



This Corporate Governance Statement (the “Statement”) sets out details of Latitude Group Holdings Limited and its subsidiaries (“Latitude” or the “Company”) corporate governance practices for the year ended 31 December 2024 (“Reporting period”) including the Company’s position in respect of each of the Australian Securities Exchange (“ASX”) Corporate Governance Councils Corporate Governance Principles and Recommendations 4th Edition (“Recommendations”).

As recommended by the ASX Principles, information in relation to corporate governance practices is publicly available on the Company’s website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>. Where the Company does not follow a recommendation, this Statement will identify the recommendation that has not been followed and give reasons for not following it.

This statement has been approved by the Board and is current as at 21 February 2025.

Principle 1. Lay solid foundations for management and oversight

Recommendation 1.1 Have and disclose a Board Charter

The Board has overall responsibility for the Company’s corporate governance, including providing leadership and strategic guidance. The Board has created a governance framework for managing Latitude, which it believes is appropriate for Latitude’s business. This includes adopting relevant internal controls, risk management processes and corporate policies which are designed to promote responsible management and conduct at Latitude.

The Board’s role and responsibilities are formalised in the Board Charter, which defines the matters reserved for the Board and its Committees and those responsibilities delegated to the Chief Executive Officer (Managing Director and CEO) and management.

To facilitate the execution of its responsibilities, the Board has established different Committees to oversee and report to the Board on areas of responsibility.

The Board Committees are:

- Audit Committee;
- Risk Committee;
- Remuneration & People Committee; and
- Technology Committee.

A copy of the Board Charter and all Board Committee Charters is available on the Company’s website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Within the scope of the governance framework established by the Board, management of the business and operations of the Company is delegated to the Managing Director and CEO, subject to the oversight and supervision of the Board. The Board has also adopted a Reserved Powers Policy that sets out matters specifically reserved for determination by the Board. The exclusive duties reserved for the Board include:

- Appointing the Managing Director and CEO and external auditor;
- Approving the Company’s strategic plan and annual budget;
- Setting the remuneration structure of the Managing Director and CEO and Executive Committee, including performance hurdles for long-term and short-term incentive schemes;
- Approving significant Company policies;
- Approving borrowing limits and sale of certain non-performing loans;
- Approving significant capital expenditure;
- Approving the half-year and year-end financial statements, dividend declarations and reporting documents; and
- Setting the Company’s risk appetite and monitoring the effectiveness of the Company’s risk management policies and procedures and the adequacy of its internal control mechanisms.



Recommendation 1.2 Undertake checks before appointment and provide shareholders with information

The Board actively and regularly considers the composition of the Board, considering the duration of each Director's tenure and the competencies required for the effective oversight of the Company.

The full Board manages the process for the selection and appointment of new Directors. The Board identifies candidates with appropriate skills, knowledge, experience, independence and expertise. The written letter of appointment of each Director outlines the Company's expectations in relation to the time commitment.

The Company undertakes appropriate background and screening checks prior to nominating a Director for appointments to fill a casual vacancy or being proposed for election by the shareholders.

Apart from the role of Managing Director and CEO, all Directors are subject to re-election by rotation at least every three years. Shareholders are provided with all material information in the Company's possession concerning the Director standing for election or re-election in the explanatory notes accompanying the notice of general meeting, including a statement by the Board as to whether it supports the election or re-election of the Director and a summary of the reasons why.

Further details of Board members' qualifications and experience is set-out under Recommendation 4.1 and is also available on the Company's website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=board>

Recommendation 1.3 Have written agreements with Directors

All Directors and Executive Committee members have written agreements with the Company. Directors execute letters of engagement with the Company which include the following terms:

- The term of the appointment;
- Board role and responsibility;
- The Company's expectations of Directors including their expected time commitment, duties to the Company, meeting attendance and preparation;
- Committee membership;
- Remuneration, including superannuation entitlements;
- The Director's obligations to disclose details of their interests in the Company's securities and any matter which may impact their independence;
- Education and training;
- Details of significant Company documents including key policies; and
- Indemnity and insurance arrangements.

Those Directors filling a casual vacancy are required to stand for election by the shareholders at the next Annual General Meeting following their appointment.

Executive Committee members, including the Managing Director and CEO, execute employment contracts with the Company which include the following terms:

- The position and term of employment;
- Executive duties and obligations;
- Remuneration, including incentive benefits and superannuation entitlements;
- Termination rights of the Company and employee including notice periods;
- Confidentiality obligations; and
- Requirement to comply with Company documents including key policies.



