JUNE 2024

Kaplan Australia Holdings Pty Limited

Modern Slavery STATEMENT 2023







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Message from the Managing Director

This Modern Slavery Statement outlines Kaplan Australia's standards and commitment to a zero tolerance for modern slavery and human trafficking. Kaplan seeks to ensure that any modern slavery in its Australian operations and global supply chains are prevented, and if present then promptly mitigated and remediated.

Kaplan is committed to being a responsible corporate citizen, with the highest standards of environmental, social and governance responsibilities. We uphold the principles and standards set out in our Code of Business Conduct and the UN Guiding Principles on Business and Human Rights and we seek to take a robust approach to combatting modern slavery and human trafficking.

We believe that all personnel should be treated with respect and dignity, to perform work under their own free will, without any debt bondage and are properly compensated for their effort. Any form of forced labour or child labour should never occur.

We believe in maintaining a responsible supply chain and avoiding any actions that could cause or contribute to instances of modern slavery. Importantly, we are also taking steps to review the practices of the suppliers to our suppliers. Through robust due diligence and risk management processes we will continue to monitor our business partners.

Our ongoing activity in relation to monitoring for Modern Slavery and preparing the yearly Modern Slavery Statement has continued to build awareness across the enterprise and has had the effect of better integrating considerations of human rights into our business activities.

We recognise the importance of continuous improvement in everything we do and we are committed to ongoing improvement of our practices to combat slavery and human trafficking in our operations and supply chain. As set out in this our fourth Australian Modern Slavery Statement, we have further refined our approach to monitoring for undesirable practices.

At Kaplan, we also have an unwavering dedication to promoting kindness, compassion and social justice. It is these values that have compelled us to cement our exciting collaboration with the Kindness Factory. Together we are driving positive change in the world through various Kindness initiatives in the hope of creating a ripple effect of positivity and a tangible difference in the lives of individuals and communities. This includes the preparation and launch of a Kindness Curriculum that has been accessed by over 3,500 schools, in Australia, the United States and United Kingdom.

Kaplan prides itself on being one of the world's best international education providers that at its core seeks to bring opportunity and enriched lives to all people through education. We are privileged to use our corporate leadership to also bring opportunity and enrichment to all people through our ongoing actions to support all human rights and address modern slavery.

Rob Regan

Managing Director Kaplan Australia & New Zealand











Identifying the Reporting Entity

As one of the world's leading providers of lifelong education, the Kaplan Group helps over one million students achieve their educational and career goals each year. Kaplan offers students across the globe a diverse range of affordable and high-quality learning programs in Australia and New Zealand, to support them in achieving their goals. Kaplan's diverse family of brands continues to grow. Kaplan is proud to be delivering University pathway programs and tertiary education programs online and face-to-face on-campus across seven major cities throughout Australia and New Zealand.

Kaplan Australia Holdings Pty Limited is the parent entity of the Kaplan Australia Group. It is part of the worldwide Kaplan group of companies and is wholly owned by a Kaplan UK entity, which in turn is owned by Kaplan Inc. The ultimate parent company is Graham Holdings Company (GHC), which has its head office in the USA and is listed on the NYSE.

Kaplan's Australian operations have an annual turnover in excess of the statutory reporting threshold.

This statement is a Joint Modern Slavery Statement given by Kaplan Australia Holdings Pty Limited and Kaplan Business School Pty Limited, the two reporting entities, in accordance with section 14 of the Modern Slavery Act 2018 (Cth).





The Kaplan business was initially founded by Stanley Kaplan as a test preparation business in the US in 1938. Kaplan Australia was founded in 2006, and now offers a kaleidoscope of education programs and RegTech products, through a diverse family of brands that all sit under the ownership and control of Kaplan Australia Holdings Pty Limited.

