



Modern Slavery Statement

Reporting period 01 July 2024 to 30 June 2025



Hume Bank Limited Modern Slavery Statement

As a reporting entity with an annual consolidated revenue of more than AU\$100 million for the period of 1 July 2024 to 30 June 2025, Hume Bank Limited (ABN 85 051 868 556) is making the inaugural statement in pursuant to Modern Slavery Act 2018 (Cth) (*the Act*).

This statement has been prepared in accordance with the mandatory requirements of the Act and as such includes the following information:

- The identification of the reporting entity
- A description of the reporting entity's structure, operations and supply chains
- A description of the risks of modern slavery practices in the operations and supply chain of the reporting entity and any entities it owns or controls
- A description of the actions taken by the reporting entity and any entities it owns or controls to assess and address these risks, including due diligence and remediation processes
- A description of how the reporting entity assesses the effectiveness of these actions
- A description of the process of consultation with any entities the reporting entity owns or controls
- The provision of any other relevant information

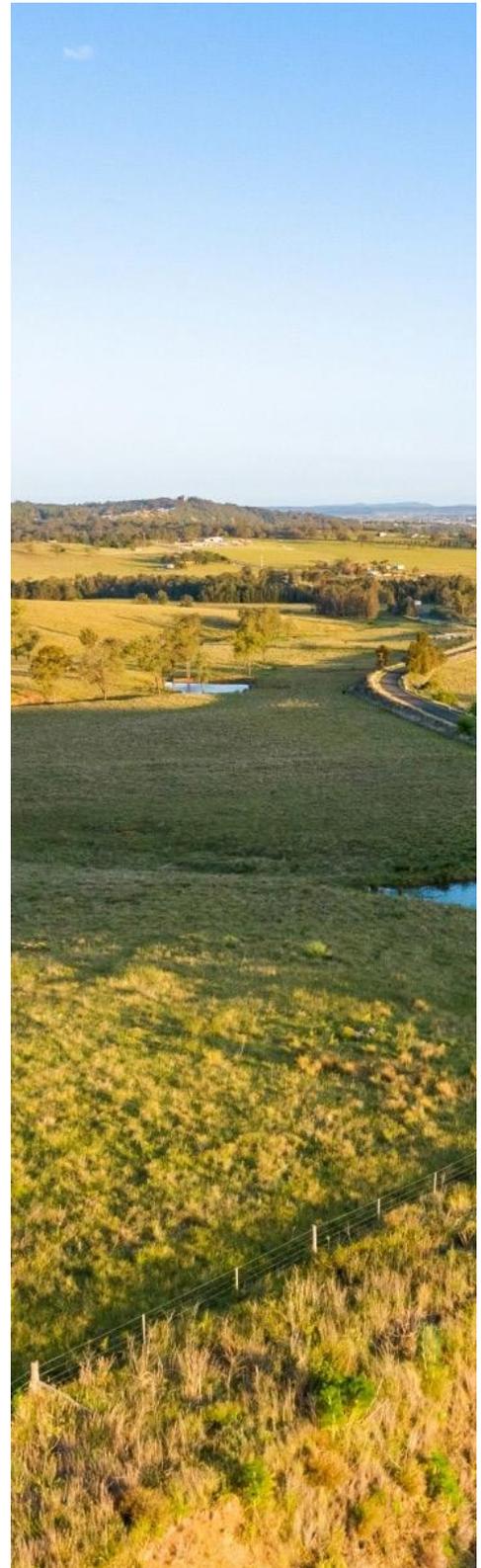
The Board of Directors of Hume Bank Limited, being the principal governing body for the purposes of the Act, has approved this Modern Slavery Statement on 24 December 2025 and has authorised the Chair of the Board to sign this statement on behalf of Hume Bank Limited.



Kerry Grigg,

Board Chairperson

Signed on 24 December 2025



The reporting entity

This Modern Slavery Statement is made and published by Hume Bank Limited (ABN 85 051 868 556 and ACN 051 868 556) (hereafter referred to as 'Hume Bank', 'we' and 'our'). This is our inaugural modern slavery statement under the Act and covers the period of 1 July 2024 to 30 June 2025.

Our structure, operations and supply chains

Structure

Hume Bank, is a company limited by shares and guarantee, domiciled in Australia, with registered office at 492 Olive Street, Albury, New South Wales. Hume Bank is an Authorised Deposit Taking institution (ADI) and our principal activities during the financial year were those of an ADI providing financial products and services to its customers.

We operate in a highly regulated industry that is overseen by regulators including the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), the Australian Competition and Consumer Commission (ACCC), the Office of the Australian Information Commissioner (OAIC), Australian Transaction Reports and Analysis Centre (AUSTRAC) and the Australian Taxation Office (ATO).