Recommendation 1.4 Company Secretary is accountable to the Board

The Company Secretary's provide advice and support to the Board, and are accountable to the Board, through the Chairman, for all matters relating to the proper functioning of the Board and its Committees. The Company Secretary's are responsible for advising the Board on governance matters and ensuring compliance with Board and Board Committee Charters and procedures.

The decision to appoint or remove a Company Secretary is made by the Board.

Recommendation 1.5 Have and disclose a diversity policy

The Company is comprised of men and women of varying ages, ethnicities and cultural backgrounds. The Board has formally approved a Diversity Policy to provide a framework by which the Company will support and facilitate an environment of diversity and inclusion across the organisation.

The Board receives detailed data on the Company's progress on gender diversity, including gender diversity statistics. Furthermore, an internal Committee (Latitude Women) is actively involved in promoting and implementing actions to achieve gender diversity.

The Board approved the following measurable diversity objectives for FY24:

Gender Representation Objective	Proposed Target	31 December 2024 Outcomes
Gender Representation		
Board	Not less than 25% female representation	29% Women
Independent Non-Executive Director*	40% female, 40% male, 20% non-gender (40:40:20)	50% Women, 50% Men
Executive Leadership Team (EGMs)	40% female, 40% male, 20% non-gender (40:40:20)	25% Women, 75% Men
Senior Leadership Team (Direct reports of EGMs)	40% female, 40% male, 20% non-gender (40:40:20)	55% Women, 45% Men
Total Workforce*	40% female, 40% male, 20% non-gender (40:40:20)	50% Women, 50% Men
Pay Gap Base Remuneration Average Gap	Reduce 2% pa to achieve <10% by 2028	19.42%, down 0.89% over previous 12 months
Recruitment (external/internal)	Not less than 40% of each gender	46% Women, 54% Men
Succession (planning/ fulfilment)	Equal representation of gender on GM and EGM succession plans	33% Women, 67% Men

The Company's report to the Workplace Gender Equality Agency, can be found on the Company's website at: <https://www.latitudefinancial.com.au/about-us/corporate-responsibility/>.

A copy of the Diversity and Inclusion Policy is available on the Company's website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.



Recommendation 1.6 Periodically evaluate Board, Committee and Director performance

The Company has a process for periodically evaluating the performance of the Board, its Committees and individual Directors.

Over the past few years, the Board has conducted its annual performance review in a variety of ways, including via survey and has also appointed an external facilitator to conduct the Board performance review, whereby he interviewed all Directors as well as the Executive Committee. The review covered the performance of the Board, Board operations and identified improvement opportunities and provided an action plan.

Each of the Committees has also conducted an annual self-assessment in FY24 to evaluate the Committee's performance. The various suggested improvements identified by each process have been reviewed and implemented where relevant.

Recommendation 1.7 Annually evaluate Senior executive performance

Each reporting period the performance of the Managing Director and CEO and each Executive Committee member is measured against key performance indicators and other performance criteria set by the Board via the Enterprise Scorecard. The performance indicators set out in the Enterprise Scorecard relate to growth/performance, leadership and culture, reputation and sustainability performance targets.

The Remuneration Committee considers the performance of the Managing Director and CEO and members of the Executive Committee when formulating remuneration arrangements. During FY24 eligible members of the Executive Committee (including the Managing Director and CEO) participated in the short-term incentive plan and a long-term incentive plan.

The short-term incentive plan contains measurable key performance indicators with respect to the financial year budget that are approved by the Board. Targets are set out in the Enterprise Scorecard. In addition, an assessment of individual leadership, conduct, and a risk management performance assessment was completed for the Managing Director and CEO and members of the Executive Committee for FY24.

The long-term incentive plan contains incentive targets for the financial years to which each offer made under the plan applies. The performance rights granted in FY24 will each vest where the Company's Cash Earnings Per Share (EPS) growth and Interest-Bearing Receivables (IBR) vesting conditions are met.

Principle 2. Structure the board to be effective and add value

Board and Committees

The Board is comprised of eight Directors: seven Non-Executive Directors and the Managing Director and CEO. As stated at 1.1, the Board has formed the following Committees:

- Audit Committee;
- Risk Committee;
- Remuneration & People Committee; and
- Technology Committee.



