriate training to raise their awareness and capability in relation to sustainability issues; and

◻   Regularly tracking, monitoring, and evaluating the implementation this policy and actions. This will involve collaborating with affected stakeholders.

6.   Review and Changes to this Policy

◻   This Policy will be reviewed at the frequency noted on the cover page to check it is operating effectively and consider whether changes are required.

◻   The Board may change this Policy from time to time by resolution.

7. Related Policies and Procedures

This Policy should be read in conjunction with the following:

- Code of Conduct;

- Vendor Code of Conduct;

- Procurement, Outsourcing and Vendor Governance Policy;

- Anti-Bribery and Corruption Policy;

- Diversity, Equity and Inclusion Policy;

- Work Health and Safety Policy;

- Privacy Policy;

- Whistleblower Protection Policy; and

- Human Rights Policy.

8. Document Control

Version	Date	Policy Owner	Policy Approver	Changes
1.0	18 October 2023	Chief Risk Officer / General Counsel and Company Secretary	Board	New Policy