

Continuous Disclosure

Overview

Credit Corp Group respects the rights of shareholders and the investment community to have equal access to all company information required to be disclosed by the Corporations Act and the ASX listing rules.

To achieve this objective the Board has determined the following continuous disclosure policy to be adhered to by all directors and staff.

Policy

Credit Corp Group's policy is to ensure that shareholders and the market are fully informed of the company's strategy, performance and are provided details of any information or events that could be material to the value of the company's securities. This disclosure will be:

- Timely
- Clear and Factual
- Balanced and Objective
- Widely disseminated following disclosure to the ASX

The following procedure is to be followed by all directors and staff to ensure that such matters are reported to the Managing Director and the Company Secretary.

The Company Secretary in consultation with the Board is responsible for the review, authorisation and disclosure of information to the ASX and for overseeing and coordinating information disclosure to the ASX, shareholders, brokers, analysts, the media and the public.

The Managing Director and the Company Secretary have primary responsibility to:

- Identify, through weekly activity reports, matters for disclosure.
- Review and decide what is disclosed to comply with this policy.
- Monitor market commentary and protect against false markets occurring in the company's securities.
- Communicate with the ASX, brokers, analysts and the media.
- Respond to shareholders questions.
- Provide the ASX with immediate information concerning the emergence of any false market in the company's securities.

Monitoring Compliance

The Board or its nominated committee will annually review the application of this policy to ensure it is being adhered to and operates both efficiently and effectively.

Materiality

Materiality is defined in the company's materiality policy

Procedure

1. Types of material information

Types of material information that should be advised to the Managing Director and the Company Secretary:

- All matters required by the ASX listing requirements.
- Any matter that would have a material change in the company's financial forecast or future expectations of performance.
- Any significant legal or other claims being made against the company.
- Any doubt as to the recoverability or destruction of any material asset including loss of key clients, debtors, IT or hardcopy database or documents etc
- Any proposed media or trade comment or announcements concerning the company.
- Any material proposed acquisition, formation of an alliance or similar business activity.
- Any matters that are to be disclosed to regulatory authorities.
- Any comment or briefing to analysts or shareholder questions.

A confidentiality agreement must not prevent disclosure of material information. If in doubt discuss the matter with the Company Secretary.

2. Notification Process

The Managing Director and the Company Secretary should be emailed immediately any employee becomes aware of any of the above types of information or of any information that any reasonable person would expect the company to advise shareholders.

3. Confidentiality of Corporate Information

All staff must adhere to the company policy on the non-disclosure of confidential information to any person. All Staff are required to read and sign a confidentiality agreement as a condition of employment. Staff should take considerable care to ensure that company information, documents in either electronic or hard copy form are protected at all times.

4. Approval to release information

No information of the type listed in these procedures is to be released to any party without the prior written approval of the Company Secretary.

Additionally, both directors and staff are reminded to comply with the code of conduct which prevents any public statements about any aspect of CCG's operations to any person.

The Company Secretary is responsible for the review and authorisation of release of such information.

All ASX releases except ASX statutory releases need to be reviewed by the Board prior to release.

The Company Secretary shall determine whether release to the ASX is appropriate, and will release such information to the ASX and await ASX confirmation of announcement to the market prior to authorising release of such information by management.

The Company Secretary will ensure that a copy of the release is emailed to all Board members and placed on the company's website.

The Company Secretary will ensure all documentation relating to the operation of this procedure for each material item whether released or not is maintained in the same manner as other corporate records for future reference.

5. Prevention of false markets

The Company Secretary will move immediately to advise the ASX of the company's position on any matter which is creating a false market in the company's securities.

6. Personal liability

All directors and staff may be personally liable for the intentional non-disclosure of any material information as set out in this policy.

7. Management responsibility

It is the responsibility of all managers to promote to their staff both the understanding and adherence to the continuous disclosure policy and its procedures and the personal liability they may face if they are involved in some form of intentional participation in the company contravening the Corporations Act in this regard.