The composition of each Committee includes:

Committee	Composition
Audit Committee	<ul style="list-style-type: none"> Julie Raffe (Chair, independent Non-Executive Director) Mark Joiner (independent Non-Executive Director) Sharni Zoch (consultant)¹
Risk Committee	<ul style="list-style-type: none"> Mark Joiner (Chair, independent Non-Executive Director) Beaux Pontak (Non-Executive Director, Shareholder Representative Director) Sharni Zoch (consultant)¹
Remuneration & People Committee	<ul style="list-style-type: none"> Alison Ledger (Chair, independent Non-Executive Director) Philip Busfield (Non-Executive Director, Shareholder Representative Director) Beaux Pontak (Non-Executive Director, Shareholder Representative Director)
Technology Committee	<ul style="list-style-type: none"> Alison Ledger (Chair, independent Non-Executive Director) Julie Raffe (independent Non-Executive Director) Beaux Pontak (Non-Executive Director, Shareholder Representative Director)

¹ Sharni Zoch ceased providing consulting services on 31 December 2024.

Meetings

The number of meetings of the Board and Committees held during FY24 and the number of meetings attended by each Director is set out below:

	Board meetings scheduled		Board meetings un scheduled ¹		Results Sub-Comm ²		Risk Committee		Audit Committee		Remuneration and People Committee		Technology Committee	
	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended
Director														
Mike Tilley	8	8	3	3	2	2	-	-	-	-	-	-	-	-
Bob Belan	8	8	2	2	2	2	-	-	-	-	-	-	-	-
Julie Raffe	8	8	3	3	2	2	-	-	4	4	-	-	4	4
Mark Joiner	8	8	2	2	-	-	4	4	4	4	-	-	-	-
Alison Ledger	8	7	2	2	-	-	-	-	-	-	4	4	4	4
Beaux Pontak	8	7	2	1	-	-	4	4	-	-	4	4	4	3
Aneek Mamik ³	8	6	2	1	-	-	-	-	-	-	-	-	-	-
Philip Busfield	8	7	2	2	-	-	-	-	-	-	4	4	-	-

¹ The number of meetings unscheduled in the Board's approved annual calendar. This number includes Board meetings in respect of out-of-cycle matters and reflects those in attendance.

² Sub-committee meetings held to approve half year and full year financial results for release to the market.

³ Aneek Mamik resigned as a Director on the 14 November 2024.

Recommendation 2.1 Have a nomination Committee and disclose its Charter

Latitude acknowledges the ASX Recommendation 2.1 that the Company have a Nomination Committee, and notes that the Board has not established a separate Nomination Committee. The Board itself is responsible for nomination responsibilities, including succession and ensuring that the Board has an appropriate balance of skills, knowledge, experience, independence and diversity to enable it to perform its role effectively. Executive succession planning will also be addressed by the Remuneration & People Committee.



The Board believes that it will be able to discharge these responsibilities and deal effectively with Board composition and succession issues, without a separate committee undertaking this function. The Board will review these arrangements periodically, having regard to the Board's renewal program and workload.

Recommendation 2.2 Have and disclose a Board skills matrix

Latitude recognises the importance of a diverse Board including diversity in skills, experiences, gender and behavioural styles and characteristics.

The Board regularly undertakes a Skills Matrix assessment of the Board's composition to assess the skills and experience of each director and the combined capabilities of the Board. The assessment is made in reference to the governance required to support Latitude's strategic direction and skills and experience to support the Board and Committee operations.

The Directors of the Company bring to the Board the relevant skills and experience across a range of commercial industries including banking, private equity, insurance, consumer finance, brand management, corporate governance and consulting. The collective skills and experience of the Board of Directors includes:

Latitude Skills Matrix – Collective Assessment		Board
1	Executive and commercial leadership	8/8
2	Board and governance experience	8/8
3	Listed company experience	5/8
4	Consumer finance experience	7/8
5	Digital and technology	4/8
6	People and culture	7/8
7	Financial acumen	8/8
8	Strategy and risk	8/8
9	Compliance, regulatory and legal	6/8
10	Capital management and investment	7/8
11	Remuneration	6/8
12	Health, safety, environment and sustainability	5/8

Recommendation 2.3 Disclose independence of Directors

The Board considers an independent Director to be a Non-Executive Director who is not a member of Management and who is free of any business or other relationship that could materially interfere with or reasonably be perceived to interfere with the independent and unfettered exercise of their judgement. The Board has adopted an Independence Policy and a definition of independence that is based on the definition set out in the fourth edition of the ASX Principles. The Board will consider the materiality of any given relationship on a case-by-case basis.