KAPLAN BUSINESS SCHOOL

Kaplan Business School is a globally recognised provider of higher education business degrees in Australia, with the MBA being the most popular program among students. It is the only independent higher education provider that operates across five States, with campus locations in Sydney, Melbourne, Brisbane, Adelaide, Perth and the Gold Coast. The broad program offering includes a range of undergraduate and postgraduate courses in business, accounting, marketing, management, tourism, entrepreneurship, health services, digital management, analytics, project management, leadership, and information technology.

Kaplan Business School's focus on student-centric areas such as quality of teaching, student support, learner engagement, graduate outcomes, and employability, has been acknowledged in a number of Australian and global awards and rankings.

KAPLAN PROFESSIONAL

Kaplan Professional is Australia's leading provider of financial planning, real estate, mortgage broking, insurance and leadership education. Over 45,000 professionals each year benefit from the education and training services provided. This includes over 1,500 corporate clients, encompassing the majority of financial institutions in the country.

Qualifications are developed in consultation with industry experts and range from the certificate level through to a master's degree. Kaplan Professional is highly respected and renowned for its extensive industry partnerships, flexible delivery options, progressive learning and assessment, personalised study experiences and student support.



Kaplan International Languages ceased operations in Australia following the teach out and closure of its five schools in early 2023.

Our Structure

KAPLAN





The University of Adelaide College delivers world-class pathway programs to the University of Adelaide, which is consistently ranked in the top 1% of universities worldwide and one of Australia's prestigious Group of Eight universities.

As the preferred pathway provider, the College delivers Foundation Studies and Degree Transfer Programs that prepare students for entry into the first or second year of a Bachelor's degree and a Pre-Master's Program for transition into a Master's degree. These programs are designed in partnership with the University – delivered across two campuses in Adelaide and Melbourne — and presented by experienced and highly qualified teachers, with a strong emphasis on student-focused, personalised support.



COLLEGE OF INTERNATIONAL EDUCATION

The University of Newcastle College of International Education is the official on-campus pathway college to the University of Newcastle, providing entry to over 130 undergraduate and postgraduate degrees at a world-class university. Students benefit from small-class sizes and one-on-one support to gain the English and academic skills required to thrive at university.

Students are also aided by free access to all the exceptional facilities and services at the University of Newcastle from day one, including seven state-of-the-art libraries, over 150 clubs and societies, career counselling and a Centre for Teaching and Learning that provides academic assistance.



Murdoch College supports students from around the world in taking their first steps towards tertiary study at Murdoch University.

Located on Murdoch University grounds, students are able to experience campus life while accessing world-class facilities. The College delivers Foundation Studies and Diploma pathways that prepare students for entry into the first or second year of a bachelor's degree as well as English language pathways and Post-graduate Qualification Program that articulates into a master's degree. These Programs help students to develop the skills necessary to be proactive and independent in their studies, allowing for a smooth transition into Murdoch University.







A fully owned subsidiary of Kaplan with operations in the US, the UK, Australia and Europe, **Red Marker** is a RegTech and LegalTech provider for enterprise organisations with a consumer focus.

Red Marker provides AI-powered compliance solutions for companies across banking, finance, telecommunications, and other highly regulated industries. With a focus on real-time legal risk identification in marketing and web content, Red Marker leverages the power of machine learning and natural language processing to provide contextualised feedback to upskill creators of marketing content and reduce compliance risk.



Including vocational education and higher education

Our Operations



As an education services provider human resource capital forms a large part of our operations. Most of our personnel are Australian based professional workers who have an awareness of their employment rights and entitlements and are at a low risk of experiencing modern slavery. Our personnel include full-time, part-time and casual personnel, who may be unionised and under an enterprise bargaining agreement, sessional workers and practising professional-academics. Regardless of worker type, we are committed to a workforce that is free of harassment and unlawful discrimination, including race, colour, religion, national origin, gender (including pregnancy), age, disability, sexual orientation, gender identity, HIV status, marital status or any other status protected by the laws or regulations in the locations where we operate.

