



COG Financial Services Limited - Modern Slavery Statement

This Modern Slavery Statement is made pursuant to the Modern Slavery Act 2018 (Cth) (**MSA**) by COG Financial Services Limited ACN 100 854 788 of Level 1, 72 Archer Street, Chatswood NSW 2067 (**COG**) in respect of COG and its related bodies corporate (**COG Group**) and relates to the financial year 1 July 2019 to 30 June 2020 (**FY2020**). This statement outlines the risk and actions taken by COG Group to address modern slavery risks in our operations and supply chains during FY2020.

COG is committed to taking all appropriate steps to ensure the COG Group has no part – direct or indirect – in the provision of modern slavery and human trafficking throughout our operations and supply chains.

About our business

COG Group is a financial services organisation providing a range of financial products and services through COG's broker and aggregation businesses and its finance leasing business. The COG Group's businesses operate exclusively in Australia, with some support services provided in various locations in Asia.

COG's risk management and due diligence processes

As a financial services organisation with a professional workforce, COG considers the risk of modern slavery within its direct business operations to be low. However, COG recognises that through its support services sourced in Asia it can be indirectly exposed to the risk of modern slavery and human trafficking.

COG has implemented risk management processes to identify, assess, mitigate and monitor potential risk areas where it could be exposed to human rights concerns, including modern slavery and human trafficking. This includes using AS White Global Pty Ltd – an Australian company of long-standing and strong reputation- to source support services resources in Asia. COG also receives from AS White Global an annual confirmation of its commitment to complying with the MSA.

As a financial institution, COG also recognises that modern slavery and human trafficking is a potential risk in relation to financing activities. COG's credit risk policies and processes incorporate a risk-based approach to assess human rights risk (incorporating modern slavery and human trafficking) as part of credit risk assessment and due diligence.

Additionally, COG is committed to maintaining an open working environment in which employees, directors, contractors and suppliers are able to raise concerns regarding actual or suspected unethical, unlawful or undesirable conduct freely and without fear of reprisal and intimidation. To support this commitment, COG maintains a Whistleblower Protection Policy which is available on COG's website.

Assessment

During FY2020, COG did not identify any instances of modern slavery or human trafficking associated directly or indirectly with its operations. In risk assessments undertaken to date in relation to COG Group's support services, no cases of modern slavery or human trafficking were identified.

This statement has been prepared by COG's management team and approved by the COG Board.

A handwritten signature in black ink that reads 'A. D. Bennett'.

Andrew Bennett
Group Chief Executive Officer
12 March 2021