The Board considers that each of Michael Tilley, Mark Joiner, Julie Raffe and Alison Ledger is free from any interest, position, association or relationship that might influence or reasonably be perceived to influence, the independent exercise of the Director's judgement and that each of them is able to fulfil the role of independent Director for the purpose of the ASX Principles.

Bob Belan is considered by the Board not to be independent on the basis that he is the Managing Director and CEO of the Company. In addition, the Shareholder Representative Directors, being Philip Busfield, Beaux Pontak, Ilfryn Carstairs (appointed 28 January 2025) and Aneek Mamik (resigned on 14 November 20224) are not currently considered by the Board to fulfil the role of independent Director. The length of service of each director is outlined in the annual report.

A copy of the Independence Policy is provided on the website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.



Recommendation 2.4 Have a majority of independent Directors

When considering Non-Executive Directors only, the Board consists of a majority of independent Directors (4 out of 7). The Board is satisfied that the composition of the Board reflects an appropriate range of corporate memory, independence, skills and experience for the Company.

The Board has formally considered the independence of each of Beau Pontak, Philp Busfield, Ilfryn Carstairs (appointed 28 January 2025) and Aneek Mamik (resigned on 14 November 2024). It has concluded for each of these Directors that their relationships as Shareholder Representatives does not compromise their ability to bring an independent judgment to bear on matters before the Board and additionally, that each of the Shareholder Representative Directors will make invaluable contributions to Latitude through their deep understanding of its business and the industry in which it operates. The Board will regularly review the independence of each Director, and any subsequent Directors appointed, in light of interests disclosed to the Board and will disclose any change to the ASX, as required by the ASX Listing Rules.

Each Director must bring an independent view and unbiased and unfettered judgement to the Board and Board Committees and must declare all actual or potential conflicts of interest on an ongoing basis (all conflicts will be managed in accordance with the Board Conflict of Interest Policy). Any issue concerning a Director's ability to properly act as a Director must be discussed at a Board meeting as soon as practicable.

A copy of the Board Conflict of Interest Policy can be found on the website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.

Recommendation 2.5 Board chair should be independent

The Board has a practice of separating the role of Chairman and the Managing Director and CEO, with Mike Tilley in the role of Chairman (an Independent Non-Executive Director for the reasons stated under Recommendation 2.3) and Bob Belan in the role of Managing Director and CEO.

Recommendation 2.6 Have a Director induction program and review Director professional development

Newly appointed Directors of the Company receive an extensive induction which includes meeting all key Executives and receiving a pack which contains all relevant corporate governance documents, policies, annual reports and previous Board and Committee papers. The Company has a program that provides professional development opportunities via training provided by external parties, updates on developments in accounting standards and changes in law. The Board also receives regular updates from the Senior Executives on risk and compliance issues, relevant changes in the regulatory environment affecting Directors and the Company and governance.

Principle 3. Instil a culture of acting lawfully, ethically and responsibly

Recommendation 3.1 Articulate and disclose the values

The Company is committed to being a socially responsible corporate citizen and is guided by a set of core values which provide the basis for appropriate standards of behaviour for all Company employees, executives and Directors. During FY24 the Board and the Executive revisited the purpose and values of Latitude and launched the following purpose and values to take the business into the future.



Our values guide our actions and decisions, ensuring we deliver the best outcomes for our customers, partners, each other and for Latitude.

<p>take ownership</p> <p>We step into challenges, execute with grit and take accountability</p>	<p>pursue excellence</p> <p>We act with integrity to deliver high quality outcomes</p>	<p>win together</p> <p>We seek different perspectives, and unify as one company to win in the market</p>	<p>create tomorrow</p> <p>We think boldly and adapt with agility to innovate and shape the future</p>
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A list of the Company's values is available on the Company's website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance> .

Recommendation 3.2 Have and disclose a code of conduct

The Board recognises the need to observe the highest standards of corporate practice and business conduct. Accordingly, the Board has adopted a number of policies which, together, set standards of conduct in relation to the operation of the Company. These policies are to be followed by the Board along with all employees, officers, contractors, consultants and other persons that act on behalf of the Company and associates of the Company. The framework policy is the Code of Conduct. Additionally, there are a large number of policies in place to support the implementation of the Code of Conduct.

