

RESIMAC GROUP LTD | RESIMAC LIMITED

Modern Slavery Statement

November 2025

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Details of reporting entity

This Modern Slavery Statement (the 'Statement') is a joint statement made by Resimac Group Ltd (ABN 55 095 034 003) and Resimac Limited (ABN 67 002 997 935), in accordance with section 14 of the Modern Slavery Act 2018 (Cth) (the 'Act') for the financial year ending 30 June 2025.

About us

Structure

Resimac Group Ltd is listed on the Australian Securities Exchange (ASX) and is the ultimate holding company in the Resimac Group, which includes the following subsidiaries (collectively, 'Resimac'):

1. Resimac Limited;
2. Resimac Asset Finance Pty Ltd;
3. Resimac Financial Services Pty Ltd;
4. FAI First Mortgage Pty Ltd;
5. Homeloans.com.au Pty Ltd;
6. The Servicing Company Pty Ltd;
7. Resimac Financial Securities Limited; and
8. Resimac NZ Home Loans Limited.

Resimac Group Ltd and Resimac Limited are the only reporting entities in the Resimac Group for the purposes of the Act.

Further information about Resimac can be found in Resimac's 2025 Annual Report, which is available on our website <https://www.resimac.com.au/Investors/annual-reports>.

Our commitment

At Resimac, we are committed to acting ethically and with integrity in our business dealings and relationships and recognise our responsibility as an organisation to manage potential risk associated with modern slavery in our own business and within our supply chains.

Modern slavery risks and controls

Operations

Resimac has over 35 years of experience delivering home and asset finance solutions in Australia and New Zealand. Resimac Group operates from its Head Office in Sydney, Australia and operates support services via a corporate authorised credit representative from Manila, Philippines.

Resimac's day to day operations are relatively removed from industries and products more commonly associated with modern slavery, such as raw material intensive industries, or physical products that have a predominant overseas manufacturing and sourcing component. Resimac is domiciled in Australia, which is considered a low-risk jurisdiction due to its strong labour protections and modern slavery legislation.

Resimac's operations comprise:

- Home loan solutions for a range of borrower types through our wholesale (mortgage originator), third-party (broker), and direct to customer distribution channels.
- Asset Finance business which provides lending products, such as asset finance, secured business loans, personal loans and car loans for consumers and commercial borrowers.

Resimac staff are employed in accordance with the applicable local labour laws. All Resimac staff are required to comply with Resimac's Code of Ethics, and this requirement extends to Resimac's support service resources in the Philippines.

We have assessed the risk of modern slavery in our operations as low.

Supply chain

Resimac procures goods and services from a range of suppliers, with our primary third-party suppliers being technology and IT providers, professional services, consultants, marketing, property management and providers of corporate and office suppliers.

Resimac procures goods and services from reputable service providers in accordance with its Procurement Framework, which aims to ensure that Resimac achieves the highest levels of professional standards when making sourcing decisions. Resimac's procurement tender submission and selection process require suppliers to advise what Modern Slavery frameworks and processes they have in place to identify, assess and mitigate modern slavery practice risks.

We have assessed the risk of modern slavery in our supply chains as low.

Actions taken to assess and address modern slavery risks

Policies

Resimac is committed to identifying, mitigating and eliminating the risks associated with modern slavery in our business and in our supply chains. The following policies and processes address modern slavery requirements:

- Code of Ethics
- Procurement Policy & Procedures
- Whistleblowing Policy & Procedures
- Document Execution Policy and Procedure

Procurement framework

Resimac's procurement framework assesses potential supplier engagements on their management and mitigation of modern slavery risks. As part of the selection process, potential service providers are required to outline their modern slavery frameworks or, if unavailable, detail measures in place to identify and address such risks in their tender proposals.

Material service providers are requested to attest biannually to a Compliance Statement, verifying adherence to contractual and regulatory obligations, including compliance with Modern Slavery Legislation.

To enhance oversight, we have made enhancements to Resimac's document execution processes and have implemented a centralised contract repository platform. This system provides greater transparency in the procurement process by tracking current and expired contracts, improving our monitoring of external vendors to ensure compliance with the Modern Slavery Act.