At Kaplan we aim to inspire our staff. We are a place that highly values learning, a place that encourages growth; that appreciates and nurtures difference; that seeks to make a positive global impact by being a good corporate citizen; and that recognises everyone's role in enabling success. As a result, Kaplan holds itself and its staff to the following values:

		Kaplan Values		
Integrity	Support	Knowledge	Opportunity	Results









Kaplan Guiding Principles

We are frank and fearless

To be effective we need to be brave, open and genuine in all that we do. To build effective and trusting relationships with colleagues, students and other external stakeholders, we act with honesty and empathy. We are mindful that we must value the feelings of those around us, while remaining clear, fair and direct in our actions. We know that difficult conversations sometimes need to occur to maintain accountability but these will always carried out with respect and integrity.

We have a commitment to operating ethically

Heard of the sunlight test? Well, this is what we mean by ethics. Everything we do, we do because we know it is logical, rational and considered. We are proud of our actions because we always choose to do what is right, even if it's not the easy option. We do this because we understand that by valuing integrity, honesty and compassion above all, and by endeavouring to be a good corporate citizen, we can make a positive impact within our communities.

We are a place that enables

We believe that to be innovative and progressive, we need to create an environment that encourages out-of-the-box thinking, nurtures diversity, welcomes change, and rewards creativity. We live by the mantra that it is much better to try something new and get it wrong, than to stay still. As such, we value difference, initiative and commitment to doing things better.

We stand strong

We understand that the world moves fast, mistakes can happen and that change can be difficult. In order to thrive in this environment, we need to be resilient, accountable and responsible for the outcomes of our actions. We admit to our mistakes and we learn from them. We don't hide behind our peers or point blame, instead we are confident in acknowledging errors or shortcomings, safe in the understanding that we are a nonjudgemental network, dedicated to supporting each other through difficulty.





Our Promise



To be a lifelong learning partner

We believe that to be most effective in supporting student success we need to partner with people for life.

Whether you want to improve your marks in school, acquire a degree that gives you real skills or gain knowledge for a promotion, Kaplan can help you get there.



To connect students with careers

Kaplan is not focused on education for education's sake. Our relationship with a student doesn't end when we shake their hand and give them a piece of paper. We are in the business of enabling career success through building student knowledge, skills and capabilities.



To improve ourselves and the industry

Industries are looking for thought leadership, development and innovation. Kaplan has the talent, insight and courage to take on this role and push the industries that we work with to be better, more ethical and higher performing.

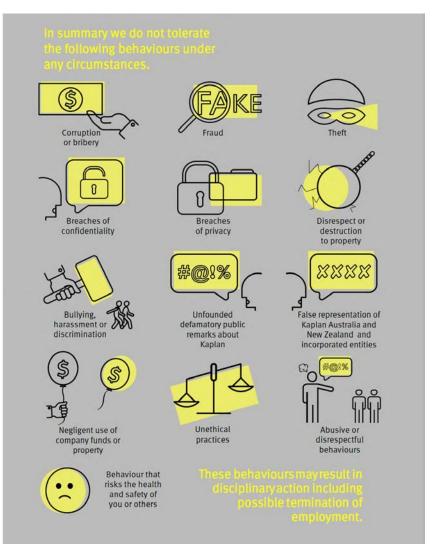
We plan to partner with a number of key players to launch products that will improve the market immeasurably, think creatively to leverage existing partnerships and develop new ones from nontraditional backgrounds and work with our peers to revolutionise the position of 'private' education in this country.

Our Operations



Things we do not tolerate

We have various company policies that apply to ensure that the correct conduct and behaviours are followed by all personnel in our operations. Our Personnel Handbook, which aims to clearly define our corporate culture, sets out these policies as well as various guidance such as the one extracted below.