Given the strengthened focus on psychosocial hazard management in the Work Health Safety legislation across Australia, Latitude has worked towards a higher control of psychosocial hazards in the workplace. A review has been completed of psychosocial hazards and consisted of a Psychosocial Hazard Management survey of all employees, interviews with a representative sample of employees, and risk assessment workshops to validate responses according to role and business unit. A psychosocial action plan has been developed the initiatives and controls implemented are enterprise-wide.

The Board has ultimate responsibility for resolving all matters concerning ethical and responsible decision-making, with policies and practices designed to ensure the integrity of the Company is maintained and investor confidence enhanced. The Board and the Executive Committee, through their own actions, promote and foster an ethical corporate culture for the entire Company.

Additionally, the Directors must keep the Board advised, on an on-going basis, of any interest that could potentially conflict with that of the Company. Where the Board believes that a significant conflict exists, the Director concerned does not receive the relevant Board papers and does not participate when the relevant item is considered or voted on.

The Code of Conduct can be found on the Company's website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 3.3 Have and disclose a whistleblower policy

Latitude believes in and is committed to having a corporate culture where ethical and good behaviour is promoted and recognised, and employees are encouraged to report unethical, unlawful or undesirable conduct without fear of disadvantage, intimidation, reprisals or retaliatory action.

At Latitude we want to provide our people with a safe environment, where we all feel comfortable about raising concerns about actual, suspected or anticipated wrongdoing. A Concern Raising and Whistleblower Policy has been made accessible to all staff, and can be found on the Company's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The Risk Committee also receives updates on any material matters reported under the policy.

Recommendation 3.4 Have and disclose an anti-bribery and corruption policy

Latitude recognises the importance of having oversight of risks associated with conflicts of interest and at the extreme, issues associated with bribery and corruption, as each may be indicative of issues associated with the Company's culture.

As such, a Financial Crime Policy is in place which contains details on Latitude's approach in relation to financial crime in general, which includes anti-bribery and corruption, and can be found on the Company's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The Risk Committee has oversight of this area and receives reporting of any material incidents of bribery or corruption, and consequent actions taken.

Principle 4. Safeguard the integrity of corporate reports

Recommendation 4.1 Have an Audit Committee and disclose its Charter

During FY24 the Audit Committee has three members being, Julie Raffe (Chair, independent Non-Executive Director), Mark Joiner (independent Non-Executive Director) and Sharni Zoch (independent consultant). The majority of the members are independent, and the Chair of the Audit Committee is not chair of the Board.

It is noted that Sharni Zoch (an independent consultant) has over 25 years' experience holding various executive finance roles and has extensive experience in Internal Audit. She is also a former partner at KPMG in Risk Consulting, Governance and Internal Audit and was a Board member and Chair of the finance, audit and risk management committee of the Heide Museum of Modern Art.



Sharni has a Bachelor of Commerce and is a Chartered Accountant and Member of the Institute of Internal Auditors. Sharni Zoch ceased providing consulting services on 31 December 2024.

The qualifications and experience of the Directors who are members of the Audit Committee are set out in the Annual Report along with the number of times the Audit Committee met through the Reporting Period and the attendance of its members. The Audit Committee Charter is disclosed on the Company's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The Audit Committee provides support to the Board in overseeing the financial reporting framework of the Company and its related entities (together the "Company").

In particular, the Committee is responsible for the oversight of:

- The adequacy of the Company's corporate reporting processes, internal control framework and integrity of the Company's accounting and financial statements;
- The Company's external audit processes, including the appointment, independence, management and removal of the Company's external auditor;
- The Company's internal audit processes, including appointment of the head of internal audit and audit planning; and
- The Company's tax risk and tax governance arrangements.

External Auditors

The Audit Committee is responsible for recommending to the Board the appointment and remuneration of the external auditors. The Company currently engages KPMG as its external auditor and has a policy on the procedure for the selection and appointment of external auditor and rotation of the external audit engagement partner. KPMG will attend the Company's Annual General Meeting (AGM) each year at which the audit partner is available to answer questions of shareholders relevant to the audit.

