Modern Slavery Statement

Financial Year ending 31 December 2025

Latitude Group Holdings Limited (Latitude)

ACN: 604 747 391

Approved by the Board on 29 May 2026

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1. Purpose

This joint statement has been published in accordance with the Modern Slavery Act 2018 ("the Act"). It sets out the steps taken by Latitude and its Australian corporate subsidiaries during the year ending 31 December 2025 to ensure that modern slavery and human trafficking are not operating within its business and supply chain. In this statement a reference to "Latitude", "we" and "our" is a reference to Latitude Group Holdings Limited ACN:604 747 391 and its Australian corporate subsidiaries.

The subsidiaries during this period were Latitude Financial IP Pty Ltd ACN 604 754 412, Latitude Financial Group Pty Limited ACN: 604 634 157, Latitude Financial Services Australia Holdings Pty Ltd ACN:603 161 100, Latitude Finance Australia ACN:008 583 588, Latitude Personal Finance Pty Ltd ACN:008 443 810, Latitude Automotive Financial Services ACN:004 187 419, LatitudePay Australia Pty Ltd ACN:633 528 873, KVD TM Pty Ltd ACN: 607 234 015, Symple Financial Group Pty Limited ACN:644 873 049, Symple Loans Pty Limited ACN: 624 150 849, and Symple Canada Holdings Pty Limited ACN:648 595 644.

The trusts during the period were Australian Sales Finance and Credit Cards Trust, Australian Sales Finance and Credit Cards Trust No. 3, Australian Sales Finance and Credit Cards Trust No. 4, Australian Personal Loans Trust, Australian Personal Loans Trust No. 2, Australian Auto Loans Trust, Latitude Australia Credit Card Master Trust, Latitude Australia Credit Card Loan Note Trust, Latitude Australia Personal Loans Series 2024-1 Trust, Latitude Australia Personal Loans Series 2025-1 Trust, Latitude Australia Personal Loans Series 2025-2 .

2. Introduction

Slavery, servitude, forced labour and human trafficking are issues of increasing global concern, affecting all sectors, regions and economies. Modern slavery is fundamentally unacceptable within Latitude's business and supply chains and addressing modern slavery risk is an important element in our overall approach to business and human rights.

Latitude is committed to be a responsible business in all our dealings and relationships. Across our value chain, we aim to ensure that we and our business partners operate with respect for human rights.

3. About Latitude

Headquartered in Melbourne, Australia, Latitude is a consumer finance business with approximately 1.8 million customers, more than 5,500 merchant partners and over 5,500 accredited brokers throughout Australia. Latitude has approximately 730 employees.[1]

Latitude's corporate history traces back over 100 years when Australian Guarantee Corporation, one of Latitude's predecessor businesses, was founded to provide finance for purchasing of household items. Following a series of corporate acquisitions by the GE Capital group (GE), a consortium of investors acquired the business from GE in 2015 and renamed it as Latitude Financial Services. In April 2021, Latitude listed on the Australian Securities Exchange.

[1] The figures presented in this statement are inclusive of Latitude's New Zealand entities

Latitude's purpose is to make it possible with financing solutions in the moments that matter. Integral to Latitude's inclusive strategy is embedding a culture that encourages responsibility with credit and for our people to conduct themselves in accordance with Latitude's values of Take Ownership, Pursue Excellence, Win Together and Create Tomorrow.

4. Managing the Risk of Modern Slavery Practices at Latitude

The Latitude Board recognises the need to observe the highest standards of corporate practice and business conduct. The Chief Executive Officer and Executive Committee are responsible for ensuring Latitude meets its human rights responsibilities.

4.1. Policies

Latitude has an established framework of policies and continues to develop and implement appropriate policies which set a standard of conduct in relation to the operation of Latitude, supporting a commitment to act ethically and with integrity in all business relationships.

These policies are applicable to the Board and all employees, officers, contractors, consultants and other persons that act on behalf of Latitude and associates of Latitude.

Latitude's Code of Conduct reinforces that Latitude will comply with the law and commit to being a responsible business, including implementing systems and controls to combat modern slavery, forced labour and human trafficking, using only honest and ethical suppliers and partners who commit to doing business ethically.

The below policies confirm Latitude's expectations on how it conducts business:

- The Procurement and the Financial Crime Compliance policies support ethical sourcing, due diligence and risk identification
- The Concern Raising (Whistleblower) Policy and the Wellbeing, Health and Safety and Workplace Behaviour policies promote safe, fair and respectful working conditions
- The Compliance and Conflicts of Interest policies define the minimum expectations in relation to meeting our obligations and ensuring appropriate governance and accountability.