Our Supply Chain



Identifying our supply chain

יי יי	EDUCATION AGENTS	Resellers who provide recruitment to, and marketing of, Kaplan's education programs to international students
	LABOUR HIRE	Contractors to supplement mainly the IT team and teaching personnel
	IT SUPPLIERS	On-shore and off-shore, for the supply of IT hardware, development and maintenance of IT software, SaaS providers, systems and solutions
	CONSTRUCTION	Fit out projects for office space and schools
	PROPERTY LEASING, LICENSING AND HIRE	Leasing and licensing of office space and school campus space and hiring of venues for graduation ceremonies and special workshops
	CLEANING AND MAINTENANCE	Cleaning and maintenance of office space and schools
	STATIONERY AND PRINTING	Education booklets, marketing collateral, office stationery and student cards
	CLOTHING AND MERCHANDISE	Merchandise and branded clothing
	ACCOMMODATION	Corporate travel hotels
	PHOTOGRAPHY AND VIDEOGRAPHY	For graduation ceremonies and events

Importantly, we also recognise that our supply chain includes the suppliers of our suppliers. Such sub-suppliers are identified in our supply chain review and monitoring for modern slavery and human trafficking risks.

We have placed ongoing emphasis on understanding the operations of our sub-suppliers this year. However, information can be difficult to extract about such operations, especially from very small suppliers who often provide vague responses but even from larger suppliers who we would expect to have resources to respond to our questionnaires and enquiries.



(1) Education Agents

By far our most significant suppliers are education agents, who perform sales and marketing of our education programs and act as advisers to students. They provide our international students with information about living and studying in Australia and they may also assist students to obtain a visa, if required.

Education agents play a key role in facilitating opportunities for students in Kaplan courses and to experience life in Australia. Almost all our students are placed by education agents, some of which are located in Bangladesh, Cambodia, China, Colombia, Malaysia, Mongolia, Indonesia, Pakistan, Thailand, Venezuela and Vietnam. According to the Global Slavery Index 2023 these countries are considered to have a higher prevalence of modern slavery. As such there is a risk that personnel of those agents may be subject to modern slavery practices such as forced labour and unpaid work.

It is possible that agents may knowingly or unknowingly assist a trafficker to obtain a student visa for a victim of trafficking. We are aware of the significant degree of forced labour and human trafficking of people, particularly women, from India. A significant proportion of our students are Indian nationals, however, the risk in our dealings is lowered as a large percentage of Kaplan's Indian students are located onshore and are therefore placed by agents within Australia and not India.

(2) Risk in Supply Chain

Kaplan purchases a variety of goods and services to operate its education businesses. Some inputs come from industries that are considered higher risk, such as cleaning, apparel and IT.

We have contracts with IT suppliers for the purchase of IT hardware, software-as-a-service and the development of software systems. Some of these suppliers have operations in the Philippines and Vietnam. We are aware that the Philippines has been documented as a country with a higher risk of modern slavery, accordingly there is risk of modern slavery in our IT supply chain.

We have a significant software development and support agreement with an Australian entity that has a UK parent company. We consider this arrangement, and arrangements with other IT service providers who also have Australian based operations, to be low risk.

We purchase a significant amount of our hardware from Dell Australia. We note from Dell's own published Modern Slavery Statement that it has taken a variety of actions to verify the absence of modern slavery in its supply chain. As a founding member of the Responsible Business Alliance it appears to have a highly mature and developed screening process of its own suppliers.

We continue to work closely with our cleaning contractor to monitor and assess for modern slavery in their operations. We are planning to perform a scheduled bi-annual detailed modern slavery review of their operations.

While our spend on merchandise and apparel is relatively very minor, we have issued modern slavery questionnaires to all our merchandise and apparel suppliers. Some source their underlying product from China where garment workers hidden deep within the supply chain may face exploitative practices and health and safety risks.

Our Actions to Address Modern Slavery Risks

(1) Operations

Awareness Raising and Training

In our previous reporting period, all personnel were initially made aware of the requirements of the modern slavery laws and their role in helping to mitigate any risks through an 'All Personnel' internal communication note issued by the head of our People & Culture team. Our Modern Slavery policy is available on our internal intranet for all personnel to view, in addition to our public website. Personnel, including future personnel will be made aware of, and updated on, modern slavery risks through planned annual communications.

