



## COG VALUES

Our people are guided by a universal set of values that represents what we stand for as a lending and broking business. We believe that by putting our core values into practice that this will create growth and opportunities for our shareholders, brokers, SME sector clients, employees, suppliers, and communities in which we operate.

- **Integrity and Authenticity** - We always act ethically and demonstrate fairness, and trust in our work every day.
- **Inclusiveness and Respect** - We value diversity and treat others with dignity and courtesy.
- **Quality and Responsibility** - We are customer-centric and purposefully care about the quality of our service.
- **Teamwork** - We bring people together and encourage and respect the unique contribution of each and every team member.
- **Leadership** - We commit to empower others to bring the best out of them and nurture a path of collaboration and innovation.
- **Passion and performance** - We celebrate our shared success and take pride in our people and their values.