4.2. Training

Modern Slavery is referenced in several Latitude annual mandatory training modules assigned to and completed by all staff:

- Code of Conduct
- Working Together
- Protecting Latitude from Financial Crimes

Training modules were reviewed and updated to reflect regulatory developments, emerging risk indicators and internal insights. Completion rates were actively monitored and reported to senior management.

A guide on Modern Slavery Risk was reviewed and recirculated in 2025 to help staff understand modern slavery typologies, how modern slavery affects Latitude and the community and what to do if they have a concern.

4.3. Raising Concerns

Staff can anonymously raise concerns internally and via an external party about any wrongdoing or breaches of law. They can do so in confidence and without fear of retribution or victimisation.

4.4. Risks

4.4.1. Suppliers & Third Parties

Latitude's greatest risk of exposure to modern slavery practices remains through the use of suppliers and third parties.

Latitude is committed to the highest professional standards and ethics and expects the same high standards from the suppliers and third parties it works with. Latitude aims to work collaboratively with suppliers and third parties towards responsible business approaches. All suppliers and third parties are required to report to Latitude if they suspect any potential modern slavery compliance issues.

Suppliers

Latitude's supply chain predominantly consists of Australian and New Zealand entities. Some suppliers and services are sourced from other locations including India, the United Kingdom and the United States of America. Suppliers provide a wide range of products and services to Latitude including IT procurement, logistics and property and building services. Latitude also sources promotional products and merchandise from suppliers overseas that may have little or no presence in Australia.

Latitude takes a risk-based approach to managing modern slavery and human trafficking in its supply chain and all suppliers are engaged in accordance with the Latitude Procurement Policy. The Policy details information regarding high-risk modern slavery jurisdictions and high-risk spend categories with linkage to the Global Slavery Index. It also requires Financial Crime Compliance approval to onboard any supplier that Latitude wishes to engage with who operates in, or is associated with, a high-risk modern slavery jurisdiction.

All business units are expected to utilise existing suppliers in the first instance. The procurement process includes an annual review of existing Tier 1 suppliers, a review every 1-3 years for Tier 2 suppliers and an updated Services Risk Assessment (SRA) for all existing suppliers when services provided materially change.

An SRA must be conducted prior to engaging any new supplier or if an incumbent supplier is providing a new service not previously assessed.

The SRA identifies and sets out how the risks associated with the proposed outsourcing arrangement will be managed, including the critical processes relevant to the outsourced business activity, the impacts if those processes failed and whether the supplier is willing to accept Latitude's standard terms and conditions. This SRA involves requesting appropriate due diligence information from the supplier.

Latitude uses guiding principles to manage supplier risk, regardless of materiality of the outsourced arrangement:

- New suppliers must be engaged, as needed, to gain a proper understanding of the measures they have in place to ensure modern slavery is not occurring within their businesses
- Contractual documentation must incorporate specific prohibition against slavery or servitude, the use of forced, compulsory or trafficked labour, and the use of child labour in line with this policy
- Contracted suppliers are expected to hold their own suppliers to the same standards and Latitude reserves the right to terminate any contractual arrangement if there is breach of this provision

- Regular monitoring arrangements of suppliers must be in place which can determine if service standards and performance indicators are being met and risk is being prudently managed
- Regular reporting from suppliers must be in place to confirm performance against benchmarks and details of any non-performance

Third parties

Latitude's third parties are predominantly Australian and New Zealand entities consisting of merchant partners and broker/aggregators. These third parties assist customers acquire Latitude products and services.

Latitude's Merchant Agreements reference modern slavery risk and merchant partners websites are monitored to ensure Modern Slavery Statement are published where required.

Brokers are issued with documentation outlining Latitude's expectations with regard to modern slavery risk.

Charity Partners

Latitude only engages with charity partners through a designated intermediary. This helps ensure they have appropriate policies/processes that address modern slavery/human rights risks.

4.4.2. Treasury and Finance

Latitude ensures that:

- All organisations providing transaction banking services to Latitude have a Modern Slavery Statement or equivalent policies/processes that addresses modern slavery/human rights risks
- All investors from which Latitude receives investment funds have an existing Modern Slavery Statement or a policy within their social governance practices.

4.5. Continuous improvement

Latitude is aware of its responsibility to anticipate emerging risks and proactively address the shifting landscape of modern slavery. Latitude is committed to ensuring modern slavery is not supported, enabled or tolerated in any form.

Latitude has identified opportunities to enhance its modern slavery practices and has planned to:

- Review the Transaction Monitoring Program to ensure it appropriately detects and reports instances of payments potentially related to the commercial sexual exploitation of children
- Implement a new advanced procurement management tool, with in-built screening capabilities to enhance the SRA process.

Latitude remains committed to working collaboratively with our partners to promote a zero-tolerance approach to human rights abuses, supporting a responsible and ethical operating environment.

Bob Belan

Managing Director & Chief Executive Officer, Latitude

29 May 2026