MoveBank

Board ESG Statement – POL025

March 2026

Version: 2.0

Version Date: 1 April 2025

Manager: Company Secretary

Review Frequency: 2 years

Reviewer: Board

Approver: Board

Overview

Objectives

The objective of this Statement is to capture MoveBank's actions in relation to our Environmental, Social and Governance (ESG) responsibilities. This Statement is published on our website.

Board Authority

This policy was approved by the Board on 26 March 2025.

Effective Date

This document takes effect from 1 April 2025.

Review

All changes to this policy are subject to Board approval. The Board is responsible for reviewing this policy every 2 years. POL025(1)

Schedule of Amendments

Effective Date	Version	Details of Changes	Amendments Approved by
01 April 2023	1	Established	Board
01 April 2025	2	Updated	Board

Introduction

MoveBank is conscious of our Environmental, Social and Governance (ESG) responsibilities and the part we play in sustainably helping people in our communities achieve their financial needs/goals.

MoveBank is aware of the United Nations Sustainable Development Goals and has identified six specific goals (listed below) which MoveBank aligns to. This ESG Statement outlines some of the ways MoveBank contributes to these goals.

	Environment		**Social**		**Governance**	
MoveBank's nominated UN goals	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	3 GOOD HEALTH AND WELL-BEING	5 GENDER EQUALITY	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Action	• Reducing consumption and sourcing resources ethically • Active recycling and waste management	• Low geographic footprint • Low emission incentives	• Health and wellbeing program • Strong controls for a healthy and safe work environment	• Gender considerations in hiring practices • Equal work, equal pay	• Strong Governance • Management of Conflicts of Interest • Anti-Corruption/ Bribery controls	• Mutuality • Process improvement and automation • Online Infrastructure

MoveBank Action – Environment

MoveBank takes the action listed below for each of the following UN environmental goals

MoveBank's nominated UN Goal	12 - Responsible Consumption and Production

Action	**Reducing Consumption and sourcing resources ethically**
	MoveBank sources materials from suppliers who are conscious of and actively manage their impact on the environment including:
	• Paper, paper towels and tissues are purchased from suppliers who are FSG certified, supporting the environmental and socially responsible management of forests
	MoveBank takes active steps to reduce consumption of materials including:
	• Most communication with members and others is via electronic means replacing traditional paper communications
	• We encourage our members to use electronic statements and we offer higher interest-rates on deposit accounts which allow only electronic statements
	• We have significantly reduced the number of printers in the office to discourage printing on paper
	• All staff are issued with laptops and tablets to enable paperless working
	• Our kitchen has soda stream style machines to discourage the purchase of bottled water/sparkling water. We also provide staff with free coffee to discourage waste generated by takeaway coffee cups
	• All lighting installed at MoveBank premises is LED to reduce energy consumption
	Active recycling and waste management:
	• MoveBank's premises has clearly marked recycling bins which staff are strongly encouraged to use
	• Paper waste is collected by a business which:
	    ○ is ISO14001 certified for environment management and AS/NZS 5377 certified for e-waste recycling and a member of the Waste Management and Resource Recovery Association Australia
	    ○ Partners with Australian recyclers to recover 98.5% of the material they collect and process through their facilities.

MoveBank's nominated UN Goals	13 – Climate Action
Action	**Low geographic footprint** MoveBank operates from a single physical location and encourages engagement digitally or over the phone. Having a single office reduces consumption of materials, maintenance and energy whilst minimising the movement of people. **Low emission incentives** MoveBank offers products, services and entitlements which provide low emission incentives namely: • Green car loans which have a lower interest-rate on loans for the purchase of lower emission vehicles • Online saver accounts which offer higher interest on deposit accounts which provide electronic statements • Staff travel cards to incentivise use of public transport to and from work

MoveBank Action – Social

MoveBank takes the actions listed below for each of the following UN social goals.

