



Introduction and Scope

This Modern Slavery and Human Trafficking Statement (**Statement**) is made by Lendi Group Pty Ltd (ACN 648 681 654) and its controlled entities listed in Appendix A (collectively, '**Lendi Group**', '**us**', '**we**', and '**our**').

This Statement outlines the actions taken during the financial year ended 30 June 2025 (**Reporting Period**) to identify, manage and reduce modern slavery risks across our operations and supply chains. It demonstrates the progress we have made in embedding modern slavery risk management into our governance, procurement, and culture, and confirms that all the commitments set out in the FY24 Statement have been achieved.

The Statement has been prepared in accordance with the *Modern Slavery Act 2018* (Cth) (the **Act**). We adopt the Act's definition of modern slavery, which includes human trafficking, servitude, forced labour, debt bondage, forced marriage and the worst forms of child labour.

Our Business

Lendi Group is a market-leading digital platform business that is focused on revolutionising the entire property journey. It operates Lendi - Australia's original and #1 digital mortgage brand - and the iconic Aussie franchise. Backed by a powerful AI platform, a network of 1,300 brokers, 215 retail stores, property search, specialist buyer's agents and integrated conveyancing, Aussie is supporting customers at every touch point to find, buy and own with more confidence than ever before. Lendi Group's loan book is more than \$100b and it was named Australia's Aggregator of the Year for 2024.

While Lendi Group only offers services to customers in Australia, we employ team members throughout Australia and in the Philippines and we procure services from a range of suppliers in Australia and abroad.

Governance and Accountability

Accountability for managing modern slavery risks sits at the highest levels of Lendi Group governance.

- **Board and Committees:** Oversight rests with the Lendi Group Board and the Board Audit and Risk Committee.
- **Executive accountability:** Our executives are responsible for creating and promoting an environment in which compliance and ethical business practices are expected, including conducting our business in a way that mitigates the risks of modern slavery and promotes human rights.
- **Senior leadership:** Our senior leadership team is responsible for operationalising policies, embedding compliance frameworks, and ensuring the wellbeing of all team members.
- **Compliance by design:** Our governance framework embeds controls within core processes and is supported by retrospective monitoring through assurance reviews.

Through this structure, modern slavery is treated as a material risk and monitored alongside other regulatory and compliance matters. Our executives report to the Chief Executive Officer who, in turn, reports to Lendi Group Board and the Board Audit and Risk Committee.



We recognise that effective governance also depends on culture. Our values, training, and reporting channels empower team members, contractors and suppliers to act ethically and raise concerns without fear of reprisal.

Modern Slavery Risks

Our risk assessment confirms that, given the nature of our business, the likelihood of causing, contributing to or being linked to instances of modern slavery is low. Nonetheless, we remain vigilant, particularly in the following areas where risks may be higher.

- **Supply Chains:** We procure a range of goods and services – from advertising and IT hardware to professional services and logistics. Most of our suppliers are based in Australia; however, some suppliers are based overseas.
- **Our People:** The majority of our workforce are skilled professionals based in Australia, presenting low inherent risk. Our Philippines team members are engaged on permanent employee contracts, remunerated above local minimum standards, and covered by workplace protections.
- **Promotional Merchandise:** Procurement of branded goods (such as apparel and promotional items), carries an elevated risk due to global supply chains.

Actions Taken and Resources to Address Modern Slavery Risks

We expect everyone at Lendi Group to live our values and act with integrity. Doing the right thing is at the heart of how we work. The following actions are part of the Lendi Group way of doing things:

Expectations and training: Modern slavery awareness and ethical conduct are included in our compulsory training for all employees and contractors. Onboarding and refresher modules highlight the need to stay alert and the responsibility to raise concerns. Each year we share our Modern Slavery Statement with our people, reinforcing progress and building awareness across the workforce.

Policies: We regularly review and update our governance framework and policies to ensure they reflect our values and keep pace with changes in industry, community expectations, and regulation. This includes policies covering broker and buyer's agent conduct, supplier engagement, conflict management, and employee behaviour. Our whistleblower policy provides safe, confidential channels and legal protections for anyone reporting unethical or unlawful conduct.

