



Credit Corp Group

Credit Corp Group Limited

Code of Conduct

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1. Overview

Being successful means ensuring that the trust, confidence and goodwill of all those we deal with is maintained at all times. Our commitment to a code of conduct obligates every director and employee to practice the behaviour and principles that enhance trust and goodwill, and protects the company's reputation in the community.

2. Purpose

The code of conduct is a key element of the company's corporate governance framework and its purpose is to provide information on the minimum standards of conduct expected of directors, management and staff in the performance of their duties, including their dealings with customers, clients, shareholders, and other stakeholders and staff members.

Compliance to the code of conduct is a condition of your appointment as an employee, contractor or director of the company.

3. Your obligation to comply with the code of conduct

Breaching the code by any employee, contractor or director will be investigated and may lead to disciplinary action including dismissal and if the matter is criminal it will be referred to the police or other appropriate authority.

4. Responsibility to our clients, customers and consumers and other stakeholders

Your personal conduct and actions have significant impact on our reputation and both in and out of the workplace and you are required to act in an honest professional and responsible manner in line with the policies, procedures and regulations that relate to your role.

The code of conduct requires you to behave honestly and with integrity in the course of your appointment within our company.

In your dealings with our clients, customers and consumers, staff and other stakeholders you are required to in act in both an ethical and fair manner.

In the course of our operations you must not use physical force, undue harassment or coercion in connection with the collection of re-payments for loans or goods and services.

You must both fully comply and promote compliance with the laws and regulations that govern the operations of Credit Corp Group, and the Corporate Governance of the company including this code of conduct.

These laws and regulations include but are not limited to:

- The Trade Practices Act
- The Bankruptcy Act
- The Privacy Act
- Uniform Consumer Credit Code
- Regulations or legislation governing service of process and statutory notices
- Legal repossession activities and other legal enforcement of security interests
- Obligation under industry licensing regulations
- Any conduct specifically authorized by a court

Contravention of these laws and regulations can lead to significant penalties for both the Company and the individual.

Management must ensure that any staff member involved in duties covered by these laws and regulations must be trained/accredited to the appropriate standard and that accreditation maintained at all times.

5. Responsibility to our shareholders and the financial community

We will at all times exercise due care and diligence in performing our duties and responsibilities.

We will ensure that we communicate with shareholders and the investment community appropriately and in a full, frank and timely manner.

We will protect and efficiently use the property and assets of the company only for legitimate business purposes.

We are accountable for our actions and the financial performance of the company to our shareholders.

We will adhere to best practice in our accounting policies and practices and ensure our financial reporting complies with all appropriate reporting and accounting standards.

Staff are informed that it is a breach of this code and the Corporation Act to in anyway interfere with the company's external auditors in the carrying out of his duties.

6. Avoid conflicts of interest

Directors and staff must avoid or properly manage any circumstance that could result in a conflict of interest with, or be prejudicial to, the business of CCG and its stakeholders.

Take care when becoming involved in non-CCG employment or business ventures whether it is as a principal, partner, director, agent, guarantor or employee.

Make sure that your personal relationships and dealings with clients do not put the integrity of your business relationship with them at risk.

Do not accept commissions from service providers to CCG or provide commissions or incentives to clients of CCG.

Ensure that all gifts are free from obligation or expectations of favours and report any offers of receipt of gifts to your manager.

You are not permitted to use the company's property, information, position or opportunities, sourced from the company for personal gain or to compete with the company.

In the event that a conflict of interest arises you are to immediately inform your manager who will take action to protect the company and depending on the circumstances may require you to no longer participate in the transaction, decision or activity while the conflict exists. Disclosure may also be made to both internal and third parties affected by the situation.

You cannot pursue an interest or other employment or business venture which directly or indirectly competes with Credit Corp Group Ltd without the written consent of the Chief Executive Officer or in his/her case the approval of the Board.

7. Use of electronic communications

CCG uses technology in its day to day operations. Facilities such as telephones, faxes, email, voice mail and the Internet represent resources that are owned by CCG, and should not be abused.

You are responsible for your own conduct at all times and are not permitted to use CCG's communication facilities to offend, discriminate or harass other work colleagues or members of the public. This includes, but is not limited to, sending, storing, transmitting, creating or downloading material that could be regarded by others as being offensive or discriminatory.