Hume Bank wholly owns the entity Murray Trust Repo Series No.1, an internal securitisation entity for the purpose of contingent liquidity and regulatory requirements.

Operations

Hume Bank is a customer-owned bank that has been part of the Albury-Wodonga region for 70 years. Hume Bank is headquartered in Albury with a second office in Melbourne. We have been providing financial products and services to customers through the largest branch network in the region, featuring 15 branches, and through digital channels. Our 15 regional branches are located across New South Wales and Victoria as follows:

State	Location (single branch unless indicated)
New South Wales	Albury (2), Corowa, Culcairn, Holbrook, Howlong, Jindera, Lavington, Thurgoona, Wagga Wagga
Victoria	Rutherglen, Wangaratta, Wodonga (2), Yackandandah

We consist of 172 staff across the two offices and 15 branches during the reporting period. Our staff are employed in a variety of roles such as customer-facing positions at our branches, administration, professional services, and executive team members.

Hume Bank had over 58200 active customers during the reporting period. Our customers are primarily Australian citizens, Australian permanent residents or Australian tax resident entities.

Hume Bank offers the following range of financial products and services.

Category	Financial services and products
Loans	Residential Lending Products, Offset Account Facilities, Personal Lending Products
Everyday	Transaction Account Products
Savings	Savings Account Products, Online Savings Products, Youth/Under-18 Savings Products, Retirement-Focused Savings Products, Term Deposit Products
Cards	Credit, Debit and Digital Wallets
Insurance	Home and Content, Motor, Landlord, Caravan and Trailer, Compulsory Third-Party
Travel and International	Outbound and Inbound International Payments, Telegraphic Transfer
Business Banking	Business Transaction Account Product, Business Saving / Deposit Product
Business Finance	Business Lending Products, Overdraft Facilities, Line of Credit Facilities, Self-Managed Super Funds Products and Bank Guarantee Facilities
Others	Financial Planning, Community Link Product

Supply chains

We engaged with 438 suppliers during the reporting period, with our key suppliers operating in various industries which include:

- Information Technology (IT) Hardware and IT Software;
- Professional consultancy such as internal audit, legal, training, marketing, etc.,
- Merchandise including stationery, promotional goods, and corporate uniforms;
- Office consumables,
- Cleaning, property maintenance, and security services;
- Contracted staff via an agency or consultancy; and
- Food and beverage.

428 of our suppliers are based in Australia, with 10 suppliers based outside of Australia.

Definition of Modern Slavery

For the purposes of the Modern Slavery Act 2018 (Cth), modern slavery includes eight types of serious exploitation: trafficking in persons; slavery; servitude; forced labour; forced marriage; debt bondage; deceptive recruiting for labour or services; and the worst forms of child labour.

Potential risks of modern slavery practices in our operations and supply chains

Hume Bank recognise the importance of examining and analysing our supply chains and core operational activities to identify areas of potentially elevated modern slavery risk. Hume Bank does not tolerate slavery or human trafficking or abusive treatment in any of our operations and supply chains.

We commenced a high-level internal assessment to help understand modern slavery risk across operations and supply chains.

Our products and services

Hume Bank provides a range of financial products and services to our customers. Our primary business is providing everyday banking, savings and term-savings accounts, credit cards, home loans, personal loans, and business loans.

We understand that there are risks that certain transactions made by customers and/or through the funds provided may be associated (even indirectly) with financing certain modern slavery conduct.

Hume Bank remains diligent with its responsibility to report any detected suspicious activity to regulators such as AUSTRAC and other relevant law

enforcement bodies and continue to closely monitor transactions for recognised red flags.

Our people

Hume Bank employs staff (comprising permanent, fixed term, casual and contractors) to service its operations.

We note that there may be a risk of exploited labour within our workforce or recruitment practices, employment arrangements and terms which are associated with modern slavery risk. All arrangements for employment are subject to and comply with national employment laws. Where we have employed staff from overseas, they comply with the visa and other requirements of the Department of Home Affairs.

To support our people and their health, safety, and wellbeing, some of the policies in place include:

- Workplace Health and Safety Policy;
- Discrimination Harassment and Bullying Policy;
- Remuneration Policy; and
- Whistleblowing Policy.

These policies are reviewed and updated in line with the Policy review guidelines to ensure our commitment to providing a safe and healthy working environment for all staff.

Our investments

We are aware that there is a risk of investing in businesses that are involved in modern slavery. Hume Bank invest in a portfolio of high-quality liquid assets to ensure we have access to funds to meet our liquidity needs as required. Our liquidity investments are primarily held in other ADIs, financial services providers

and government entities with Australian-based operations.