Suppliers: Our Procurement team works with risk, compliance, and legal to assess suppliers for modern slavery risks. Standard contracts require compliance with modern slavery laws, reinforced by our Supplier Code of Conduct. We focus our checks and assessments on elevated-risk suppliers and sectors, ensuring that potential risks are identified early and managed responsibly.

Effectiveness and Continuous Improvement

We view modern slavery risk management as an ongoing process of refinement, not a “set and forget” exercise. In this Reporting Period our focus was on assessing our existing elevated risk, strategic supplier pool to identify any legacy engagements that do not contain specific modern slavery, ethical business



practice related provisions and circulating our Supplier Code of Conduct for their specific awareness. We also expanded our sourcing toolkits to support team members in incorporating modern slavery risk as part of their supplier evaluation criteria.

Effectiveness is measured by integration into daily practices: compliance is not a standalone project, but a feature of how procurement and governance decisions are made. This approach reflects our value of “we always create, celebrate, iterate” – recognising that protecting human rights requires vigilance, adaptation and continuous learning.

Key achievements during the Reporting Period

We are proud to confirm that all commitments set out in our FY24 Statement were successfully achieved during the Reporting Period, including:

- 1. Review of legacy engagements:** we undertook an assessment of our existing supplier pool to identify Tier 1 legacy engagements that were made under contracts that pre-dated our specific modern slavery related provisions. We circulated a copy of our Supplier Code of Conduct and our FY24 Modern Slavery Statement to all our T1 suppliers to reinforce our standards, values and ongoing commitment to improvement in this space. This correspondence also invited parties to engage further by providing a copy of their own modern slavery statement and encouraged supply partners to benchmark their own modern slavery practices against the Australian framework by completing our modern slavery self-assessment questionnaire that accompanied this communication; and
- 2. Expanded sourcing toolkits:** We refreshed our sourcing toolkits to incorporate a ‘comparison of bid’ checklist, specifically designed to support team members in incorporating modern slavery risk as part of their supplier evaluation criteria. This was tailored to spend categories with elevated modern slavery risks such as promotional goods and merchandise.

These actions demonstrate our multi-faceted approach which includes both forward looking changes to ensure risks are assessed by all team members prior to the supplier onboarding process, as well as a review of existing arrangements that pre-date our specific modern slavery requirements, reflecting a maturing and comprehensive approach to managing modern slavery risk.

Next Steps

In the forthcoming reporting period to 30 June 2026, we will build on our progress by:

- 1. Introducing periodic re-assessments for certain suppliers:** implement a mandatory reassessment every three years for all Tier 1 suppliers, regardless of previous modern slavery categorisations or reviews, to ensure that we do not take a ‘set-and-forget’ approach to our supply chain.
- 2. AI enabled risk identification:** We will explore and implement AI tools to automate risk detection, improve due diligence efficiency, and identify heightened modern slavery risks beyond our current scoped spend categories.
- 3. Undertake additional team member education:** We will deliver tailored training to increase awareness of modern slavery risks in goods and services, including practical guidance on spotting potential warning signs. Training will also encourage staff to apply this awareness to small business expenses (e.g. corporate card purchases) and personal purchasing decisions, reinforcing the importance of responsible procurement at both professional and personal levels.



Consultation Process

Lendi Group operates as an integrated group of companies with policies, systems and approaches that apply broadly across the Group. To prepare this statement, Lendi Group Pty Ltd engaged and consulted with each of the controlled entities covered by this statement, as listed in Appendix A.

This statement was approved by the board of Lendi Group Pty Ltd, in their capacity as principal governing body of Lendi Group on 6 November 2025. It is signed by David Hyman in his role as Chief Executive Officer.

A handwritten signature in dark ink, appearing to read 'D Hyman', is placed above the printed name.

David Hyman
Chief Executive Officer
6 November 2025



Appendix A

Reporting Entities for the Group

- Lendi Group Services Pty Ltd
- Lendi Group Finance Pty Ltd
- AHL Holdings Pty Ltd
- Lendi Group Distribution Pty Ltd
- Lendi Pty Ltd
- Digital Home Loans Pty Ltd
- Lendi Group Broking Pty Ltd
- Click Loans Pty Ltd
- Lendi Services Inc.
- Aussie Home Loans Pty Ltd
- Aussiehomeloans.com.au Pty Ltd
- Aussie Homes Platform Pty Ltd