We ensure that relevant personnel undertake mandatory training through our learning management system, Litmos, to help them identify and mitigate potential modern slavery risks in our operations and supply chain. Relevant personnel include those in agent selection, management roles, procurement, human resources, legal, governance and compliance roles, senior managers and executive directors. We achieved a very high compliance rate for completion of the modern slavery training module.

In addition, other well established corporate initiatives support our desire to operate ethically. Personnel must complete bi-annual mandatory company training, and an annual questionnaire, on the GHC Code of Business Conduct. Personnel are regularly made aware of the Kaplan values and vision through publication on our Intranet, in our internal communications and as displayed in our work place. Our vision and values are aligned with the requirements of modern slavery laws.

We have dedicated representatives that have a high understanding of how to conduct effective due diligence to identify modern slavery and the requirements of Modern Slavery Act. These representatives are from the following areas:

- Legal
- Quality, Regulations & Standards
- People & Culture

All personnel are responsible for reporting any potential modern slavery risks. If any risks are identified personnel have various means by which to notify the organisation. In addition to notifying their manager, personnel can utilise resources in connection with the whistleblower process and anonymous reporting through the GHC Ethics Hotline.



(2) Supply Chain

Supplier Code of Conduct Policy

Last year we launched a comprehensive new Supplier Code of Conduct policy. This policy clearly sets out our expectations of our suppliers, including in relation to labour and human rights, work health & safety, diversity & inclusion, anti-money laundering, anti-corruption & bribery, sanctions, environmental, social & governance and modern slavery. This policy is in addition to our more specific Modern Slavery Policy. We make every attempt to ensure that any new supplier must agree to comply with our Supplier Code of Conduct as a condition of doing business with us. During the past year we secured contractual terms that obligated a large number of our IT suppliers to comply with our Supplier Code of Conduct which has resulted in 25% of all current IT suppliers being bound by these terms.

Due Diligence and Audit

We internally review our supply chain to identify and evaluate any possible risks as well as to review aspects of the supply chain itself. In particular, we have a robust education agent selection and management process across all of our providers that submit agents through a centralised system and consists of the following:

- Extensive documented application, including business registration, bank account evidence, references and the completion of a questionnaire, which includes mandatory questions about modern slavery and what steps the agent is taking to eliminate the risks of modern slavery in their operations. Background check of the company and authorised signee through WorldCheck One – a global risk intelligence database
- In 2023 we introduced a new procedure involving in person interviews of new agents, or where this is not feasible then via videoconference, in an effort to continually improve our screening techniques. Throughout the year we also will meet with existing agents located around the globe to promote our courses and maintain good relations. This gives us an opportunity to more closely observe their operations and better understand their values and practices. More than 1500 visits were made to agents in 2023.
- Requirement to sign our standard agency agreement with terms that require compliance with the Modern Slavery Act
- Ongoing checks of all WorldCheck One entries through automated notification
- Annual review of all education agents' performance including reasons for visa refusals

As a regulated education provider, we are bound by the Education Services for Overseas Students (ESOS) Act 2000 (Cth) and a range of standards that require transparent and accurate marketing and recruitment practices. These practices are audited on a regular basis by the education sector regulators together with real-time monitoring by the Department of Home Affairs.



Education Agents

Kaplan has continued to make a number of improvements during the reporting period in respect of our education agents. These improvements further reduce the risk of modern slavery arising in Kaplan's supply chain and the supply chains of Kaplan's agents.

During 2023, more than 3000 agent representatives attended our new agent training series, which includes a section on "Agent Obligations". In this section we outlined their obligations including their contractual obligations to report any modern slavery practices and comply with the Modern Slavery Act 2018 (Cth) no matter which jurisdiction they operate within.

Kaplan requires that all new agents complete a detailed questionnaire with modern slavery related questions.

