



MODERN SLAVERY STATEMENT

Joint Statement of COG Financial Services Limited and Platform Consolidated Group Pty Ltd

Reporting Period: 1 July 2024 to 30 June 2025

COG Financial Services Limited ACN 100 854 788 of Level 1, 72 Archer Street, Chatswood NSW 2067 (**COG**) and its related bodies corporate (**the COG Group**) (which includes the reporting entity Platform Consolidated Group Pty Ltd ACN 609 245 981 and non-reporting entities including Fleet Network Pty Ltd, Paywise Pty Ltd, COG Aggregation Pty Ltd, Linx Group Holdings Pty Ltd, QPF Holdings Pty Ltd, COG TLC Pty Ltd and Westlawn Finance Limited), has developed this Modern Slavery Statement (**Statement**) in line with the *Modern Slavery Act 2018* (Cth) (**the MSA**) in respect of the COG Group. This Statement outlines the actions taken by the COG Group to identify and address modern slavery risks in the COG Group's operations and supply chains during the reporting period 1 July 2024 to 30 June 2025 (**FY2025**).

COMMITMENT AND VALUES

The COG Group is committed to responsibly assessing and addressing modern slavery risks in its operations and supply chains by taking all appropriate steps to ensure that the COG Group has no part – whether directly or indirectly – in the provision of modern slavery and human trafficking anywhere in its operations and supply chains.

ABOUT THE COG GROUP

The COG Group is an Australian Stock Exchange listed financial services organisation (ASX:COG) providing a range of financial products and services through the COG Group's broker and aggregation businesses, its finance leasing businesses, and its salary packaging and novated leasing businesses. The COG Group's businesses operate exclusively in Australia, with some support services provided from various locations in South-East Asia.

Further details on the COG Group's business activities and performance can be found on COG's website <https://www.cogfs.com.au>.

STRUCTURE, OPERATIONS AND SUPPLY CHAIN

The COG Group provides broker and other financial products and services throughout its various businesses and operates exclusively in Australia. The majority of COG Group customers are individuals and small and medium-sized enterprises. It is standard practice for the COG Group businesses to include statements on adherence to the MSA and the commitment to not contributing to human rights violations, including modern slavery, in contracts with customers and suppliers, particularly when dealing with large corporate customers and including with its broker network and other suppliers.



The COG Group has offices in all States of Australia and the vast majority of COG Group staff are employed in Australia, however there are a handful of staff and contractors that are located in South-East Asia. Many COG Group staff hold relevant professional memberships and accreditations.

Apart from a handful of staff and contractors in South-East Asia, the COG Group's operations and supply chain is limited to Australia, other than ad hoc purchases including things like office stationery, branded goods, catering, consumables, etc. which are sourced in Australia but may have been produced overseas. Where appropriate, due diligence on suppliers is undertaken to ensure that the COG Group is not contributing to human rights violations, including modern slavery.

The COG Group has implemented robust due diligence processes to assess and manage the risk of modern slavery within business operations and supply chains. These measures include:

- Identifying supply chains and understanding where potential risks of modern slavery and human trafficking may arise;
- Engaging with stakeholders to stay informed about emerging risks and best practices; and
- Conducting regular risk assessments to identify areas where there is a higher risk of modern slavery within supply chains.

During the FY2025 reporting period, the COG Group communicated procurement guidance to its controlled entities, to ensure that even incidental and ad-hoc purchasing is directed away from businesses or marketplaces that may present heightened modern slavery risks.

ASSESSMENT AND MITIGATION OF MODERN SLAVERY RISKS

Given the evolving nature of modern slavery, the COG Group continually reviews and considers the risks associated with modern slavery as an essential part of its business ethics, particularly where there is any likelihood of there being a risk of harm to people.

The COG Group continues to assess its business model and geographical footprint. Given the level of control the COG Group has over its operations, managed through frameworks and policies and the location of COG Group offices, the COG Group believes that its material exposure to modern slavery is limited to support services and supply chain.

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



Over the FY2025 reporting period, the COG Group has maintained and further progressed its group-wide approach to modern slavery by maintaining and improving its previously 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.