Concurrently, certain local industries such as professional cleaning, facilitates / maintenance and catering services may represent a higher risk within the local operations.

Our communities

We acknowledge that there is a risk that our sponsorships and donations recipients support organisations or activities linked to modern slavery or have a third-party relationship (e.g. business partnership or joint ventures) that may be exposed to modern slavery, or that have modern slavery in their operations and supply chains.

Our community programs provide support to organisations such as hospitals, schools, sporting associations, and various non-for-profits focused on relevant communal needs whilst also supporting local events. We primarily only provide sponsorship to organisations or events that are located or held in the regional areas we operate and are aligned with Hume Bank's values.

Our supply chains

Due to the nature of operations, Hume Bank has a diverse chain of suppliers, providing a range of goods and services. We recognise that procurement of goods and services (either directly or indirectly through supply chains) from certain industries can carry a higher modern slavery risk due to their reliance on more vulnerable models or complex supply chains.

Most of our procurement activity occurs within Australia, with majority of our suppliers also based domestically. Therefore, elevated risks are less likely to exist in the direct operations of our suppliers but may be present further along with their own supply chains.



Actions taken to assess and address known risks of modern slavery

As an Australian ADI that is primarily located in the regional area, and engaged with primarily Australian customer, staff and suppliers, we self-assess our overall modern slavery risk profile to be low.

Governance

Policy, responsibilities and governance arrangements are key to demonstrating Hume Bank's commitment to managing modern slavery. Hume Bank reviewed and updated our Procurement and Outsourcing Management Policy requiring that all sourcing and supplier selection activities consider modern slavery risks.

Hume Bank achieved the KiteMark for Corporate Ethics and Responsible Supply issued by Chartered Institute of Procurement and Supply (CIPS), reinforcing expectations for suppliers to uphold ethical standards throughout their operations. Hume Bank utilised various internal communication channels (such as internal news channel and one-to-one interactions) to raise awareness on and provide guidance on updated policies and procedures.

Risk Assessment and Supplier Due Diligence

Detailed assessments to identify modern slavery risks in the operations and supply chains facilitate informed decisions on due diligence.

We have conducted review of the existing due diligence and risk assessment activities for engaging suppliers. Actions have been identified to strengthen these activities in relation to modern slavery risk.

Grievance and Remediation

The Hume Bank Whistleblowing Policy covers a broad range of misconduct, including breaches of law and unethical behavior. Modern slavery concerns or incidents are considered “Reportable Conduct” under this policy and can be reported through the provided whistleblowing channels.

Hume Bank did not receive any reports, complaints, or become aware of any actual or suspected events of modern slavery in our operations or supply chains during the reporting period.

Training

Training equips staff to understand the Banks’s approach to managing modern slavery risk. All staff receive ongoing training in various areas including whistleblowing, fraud and money-laundering. We achieved 99% training completion rate for the reporting period.

Monitoring and Reporting

Hume Banks procurement end to end lifecycle includes supplier management processes which provide the foundation for monitoring modern slavery risks. Supplier due diligence, evaluation and ongoing contract management allow Hume Bank to identify and address potential risks within both direct suppliers and their broader supply chains.

How we assess the effectiveness of our actions

Hume Bank is committed to continuing strengthening the design of our processes and assessment of the effectiveness of our actions. We have identified for development and implementation the actions below.

Area	Proposed Actions
Governance	<ul style="list-style-type: none"> Continue to review and uplift policies and procedures to ensure further alignment with regulatory requirements. Roll out modern slavery clauses for new material contracts to expressly address modern slavery risk, if deemed required.
Risk Assessment and Supplier Due Diligence	<ul style="list-style-type: none"> Implement self-assessment questionnaires for high risk/material suppliers, identified through materiality and risk assessments.
Grievance and Remediation	<ul style="list-style-type: none"> Review the existing channels to ensure that the channels are fit for modern slavery reporting.

Area	Proposed Actions
Training	<ul style="list-style-type: none"> Continue tracking completion % for annual online modules for all relevant policies. Implement specific online training module and monitor training completion %.

Area	Proposed Actions
Monitoring and Reporting	<ul style="list-style-type: none"><li data-bbox="467 321 753 453">• Implement specific reporting on suppliers' data where possible.

Consultation with any entities we own or control

Hume Bank's single owned entity (as listed above in relation to our structure) was consulted in relation to the preparation and content of this statement and has been subject to the same measures for identifying, assessing, and addressing potential modern slavery risks.

Any other relevant information

The Bank has no additional information or comment relevant to modern slavery to report.