Under the standard agent agreement, all agents are obligated to comply with the Modern Slavery Act 2018 (Cth), report to Kaplan any modern slavery practices identified in their operations or supply chains, maintain modern slavery policies and procedures to the extent required by law and supply information to Kaplan (at Kaplan's request) about their operations, labour practices and supply chains. The agents agreements also obligate all agents to cooperate with any audits, investigations or training initiatives relating to modern slavery undertaken by Kaplan or any government authority. If an agent breaches these obligations, Kaplan has the right to terminate its contract and relationship with the agent.

US and UK Sanctions

As a UK owned, and ultimately US owned, entity we are required to comply with US and UK trade sanctions laws and are prevented from transacting with entities that are connected with certain countries. This includes North Korea, Iran, Cuba, Syria, Russia, Belarus and the Russian annexed regions of Ukraine, including Crimea. The effect of this is to reduce our exposure to transactions with parties in countries that also coincide with having a higher risk of modern slavery.

Contractual Terms

Where possible we build strong relationships with our supply chain and expect that our suppliers are ethically aligned with our own values. We ensure that this expectation is formally agreed in our contractual terms.

Kaplan has been rolling out detailed modern slavery terms into all our supply contracts under which we purchase goods and/or services. These terms require that suppliers:

- comply with applicable modern slavery laws and in many cases provide corresponding warranties and indemnities
- comply with our modern slavery policy
- do not engage in conduct that is an offence under Division 270 or 271 of the Schedule to the *Criminal Code 1995* (Cth)
- ensure that any sub-contractor does the same

Our preferred position is that any breach by a supplier of our standard modern slavery terms will permit Kaplan to immediately terminate the contract.

This approach reflects Kaplan's zero tolerance to modern slavery.



(3) Governance and Policy

Our Australian business has a highly developed governance structure that identifies policy requirements, develops policies, conducts annual policy reviews and monitors compliance. Much of this work is performed by various committees, all of which have established terms of reference and all are accountable to the corporate boards, including:

- Risk & Compliance Committee
- Finance & Audit Committee
- Health & Safety Working Group

Being part of a global organisation, Kaplan Australia is also subject to oversight from both our UK parent and our ultimate parent in the US, which is listed on the New York Stock Exchange. The effect of this is that we are commonly subject to the laws and regulations of the jurisdictions that apply to our parent entities. In addition, our US internal audit team conducts regular checks on agent management, performs annual audits of every personnel member on their compliance with the Code of Business Conduct, requires twice yearly reporting to the global Compliance Committee and has been increasing its focus on risk management in all business areas.

Our policies reflect our commitment to acting ethically and with integrity in all our business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in our supply chains.

Kaplan has a strong ethical approach to doing the right thing and expects the same behaviours from its personnel, students and suppliers. This is supported by a highly developed and documented range of relevant company and school policies.

- Admissions Policy
- Agent Management Policy
- Annual Leave Policy
- Attendance Policy
- Background Checking Step-by-Step Guide
- Prevention of Harassment and Bullying Policy
- Contractors and Consultants Policy
- Corporate Social Responsibility Policy
- Diversity, Inclusion and Equity Policy

- FEE-HELP Review Procedures
- Global Anti-Corruption Policy
- Modern Slavery Policy
- Sexual Misconduct Prevention and Response Policy
- Student Work Placements Policy
- Third Party Procedures
- Under 18s Policy (International Students)
- Whistleblower Policy
- Working with Children Check requirements



To date there have been no identified incidents or concerns in connection with modern slavery in our operations or supply chain. There were also no reports of any kind received from whistleblowers.

If any such incident or concern were to be reported this would be treated most seriously and be ultimately escalated to the Risk and Compliance Committee (RCC). The RCC would review the matter and issue directions to ensure mitigation and appropriate measures are rolled out in order to ensure any residual risk is minimised.

