



Diversity & Inclusion Policy.

Money in Motion



1. Introduction

At EML, we believe in upholding human rights, recognising them as fundamental freedoms and protections inherent to every individual, irrespective of factors such as gender, marital or family status, sexual orientation, gender identity, age, disabilities, ethnicity, religious beliefs, cultural background, socio-economic standing, perspective, or experience. This core belief forms the foundation of EML's Inclusion and Diversity (D&I) Policy.

EML acknowledges that our people and the culture we co-create is what really drives us every day. That is why we've built 'one team' that challenges the status quo to bring our unique differences together. Our place is one of collaboration, teamwork & innovation. But, above all, it's one that embraces difference. And rather than have our employee blend in, we want to help them unleash their full potential – both personally and professionally. We appreciate that each employee brings their own unique capabilities, experiences, and characteristics to their work.

Aligned with our organisational values, EML is dedicated to fostering an inclusive culture where every individual feels a sense of belonging and can actively contribute to the success of EML and our clients. We are committed to treating our people fairly and with respect, encouraging them to bring their authentic selves to work and ensuring equal access to opportunities for success.

Our Diversity and Inclusion (D&I) vision for EML is to create an environment where everyone feels they belong – a space in which our employees and customers grow due to our diverse perspectives.

This policy extends to the EML Board of Directors and employees at all levels of the organisation, underscoring our commitment to fostering an inclusive and diverse workplace.

2. Principles

Our approach to diversity and inclusion is summed up in our key principles:

We're committed to an inclusive work environment, where people have a sense of belonging, feel connected and where difference are celebrated.

Inclusion

- All of us are accountable to create a culture where individual differences are supported, respected and valued.
- We're committed to empowering our people to work flexibly, regardless of personal circumstances. We raise awareness of our flexible work guidelines and provide our flexible working arrangement request entitlements under legislation managers with coaching to support flexible working.
- We make 'common sense' people decisions based on merit and without bias.
- At EML, equity is about receiving fair treatment and having equal access to the same opportunities through supporting systems, processes and practices that are free from bias and discrimination that support our value of Openness.
- We will not tolerate unlawful discrimination, bullying, harassment, or victimization of any kind.

Diversity

- We celebrate and embrace our differences knowing it's our individual uniqueness that makes us collectively stronger.
- We're committed to attracting diverse talent through fair recruitment practices at all levels (from the board downwards).

This policy establishes a framework for both new and existing diversity-related initiatives and policies within our organisation. Its formulation and administration adhere to the guidelines set forth by the ASX Corporate Governance Council's 'Corporate Governance Principles and Recommendations'.

3. Measures and Accountabilities

All EML employees are accountable for creating a work environment that fosters inclusion, equity and diversity.

Specifically:

- The Board is entrusted with the responsibility of establishing measurable diversity objectives for EML. These objectives encompass achieving diversity in the composition of the board, senior executives, and the overall workforce. Annual reviews are conducted to assess progress against objectives and align them with evolving business needs.
- The Management team holds accountability for cultivating a diverse and inclusive workplace. They actively support Diversity & Inclusion (D&I) initiatives company-wide and strive to maintain EML's policies and practices devoid of bias and discrimination.
- Every employee at EML is obligated to adhere to this policy, treating colleagues, partners, and customers with dignity and respect. It is incumbent upon all to contribute to a work environment free from harassment, bullying, and discrimination.
- The People & Culture team collaborates with People Leaders to advocate and reinforce the principles of this policy in EML's people practices. Additionally, they are responsible for addressing and resolving any potential breaches of this policy.
- The Chief People Officer assumes the role of monitoring the progress of diversity-related objectives. Regular reporting to the RNC and Board on the effectiveness of these objectives, as aligned with the policy, is a key responsibility.

In the annual report, EML commits to transparency by disclosing:

- a. Measurable Objectives: Outlining the diversity objectives set by the Board for the year and reporting progress made toward their achievement.
- b. Gender Proportions: Providing information on the respective proportions of men and women on the Board, Management Board, and throughout the organisation.

4. Supporting Policies

EML's approach to diversity and inclusion is supported by a strategy, annual working plan, policies, and practices, including:

Our Values – we are committed to acting ethically, respectfully, and responsibly. Our Values underpin the minimum standards of behaviour and conduct expected of our employees, contractors and consultants.

Code of Conduct – we are committed to maintaining a supportive, healthy, and productive work environment. Our Code of Conduct outlines the expected standards of behaviour for all workplace participants.

Flexible Workplace Arrangements – we support employees in maintaining a healthy work-life balance. To meet the needs of our employees and customers, we offer flexible working for employees, where practical, in an effort to recognise and accommodate individual needs, whilst jointly meeting business needs.

Leave – A range of leave options are available to our employees to ensure they have appropriate options for time off work. This includes annual leave, carers' leave, personal leave, paid parental leave, domestic violence leave, volunteer leave birthday leave, our 'take 5' of additional holiday leave and long service leave.

Bullying, Harassment and Discrimination Policy – EML is committed to creating an environment that is free from bullying, harassment, discrimination, and victimisation. We are committed to supporting and maintaining a healthy and safe workplace which promotes the physical and mental wellbeing of our employees.

Preventing Discrimination - EML is committed to protecting the health and safety of its employees, contractors and consultants. This includes providing a work environment that is inclusive and free of discrimination. We recognise that there are distinct demographic groups that may be in the minority and disadvantaged – racism, ageism, sexism and other forms of discrimination are issues for society, as a whole. EML is committed to tackling stereotypes within our organisational culture and we have clear reporting, investigation, and management procedures for any type of discrimination or harassment.

Therefore, EML will not tolerate any form of unlawful discrimination in the workplace on the basis of gender, age, ethnicity, religions or cultural background, disability, marital or family status, sexual orientation, gender identity, socio-economic background and other areas of potential difference and experience.

The Bullying, Harassment and Discrimination Policy, Code of Conduct and Grievance Policy outline the dispute resolution procedure and complaints and investigation procedures available. EML will take appropriate disciplinary action, where a complaint has been substantiated. In addition to these policies, employees also have access to a Whistleblower policy and service

5. Review and Approval of this Policy

The Group Chief People Officer will review this policy as required and is responsible for approving all non-material changes.

The Remuneration and Nomination Committee (RNC) will review and endorse all material changes made to this policy in the first instance. The Board is responsible for final review and approval.

The Board is required to review and approve this policy at least every two years, irrespective of the materiality of the changes made.

Publication of this Policy

This policy is accessible via EML's website, within the Investors section. It is the responsibility of each such person to comply with this policy.

Monitoring & Control

Management will be responsible for identifying any instances of non-compliance, actual or potential, under this Policy through (at least) annual self-assessments and advising the Board.