Training, reporting and governance

All employees are required to adhere to policies and procedures applying to their employment. Training is provided to all employees at commencement of employment, which involves an induction program and extensive continuous online organisation and regulatory training. Business areas report quarterly on their business obligations, which include an assessment of modern slavery risks within their respective areas.

Assessing effectiveness of our actions and continuous development

To ensure that our actions and processes remain effective and appropriate, we take ongoing steps to assess and review the effectiveness of our policies and processes relating to modern slavery and the identification of modern slavery risks.

Reporting period

Our focus over the reporting period remained to review our current policies and processes relating to modern slavery risks, to assess their effectiveness. In this regard, over the reporting period, we conducted an internal audit on a number of areas of the business including a review of its modern slavery program, which provided the opportunity to assess the effectiveness of its modern slavery program. The review of our current policies and processes resulted in identifying further areas of focus and development to support the maturity of this journey.

Over the reporting period and as a result of our review, we have introduced targeted online Modern Slavery training for all company directors and senior employees who are responsible for the management of external suppliers, to demonstrate a “top down” approach to modern slavery.

In addition, all senior employees who have responsibility over business units are required to attest to complying with the Modern Slavery Act on a periodic basis. This allows us to monitor and assess the effectiveness of actions taken to mitigate modern slavery risks on an ongoing basis.

Our material vendors are required to complete an attestation to verify whether the vendor has in place any policies and/or processes to prevent modern slavery in its business and in its supply chains, and provide copies of any modern slavery policies. The attestations and any policies provided are collected and reviewed.

Before onboarding a vendor, we consider whether or not a vendor has a modern slavery statement. As part of our contract review process, vendors are required to complete an attestation, whereby the vendor agrees to notify Resimac of any breaches to Australia’s modern slavery laws.

Continuous development

We recognise, that review and assessment of our actions and outcomes will continue to be an ongoing and evolving process, as we develop and build on the foundations already in place.

Over the coming reporting periods we will continue to embed modern slavery controls within our frameworks and assess our design effectiveness within those frameworks to ensure that it remains fit for purpose.

Training and awareness

We will continue to promote organisation-wide awareness. Face-to-face training and modern slavery risk awareness was conducted in 2024. For staff involved in the engagement and decision-making process of suppliers, training will be implemented to support in the identification, assessment and mitigation of modern slavery risks. The training covers modern slavery risks and the identification of those risks in the business and supply chains, as well as how modern slavery can be prevented. We acknowledge that senior leadership engagement with modern slavery is critical to identifying and minimising modern slavery risks.

Assessing the effectiveness of entities in the Resimac Group

The reporting entities are Resimac Group Ltd (being the ultimate holding company in the Resimac Group, which is comprised of 8 subsidiaries, including Resimac Limited) and Resimac Limited. The actions described above are taken to assess the effectiveness of the actions taken by entities, noting that the subsidiary

companies (that are not reporting entities) do not have any operations in Australia. Given this, the reporting entities are responsible for all activities in relation to the modern slavery program.

Other relevant information

Through our Environmental, Social and Governance (ESG) Committee, reporting into the CEO and the Resimac Board, we ensure that our people have joint ownership for driving the ESG initiatives. Other committees such as Diversity, Equity and Inclusion (DEI) Committee ensure there is performance transparency across the organisation and a safe, diverse and inclusive working environment for its people.

In addition, our recruitment and employment practices, are governed by various policies and procedures which together provide the business values and standards for ensuring equity at work, a fair and conducive working environment, anti-bullying, and promotion of non-discrimination through diversity, equity and inclusion.

Consultation with reporting entities

In preparing this statement, we have engaged with all the company directors of each of the entities we own and control, and requested feedback on this Modern Slavery Statement before it was published. In addition, we issued each of the company directors with online training detailing our obligations under the Modern Slavery Act.

Contact

Stakeholders, employees and communities can raise concerns regarding modern slavery in our operations or supply chains via email to compliance@resimac.com.au, or via our Resimac Group Whistleblower contact methods:

- Phone: 1300 764 447
- Email: whistle.blower@resimac.com.au
- Post: Internal Audit, Level 22/201 Kent Street, Sydney, NSW, 2000

Details of approval

This statement has been approved by the Board of Directors of Resimac.

Dated: 18 November 2025.



Pete Lirantzis
Chief Executive Officer
Resimac Group Ltd



Wayne Spanner
Chairman of the Board
Resimac Group Ltd