Any matter of non-compliance is also reported up the group structure to the Kaplan Inc Compliance Committee, which meets twice a year. This committee engages in thorough scrutiny and the issuing of directions, calling upon executive management to provide further details as required.

KPIs

We are using the following key performance indicators (KPIs) to measure how effective we have been to ensure that modern slavery and human trafficking is not taking place in any part of our operations or supply chain:

- Effective use of the Agent Management Policy
- Completion rates of supplier modern slavery questionnaire
- Use of labour monitoring and payroll system
- Completion rates for relevant mandatory training of personnel

We continue to assess the best method for assessing our effectiveness in managing modern slavery risks.

This year we made positive steps towards better understanding our sub-suppliers by asking our Supplier for more details about their suppliers.

As our process for assessing our effectiveness matures we aspire to further develop our KPIs to include:

- Completion of audits conducted by internal and external auditors
- Communication and personal contact with the next link in our supply chain and their understanding of, and compliance with, our expectations



Consultation with Entities



Kaplan has consulted with each of its business units and shared services teams in order to consider and address each of the due diligence and reporting requirements to prepare this modern slavery statement.

Kaplan's Board of Directors have been informed of Kaplan's obligations and reporting requirements.

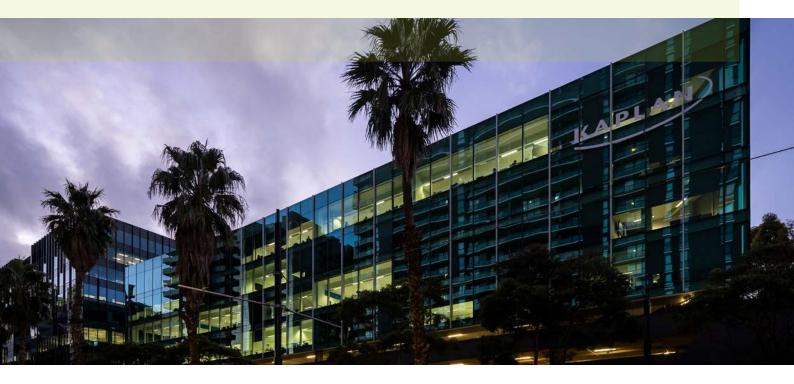
The Executive Management team was informed of its obligations under the Modern Slavery Act and each Executive was required to complete relevant training. Many of those Executive Managers were then required to provide lists of their business unit's suppliers, split by geography and service type. A similar exercise was conducted in respect of our centralised operations, which focused on labour hire and contractors. All higher risk suppliers were requested to complete a detailed questionnaire to enable us to identify any potential risks.

Any risk findings arising from the supplier questionnaire responses were discussed with the relevant Executive Manager with a view to mitigating and remediating those risks.

A final draft Modern Slavery Statement was distributed to nominated representatives before finalisation.

Approval of Governing Body





In accordance with section 14 of the *Modern Slavery Act 2018 (Cth)*, this Joint Modern Slavery Statement was approved by the Board of Kaplan Australia Holdings Pty Ltd (ACN 117 261 980) in June 2024 for the two reporting entities, Kaplan Australia Holdings Pty Ltd (ACN 117 261 980) and Kaplan Business School Pty Ltd (ACN 098 181 947). The Kaplan companies covered by this joint statement are listed in Appendix A.



Appendix A: Companies Covered

Kaplan Australia Holdings Pty Limited	ACN 117 261 980
Kaplan Australia Pty Limited	ACN 117 262 165
Red Marker Pty Ltd	ACN 116 217 287
Kaplan International (Melbourne & Adelaide) Pty Ltd	ACN 129 017 385 (in liquidation)
Kaplan Higher Education Pty Ltd	ACN 124 217 670
Kaplan Business School Pty Ltd	ACN 098 181 947
Tribeca Learning Pty Limited	ACN 084 211 423
Kaplan Education Pty Ltd	ACN 089 002 371
Kaplan International English (Australia) Pty Limited	ACN 003 631 043



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