Various companies are engaged to provide offshore administrative support services, as follows:

1. The COG Group engages AS White Global Pty Ltd, which is an Australian company of long-standing and strong reputation, to source support services and resources in the Philippines and Vietnam;
2. Platform Consolidated Group Pty Ltd engages Connect OS Broker Support Pty Ltd trading as Outsource Broker Support, which is an Australian business that sources and provides administrative support services in the Philippines;
3. Fleet Network Pty Ltd and Paywise Pty Ltd engage Galilee Business Support Services Pty Limited, which is an Australian company that sources administrative support services in the Philippines;
4. Beepo Support Services Pty Ltd (part of the Probe Group) provides offshore administrative support services in the Philippines to subsidiaries within Westlawn Finance Limited;
5. Shinetech Software Pty Ltd provides offshore administrative support and technical platform support services from China to subsidiaries within COG Aggregation Pty Ltd; and
6. Smartsourcing Solutions Pty Ltd provides offshore administrative support services from contractors based in the Philippines to subsidiaries within Linx Group Holdings Pty Ltd.

The COG Group receives from each of the above six companies, annual confirmation of their commitment to complying with the MSA, together with confirmation that they maintain policies, procedures and controls to identify, assess and mitigate the risks of modern slavery practices within their operations and supply chains, and that they have not identified any instances of modern slavery within their operations or supply chains during the relevant reporting period.

The COG Group's approach to assessing and mitigating modern slavery risks includes reviewing and, where necessary, updating due diligence procedures and the requirement for suppliers to provide copies of their statements and policies relating to the MSA.



Modern slavery risks are more likely to exist where the principles of human rights are not respected and accordingly the COG Group's strategy to assess and mitigate modern slavery risks focuses on systems and processes to identify, prevent and remedy any actual or potential adverse human rights impacts under the areas of compliance, work culture, people, technology, governance, remediation and stakeholder engagement.

As a corporate group providing financial services, the COG Group acknowledges that modern slavery and human trafficking is a potential risk in relation to financing activities. To address this risk the COG Group has credit risk policies and processes which incorporate a risk-based approach to assess any human rights risk (which incorporates modern slavery and human trafficking) as a part of its credit risk assessment and due diligence.

The COG Group acknowledges that it is vital to continually review its supply chain and operations to reduce the possibility of any of the COG Group's business activities contributing to, or facilitating, any form of modern slavery.

Additionally, the COG Group is committed to maintaining an open working environment in which employees, directors, contractors and suppliers are able to raise concerns regarding any actual or suspected unethical, unlawful or undesirable conduct freely and without fear of reprisal and/or intimidation. To support this commitment, the COG Group maintains a Code of Conduct, a Whistleblower Protection Policy, an Anti-bribery and Corruption Policy, a Values Statement, a Remuneration Charter, and other policies and statements which are available on COG's website, <https://www.cogfs.com.au/corporate-governance/>.

The COG Group's policies are made available to all employees and suppliers via the COG website and COG Group websites and our Group Whistleblower Protection Policy ensures that any concerns can be raised safely, quickly and confidentially through various channels.

Onboarding and training for all COG Group employees covers obligations under COG Group policies on issues such as health, safety, wellbeing, harassment and bullying, discrimination and privacy.

COG has partnered with Wisdom Wellbeing an employee assistance program which ensures that all employees and their dependants have 24/7 access to mental health and counselling services.

The COG Group continues to monitor the effectiveness of the processes and procedures that it has put in place to address the modern slavery risks that the COG Group may cause, contribute to, or be directly linked to, in line with the UN Guiding Principles. The COG Group continues to regularly assess the effectiveness of its actions in identifying and managing modern slavery risks by tracking its



actions and outcomes, partnering with suppliers and other external partners and undertaking regular internal governance and external assurance processes. Based on the results of these processes, the COG Group will adapt and strengthen its actions to continually improve its response to human rights violations, including modern slavery.

ASSESSMENT

The COG Group is pleased to confirm that during FY2025 it has not identified nor been made aware of any instances or allegations of modern slavery and/or human trafficking activities associated either directly or indirectly with its operations or that of its suppliers.

If the COG Group suspects modern slavery, it will ensure that appropriate action is taken including:

- Investigating the alleged conduct, either internally or externally via an independent third party; and
- Engaging with suppliers to express concern and working with them to address and remediate the situation.

If a supplier is unwilling or unable to remediate any such issue, the COG Group would take necessary action, including:

- Abstaining from entering a contractual arrangement or terminating the contract; and/or
- Reporting the suspected conduct to the relevant authorities.

The COG Group remains committed to preventing modern slavery and human trafficking in all forms. The COG Group will continue to enhance efforts to ensure that its business operations and supply chains are free from and remain free from all forms of modern slavery and human trafficking.

COG has consulted with all companies within the COG Group in the development of this Statement and this Statement has been approved by the COG Board.

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

Andrew Bennett

Group Chief Executive Officer

29 December 2025