MoveBank's nominated UN Goal	3 – Good Health and Well-Being
Action	**Health and wellbeing program** For many years MoveBank has provided staff with a health and well-being program. Current features of the program include: • Employee assistance program, including staff counselling services • Lifestyle and Wellbeing reimbursement of $100 per staff member per annum • Supporting RUOK? Day • Professional Development – Australian Institute of Management courses and personal interest course content with 24/7 access **Strong controls for a healthy and safe work environment** We have a very proactive safety culture including: • Thorough training for all staff regarding their rights and obligations regarding their health and safety • Register for staff to report WHS hazards and incidents to enable review and rectification of issues as well as a periodic attestation to remind staff of this process • Periodic inspections of MoveBank premises to report and address WHS issues • A dedicated People and Culture Manager to identify and manage WHS issues, and to support staff impacted by those issues • Work from Home WHS checklists and attestations In the last five years, MoveBank has had no serious WHS injuries. Being a mutual organisation, MoveBank is not incentivised to put profit before people. Being a business owned by its customers and employees creates positive outcomes for staff wellbeing. Our People and Culture policy includes flexibility arrangements to enable staff to have a balance between work and home life. Staff engagement surveys continually acknowledge MoveBank to be a great workplace.

MoveBank's nominated UN Goals	5 – Gender Equality
Action	**Gender considerations in hiring practices** MoveBank does not discriminate between or against employees on the basis of sex, gender identity, sexuality, religion or any other protected attributes under the Anti-Discrimination Act (Qld). Requirements in this regard are clearly articulated in the Board's People and Culture Policy. At the time of preparation of this ESG statement, MoveBank had the following gender ratios: Female: 51%, Male:47%, Undisclosed 2% MoveBank has a proud history of both male and female representation at Executve level. As at the date of preparation of this ESG Statement, MoveBank has had a female CEO for over 70% of the previous 25 years. MoveBank considers gender representation in Management and on the Board when making hiring decisions. Equal work, equal pay • MoveBank staff remuneration is based on independent benchmarking of roles and performance, regardless of gender or other attributes of the particular employee.

MoveBank Action – Governance

MoveBank takes the actions listed below for each of the following UN social goals.

MoveBank's nominated UN Goal	16 – Peace, Justice and Strong Institutions

Action	**Strong Governance**
	We have very thorough governance principles captured in our Governance Policy. Some good governance practices include:
	• Use of a skills matrix to determine the appropriate skills required for the Board so that Board appointments are made based on who can constructively contribute to achieving the objectives of the business
	• Regular private confidential meetings for:
	    ○ Directors only
	    ○ Directors and CEO
	    ○ Board Committee members and Chief Risk Officer (CRO)
	    ○ Audit and Compliance Committee (ACC) and auditors (internal and external).
	• Highly qualified internal auditors and external auditors
	• Fit and Proper policy requiring regular background checks for Directors and Senior Management
	• Independent committee to assess the fitness and proprietary of potential Directors
	• Accountabilities of Directors and Executives are formally documented
	Management of Conflicts of Interest
	Conflict-of-interest processes include:
	• Register of standing interests of Directors and Executive reviewed regularly at Board meetings
	• Standing Board and Committee agenda item for disclosure of potential conflicts of interest
	• Conflict-of-interest register maintained with easy input by all staff, management and Directors regularly reviewed
	• Gifts and Hospitality Register maintained with easy input by all staff, management and Directors regularly reviewed

Anti-Corruption/Bribery Controls
We have a Fraud Awareness Policy the objectives of which are to provide:

- A clear statement forbidding any illegal activity including fraud and corruption for the benefit of MoveBank
- Guidance on how to identify any actual or suspected fraudulent or corrupt activity
- Guidance on how to report any fraudulent activity including the ability to make a protected disclosure
- Assurance that any reported fraudulent activity will be fully investigated

Our Whistleblower policy provides a process for staff and other stakeholders to easily and confidentially report any suspected wrong-doing and to have any reported incident independently investigated.

MoveBank's nominated UN Goals	9 – Industry, Innovation and Infrastructure
Action	**Mutuality** MoveBank is a Mutual meaning our customers are our owners (members) and therefore our reason for being is to have the best products and pricing available for our members. All profits are reinvested into the bank and no dividends are paid to third-party shareholders. **Process improvement and automation** We have a business improvement strategy to continually improve processes and interactions with our members to enable exceptional experiences. The Board periodically reviews management's business improvements and projects to provide independent assessment of its effectiveness. **Online Infrastructure** MoveBank engages with its members online and over the phone. Our low geographic footprint means that we consume less resources than a standard bank.

Further Information
For further information regarding this ESG Statement, you can contact our Company Secretary at:
Phone 1300 362 216
Email companysecretary@move.bank