
**MODERN SLAVERY
STATEMENT – March 2021**
RESIMAC GROUP LTD

1. Reporting Entity

Resimac Group Limited (“Resimac”, “we” or “our”) makes this statement in accordance with section 13 of the *Modern Slavery Act 2018* (Cth) (the “Act”) for the financial year ending 30 June 2020.

2. About Us

Structure

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

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 Home Loans Limited.

Resimac is the only reporting entity in the Resimac Group for the purpose of the Act.

Operations & Supply Chains

Resimac Group has over 35 years of experience delivering home and asset finance solutions in Australia and New Zealand. Resimac Group has offices in Sydney, Australia, and Auckland, New Zealand, and operates support services (via a hosted entity) from Manila, the Philippines. Resimac Group offers products through wholesale (mortgage originator), third-party (broker), and direct to customer distribution channels.

Further Information

Further information about Resimac can be found in Resimac’s 2020 annual report, which is available on our website www.resimac.com.au.

3. Our Commitment

We recognise that modern slavery is a crime and a violation of fundamental human rights. We are committed to acting ethically and with integrity in our business dealings and relationships and are committed to preventing modern slavery in our own business and to helping prevent modern slavery in our supply chains.

4. Risk & Controls

Inherent Risk

We have assessed the inherent risk of modern slavery in our operations and supply chain as low.

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. Furthermore, Resimac is not an authorised deposit taking institution, which significantly reduces the inherent money laundering risk posed by modern slavery.

Operations

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

Resimac conducts customer due diligence and enhanced due diligence in accordance with its Anti-Money Laundering and Counter-Terrorism Financing Program prior to entering a relationship with a customer or potential customer. As part of this process, Resimac screens for politically exposed persons and persons who are subject to targeted financial sanctions under Australian sanctions law. Resimac also monitors customer transactions for suspicious activity and reports matters to AUSTRAC where a person or transaction is suspected of being linked to a crime.

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

Supply Chain

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

Resimac procures goods and services from reputable providers in accordance with its Procurement Policy, which aims to ensure that Resimac achieves the highest levels of professional standards when making sourcing decisions. Resimac also requires material outsource vendors to complete bi-annual attestations against core obligations as part of Resimac's Compliance and Enterprise Risk Monitoring Program.

5. Assessment

We are committed to building a mature modern slavery framework to prevent modern slavery in our own business and to help prevent modern slavery in our supply chains. As we develop that framework, we will continue to assess its design effectiveness to ensure that it remains fit for purpose and works in congruence with our Three Lines of Defence Model and Compliance and Enterprise Risk Monitoring Program to address modern slavery risks.

6. Continuous Improvement

In 2021, we intend to integrate dedicated modern slavery controls into our compliance and enterprise risk frameworks, policies and procedures. We also intend to continue to promote organisation-wide awareness of modern slavery in our own business and in our supply chains.

7. Contact

Stakeholders and communities may raise any concern regarding modern slavery in our operations or supply chain by email to compliance@resimac.com.au.

8. Consultation Process

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

Dated: 31 March 2021



Scott McWilliam

Chief Executive Officer
Resimac Group Limited



Warren McLeland

Chairman of the Board
Resimac Group Limited