



Angle Auto's Code of Conduct

Effective from 1 Jan 2023

Our Code of Conduct helps us make the right decisions, as well as do the right thing for all our stakeholders.

Our Purpose is to enable our partners to help more Australians with their car purchases.

Angle Auto puts our customers, dealers, and partners at the heart of our business. We are a progressive company that strives to make auto financing simpler for our introducer network, and their customers.

Our people are essential in delivering on our vision to be the best independent auto financier in Australia.

It is our people, together with a modern platform and a flexible business approach, that enables our distribution partners to sell more cars through effortless finance options that provide a great customer experience.

Our Code of Conduct is important because it outlines what's expected of us at Angle Auto. It helps us navigate situations and make the right decisions to ensure long term benefit for all our stakeholders. To support the Code, we also have principles, policies and guidelines that complement our Code - together they provide the framework in which we operate.

Code of Conduct	Culture principles	Policies & Guidelines
An outline of expectations that are mandatory. Breaking these expectations has consequences.	Our principles encourage people to be their best for each other, our partners, and our customers.	The roadmap for day-to-day operations, ensuring compliance with laws and regulations, giving guidance to decision-making.

I am incredibly proud to lead this organisation and I look forward to working with you so we can grow together.

Aaron Baxter

CEO Angle Auto

Living our Code

How do I use our Code?

Our Code of Conduct is designed to be easy to follow. However, there may be times when you're not clear if you're following it. If in doubt, ask yourself:

- Might this break a law or a policy — is this legal?
- Is what I'm doing adhering to Angle Auto's policies, standards, guidelines, and procedures?
- Does this feel like the right thing to do?
- Would my family and friends be proud if I shared with them what I was doing?
- Will this potentially cause harm to anyone?
- Would my colleagues and customers say I am acting fairly, ethically and with integrity?
- In the long term, is this likely to be a positive outcome for Angle Auto, our people, partners and customers?

Who does the Code apply to?

Our Code applies to all employees, contractors, and directors within Angle Auto.

In addition, anyone representing or working with us including partners, agents, suppliers and intermediaries are also encouraged to adhere to the expectations outlined within the Code.

Our Code applies whenever you represent Angle Auto, including outside of the office. It also applies to behaviours which might cause damage to our reputation inside and outside of office hours.

What happens if I breach or ignore our Code?

At Angle Auto we realise that everybody makes mistakes, we also encourage our people to work within our Risk Appetite, have a go, and learn from mistakes.

But we are serious about managing misconduct, and this means everybody is expected to follow our Code and if you don't, you may face consequences up to, and including, formal warning and potential termination of employment.

We are committed to maintaining a strong link between conduct, performance, and remuneration outcomes by ensuring misconduct is met with appropriate consequences.

If you're an associate, supplier or partner of Angle Auto, we may ultimately choose to end our business relationship with you if you're in breach of our Code.

Who do I contact to report something?

To report a concern, raise the matter with your leader in the first instance.

If for any reason this is not possible, please talk to your leader-once-removed (i.e. your leader's leader). If you're still concerned, please contact the People and Culture team.

Alternatively, you can contact the Angle Auto Whistleblower Service via <https://secured1.yourcall.com.au/> ORG ID: AAF

Our culture principles

At Auto Angle, we have five key principles to which we anchor our culture to:



Do what's right

We have good intent and we do the right thing



Bold and courageous

We challenge, evolve and innovate for sustained success



Own it and deliver

We're accountable



Win together

We collaborate and encourage each other to thrive



Celebrate success

We appreciate and celebrate our achievements

Do what's right

We have good intent and we do the right thing.

We're good people with good intent. We're authentic and transparent, we share information, communicate openly, we're ethical and trustworthy. Asking questions and speaking up is encouraged.

What this looks like day-to-day....

- Knowing when to collaborate and when to get on with it.
- Striving for progress, not perfection.
- Empowering and encourage others to make decisions and get it out there.
- Not giving up - we are resilient and just keep going.
- Being authentic and objective.
- Making our people feel connected, valued, and have a sense of belonging.
- Challenging negative behaviours from others if we see/ hear it.
- Not sweating the small stuff.
- Walking the talk and have a can-do attitude.
- Leadership consistency, especially with 1:1s, team meetings, and development.
- Working as a team, regardless of where we work.
- Understanding our purpose and knowing what success looks like for us and for our customers.

Bold and courageous

We challenge, evolve and innovate for sustained success.

Our thinking is ambitious, curious, and challenges the status quo. We're encouraged to take initiative, innovate, and empowered to give it a go. We have the confidence to put ourselves there – every situation is an opportunity to learn, grow and develop.

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- Understanding our purpose and knowing what success looks like for us and for our customers.

Own it and deliver

We're accountable.

We have a "can do, will do" open mindset, we're reliable and understand that our contribution is important. We continually learn, improve and adapt to get the job done.

What this looks like day-to-day....

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- Empowering and encourage others to make decisions and get it out there.
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Win together

We collaborate and encourage each other to thrive.

We're clear on the road ahead and support each other to solve problems and succeed. Working and connecting together is all about being inclusive, respectful, and caring. A problem shared is a problem we can solve together.

What this looks like day-to-day...

- Being inquisitive, thinking outside the square and driving continuous improvement.
- Being open to new ideas and suggestions by respecting others' views and experiences.
- Accepting that just because it was right in the past doesn't mean it is right for now.
- Seeking to understand changes so we can feel comfortable and empowered.
- Being open and flexible in how we work. Give things a go. It's the new normal.
- Bringing an enthusiastic attitude to every interaction.
- Simplifying how we work, so we can improve the experience for each other and our customers, in an ethical and sustainable way.

Celebrate success

We appreciate and celebrate our achievements.

We take the time to celebrate success and achievements, enjoy what we do and who we work with. We appreciate each other and everyone's contributions.

What this looks like day-to-day....

- Prioritise getting to know our customers.
- Driving business growth in an ethical, responsible, and sustainable way.
- Respecting each other, building our own capabilities, and supporting the development of others.
- Providing a safe environment with an appropriate risk culture.
- Being proud of where we work and celebrating our success.
- Seeking to make genuine and lasting differences to the communities in which we live and operate.

More information

The Code of Conduct (Code) is underpinned by relevant legislation and regulatory requirements that are in operation in Australia. It is also supported by Policies and Standards which can be found on the Angle Auto Intranet.

To support the use of the Code we:

- Publish the Code to our people and publicly for our stakeholders.
- Provide access to our Code for the people it applies to.
- Review our Code every two years.
- Train our people on the Code every year.
- Require those covered by the Code to acknowledge acceptance of the Code every year.
- Use the Code with our employees in reviews of their performance and remuneration decisions, as well as when determining appropriate disciplinary outcomes.
- Disclose metrics on adherence to the Code and its use in taking formal disciplinary action.

If anything is unclear, where can I get help?

If you work for Angle Auto and need help understanding any part of our Code, you can talk to your leader, or leader-once-removed. If you're an associate of Angle Auto (a supplier or partner for example), contact your official Angle Auto representative.

Approver: Angle Auto Finance Board

Effective date: 1 January 2023

Review Frequency: 2 year