



Code of Conduct

COG Financial Services Limited (ACN 100 854 788) (the “Company”) and its controlled entities (together, the “Group”)

1 INTRODUCTION

1.1 Company's values and commitments

The Company insists on honesty and integrity in all its dealings, including its dealings with shareholders, employees, consultants and third party stakeholders ("**Stakeholders**").

You must act in good faith, in the Company's best interest and in accordance with the policies and procedures relating to your role.

This Code of Conduct ("**Code**") has been developed to align with, and is underpinned by the Company's values.

The Company values are:

- **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.

1.2 Purpose of this Code

This Code sets out the ethical standards and rules of the Company and provides a framework for how the Group will operate its business in a manner that will protect its stakeholders.

The board of directors of the Company ("**Board**") and management believe that the Group's commitment to this Code will maintain the confidence of the Group's key stakeholders.

1.3 Application of this Code

This Code applies to all directors on the Board, as well as all officers, employees, contractors, consultants and associates of the Group. All employees are expected to receive appropriate training on their obligations under this Code.

It is essential that each of you are familiar with this Code.

The Company also expects each of you to abide by all laws, and to conduct yourselves in all your dealings with or on behalf of the Group with the highest ethical and moral standards.

This Code charges all of you with the responsibility to report unethical conduct.

2 CODE RULES

2.1 Professional behaviour

You are expected to maintain the highest level of professional conduct in your interactions with other staff and other Stakeholders and also at all times when representing the Company. You must act in accordance with the Company's values and in the best interests of the Company, act honestly, ethically and with high standards of personal integrity and comply with all of the Company's policies, procedures and practices as varied from time to time.

2.2 Conflicts of interest

Conflicts of interest should be avoided and if they occur, should be disclosed to the Legal Counsel or to the Chief Executive Officer. You must not enter into any arrangement or participate in any activity that would conflict with the Company's best interests or that would be likely to negatively affect the Group's reputation.

A conflict of interest may arise where you have a personal or commercial interest which may influence, or appear to influence, the performance of your responsibilities and duties to the Group.

2.3 Corporate opportunities and other benefits

You must not use Group property, information, your position or opportunities which arise as a result of such property, information or your position to improperly gain benefit for yourself or for another party, or to cause detriment to the Group.

2.4 Confidentiality

You must take great care to ensure the integrity and security of all of the Company's confidential information.

Confidential information is information which relates to the business affairs of the Company and its clients, customers, and suppliers. It may include the Company's business strategies, marketing and sales plans, competitive analysis, financial plans and forecasts, customer or employee information, and supplier information and pricing.

You must not access or request confidential information unless it is required for the performance of your duties. If confidential information inadvertently comes into your possession it should be returned immediately.

You must not make improper use of, or transfer or disclose confidential information to third parties other than as authorised or legally mandated.

You must keep confidential information acquired during your employment confidential, even after your employment with the Company ceases.

If you are required by any regulatory body to provide information, answer charges

or face proceedings in relation to any matter arising from your employment or engagement with the Company, you are required to notify the Legal Counsel.

2.5 Privacy

You must respect and maintain the privacy of personal information held or entrusted to the Company by its clients, customers, suppliers, employees and others and comply with the Privacy Act (Cth) 1998.

All personal information of the Company's suppliers, customers, and employees is to be treated as confidential.

Personal information is information or an opinion, whether true or not, and whether recorded in material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from that information or opinion.

2.6 Fair dealing

You must treat each other and all suppliers, competitors, clients, customers and other stakeholders fairly and with respect.

The Company is committed to ensuring the health, safety and well-being of its employees, and any visitors to its premises.

2.7 No discrimination

Discrimination on the basis of gender, race, religion, colour, marital status, sexual orientation, transgender status, age, disability, health status (including HIV or AIDS), personal associations, political beliefs, family responsibilities, pregnancy, membership or non-membership of a trade union is not tolerated by the Company.

The Company is committed to ensuring a diverse work environment in which everyone is treated fairly and with respect and where everyone feels responsible for the reputation and performance of the Company. You must treat fellow staff members with respect and not engage in bullying, harassment or discrimination.

2.8 Protection of and use of the Company's assets and property

You must ensure that the Company's assets are used only for authorised and legitimate business purposes. You must also ensure the protection and proper use of the Company's assets and must take prudent steps to ensure the security and appropriate use of the Company's assets.

You have an obligation to report any instances of suspected or actual theft or improper use of Company property.

2.9 Compliance with laws and regulations

You must comply with all laws and regulations relating to the Company. You must not take any action, nor allow any omission, that would breach any law or regulation. All actual or potential breaches must be immediately reported to the Legal Counsel. The Legal Counsel will ensure that the Board is informed of any material incidences reported under this Code.

Corrupt practices such as bribery are unacceptable. You are prohibited from offering or receiving a bribe.

This Code does not prohibit normal, reasonable and appropriate hospitality (given and received) to or from third parties if its purpose is to improve the image of the Group or to establish or maintain business relations.

2.10 Approach to disclosure and financial reporting

The Company has a Disclosure and Communication Policy which sets out the internal procedures to ensure timely and full disclosure of material to the Australian Stock Exchange (ASX).

The Company's website contains ASX and media releases, annual reports and general communications.

The Company is committed to open and transparent communication with its shareholders and stakeholders.

You must fully cooperate with, and not make any false or misleading statement to, or conceal any relevant information from, the Company's auditors.

2.11 Insider trading

Insider trading is a serious offence under the Corporations Act. Insider trading laws prohibit a person in possession of material non-public information relating to a company from dealing in any way in that Company's securities.

You are prohibited from engaging in insider trading, and must not encourage another person (such as family members or business associates) from dealing in the Company's securities when they have inside information.

The Company's Share Trading Policy provides guidelines to assist you ensure that you do not deliberately or inadvertently breach the insider trading laws.

2.12 Whistleblower protection

You are encouraged to report instances of actual or suspected fraudulent or unethical behaviour.

The Company is committed to ensuring that you can raise concerns regarding unlawful, unethical or otherwise unacceptable conduct without fear of victimisation, harassment or discriminatory treatment and will ensure the Whistleblower Protection Policy is applied in all such situations.

3 ADMINISTRATION

3.1 Compliance and amendment

Employees are required to report violations of this Code to the Chief Executive Officer or failing that, to the Legal Counsel.

The Company's procedures in such event provide for a staged escalation and involvement of the Managing Director and Chairman of the Audit and Remuneration Committee.

3.2 Review of Code

The Board is responsible for reviewing this Code to determine its appropriateness to the needs of the Company from time to time. This Code may be amended by resolution of the Board.

Policy History

Last review: 30 June 2021 (effective)

Review frequency As required