If you receive inappropriate material through CCG's electronic network, you should immediately delete it and request the sender to cease sending you that type of material. If such transmissions continue you must report this to your manager as soon as possible. If you accidentally connect to an inappropriate web site, disconnect immediately.

Internet and email resources are the property of Credit Corp Group and are restricted to company related usage. Staff should only use the Internet for personal use only during lunch hour or after hours.

Downloading of files from the Internet has the potential to compromise the company's internal network security and greatly increases the threat of virus and other external attacks. In addition the downloading of files onto a user's personal computer, or onto network resources, places additional strain on these resources. Downloading of any non-work related files is not allowed without express written permission from Management.

Use of email should be limited to work related issues. All emails are the property of the Company whilst they are carried or stored on company infrastructure. As such emails may, at the company's discretion, be scanned to determine usage, size and for the existence of viruses.

8. Share and insider trading

Sometimes you may have access to sensitive information about either CCG or another company that is not publicly known. At no time should you make use of private and confidential information for uses other than those approved by CCG.

In addition it is a criminal offence to buy or sell listed shares or other types of financial securities if you are in possession of inside information that could affect the value of those shares or securities. The law also prevents you from passing on to others confidential information that could be used in that way.

Additionally, the company's trading policy sets trading zones during which its securities or related securities cannot be traded by employees.

9. Protecting confidentiality and privacy

Information obtained during the course of your work must always be treated as confidential. Information may include client records and dealings, internal communications or information provided to CCG by account holders and their agents and representatives. Breaching confidentiality guidelines may be in violation of industry codes of conduct as well as State and Federal legislation and may have a serious impact on the credibility and standing of CCG.

Compliance to and promotion of the CCG Privacy Principles is required from all employees, contractors and directors.

10. Making public statements and the media

Employees' contractors and directors, unless otherwise authorised, are not permitted to make public statements about any aspect of CCG or its operations.

Should someone be pressuring you to make public statements then this should be immediately communicated to your manager.

If you are contacted by the media you are not permitted to make any statement and must immediately refer them to the Chief Executive Officer or Company Secretary.

11. Employment practices

Credit Corp Group is committed to an employment environment that is safe, provides equal opportunity, and is free from any forms of harassment or discrimination. Detailed employment policies exist on the company's intranet and it is your responsibility to be both fully aware and compliant with all policies including the following policies:

- Recruitment and Selection policy
- Equal opportunity
- Harassment and Anti Discrimination

- Occupational Health and Safety Policy Manual
- Grievance resolution procedure

12. Monitoring compliance

Your managers will monitor the application of the code of conduct and each staff member will be assessed on his or her compliance to the code in performing his or her daily duties.

The level on compliance will be reviewed and summarized annually in the performance appraisal process.

13. Whistleblower procedure and protection

Credit Corp Group values its reputation and the application of this code of conduct will continue to enhance and preserve the integrity and honesty of the company. The maintenance of this reputation is critical to our ongoing growth and success.

To this end all staff who have reasonable grounds and who act in good faith are required to report preferably in writing or if in doubt to initially discuss any occurrence or suspected occurrence of unlawful or unethical behaviour or breaches of the company's corporate governance to the Chief Financial Officer, a director, or the company's auditor or to the Australian Securities and Investment Commission.

Under no circumstances should the individual(s) be confronted. By following this process, confidentiality will be maintained and the matter investigated promptly and impartially.

Staff members who have in good faith reported such behaviour will not be disadvantaged in any way and will be protected by the company.

Officers of the company to whom suspected breaches of the code are reported are required to keep the matter confidential, report the matter to the appropriate authority and to the Board and to protect the staff member concerned from any harassment or discrimination.

The contravention of this code is as serious matter; it may result in disciplinary action including termination and or civil and criminal proceedings.

14. Community

Credit Corporation respects its place in the community and the environment through a number of policies:

Donations

The company provides donations to recognised charities following approval by the Chief Executive Officer or the Chief Financial Officer.

Environment

The company has a policy to recycle all reusable office products subject to the appropriate destruction of confidential documents.

15. Application of the code of conduct

Should you require any assistance in the understanding or interpretation of the code please direct your enquiry to your manager or the Chief Financial Officer.

16. Review and continuous improvement of the code

The code of conduct and the level of compliance will be reviewed annually by the Board to ensure it remains consistent both with the company's legal and community responsibilities and the company's strategy and culture.

Your input to the code is welcomed and should be directed to the Chief Financial Officer.