The Audit Committee Charter can be found on the Company's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 4.2 Board to receive a declaration from the Managing Director and CEO and CFO in advance of approving the financial statements

Section 295A of the Corporations Act requires each person who performs the CEO or CFO function in a listed entity established in Australia to provide a declaration that, in their opinion, the financial records of the entity for a financial year have been properly maintained in accordance with the Act and that the financial statements and the notes for the financial year comply with the accounting standards and give a true and fair view of the financial position and performance of the entity. The declaration must be given before the directors approve the financial statements for the financial year.

The section 295A declaration to the Board includes that:

- The financial records of the Company have been properly maintained in accordance with section 286 of the Corporations Act;
- The financial statements and the notes to the financial statements comply with Australian Accounting Standards, the Corporations Regulation 2001 and other mandatory professional reporting requirements;
- The financial statements and the notes to the financial statements give a true and fair view of the financial position and performance of the Company and consolidated entity;
- The consolidated entity disclosure statement required by subsection 295(3A) is true and correct;
- The Company's financial report is founded on sound systems of risk management and internal compliance and controls which implements the policies adopted by the Board; and
- The Company's risk management and internal compliance and control system is operating effectively in all material respects.

Whilst section 295A applies to annual financial statements, the Company has adopted this declaration process for both interim financial statement and annual financial statements.



Recommendation 4.3 Disclose the process to verify unaudited periodic reporting

Any periodic corporate report that the Company releases which has not been subject to audit or review by an external auditor is subject to an internal verification process that enables the responsible executive to confirm that the report has been verified.

Principle 5. Make timely and balanced disclosure

Recommendation 5.1 Have and disclose a continuous disclosure policy

The Company is committed to providing timely and accurate disclosure to the market of all material matters concerning the Company. The Company's Disclosure and Communication Policy seeks to ensure that its shareholders and the market have equal access to information issued by the Company.

Under the Disclosure and Communication Policy, the Company has established a Disclosure Committee, comprised of the Company Secretary, the Managing Director and CEO, the CFO and the Group GM of Investor Relations.

The responsibilities and delegations of the Disclosure Committee include ensuring that the Company complies with its disclosure obligations and has the relevant procedures in place, making decisions on information to be disclosed to the market, seeking to ensure that announcements are made in a timely manner and are not misleading, and monitoring disclosure processes and reporting. The Board considers potential disclosure issues at each meeting.

In FY24 detailed continuous disclosure training was conducted for ~150 employees and training on the topic is also included in the induction program for new starters.

Copies of all of the Company's ASX announcements can be found on the Company's website at:
<https://investors.latitudefinancial.com.au/investor-centre/>

along with the Disclosure and Communication Policy, which is located at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 5.2 Promptly provide the Board with all material market announcements

The Board receives copies of all market announcements promptly after they have been made.

Recommendation 5.3 Release a copy of investor or analyst presentations to the market

Latitude believes in keeping its security holders appropriately and equally informed and has a process in place to first submit to the ASX Market Announcements Platform any new and substantive investor or analyst presentations before they are given to the investors or analysts.

In addition, a webcast from management is arranged for the full year and half year results announcements, at which the Managing Director and CEO and CFO will give a presentation and provide investors and analysts with the opportunity to submit questions on that presentation. These are available for download after the presentation at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=presentations-webcasts>

Principle 6. Respect the rights of security holders

Recommendation 6.1 Provide company and governance information on the website

It's the Board's aim that the Company maintains effective communications with its shareholders and keeps them fully informed of significant developments and activities of the Company, as well as provide them with the facilities to allow them to effectively exercise their rights as security holders.

This commitment is achieved by:

- Complying with the ASX Listing Rules and the Corporations Act continuous disclosure and reporting requirements;
- Distribution of the Annual Report to all shareholders either electronically or in hard copy depending on the shareholder preferences;
- Holding an accessible and informative AGM. In FY24 the AGM was in person and shareholders were able to watch the AGM via live webcast. The Board requires the external auditor attend the AGM and be available to answer shareholder questions in relation to the audit of the Company's financial statements, preparation and content of the auditor's report, the accounting policies adopted by the Company and auditor independence;



- Regularly updating the Company's website to include annual and interim reports, market announcements, corporate governance policies and shareholder information to ensure transparency and a high level of communication of the Company's operations and financial situation, to the extent that this information is not commercially sensitive or confidential; and
- Responding to questions and comments at the AGM submitted by shareholders to the Company in advance of the meeting.

Latitude encourages direct contact from shareholders. Contact details of our Investor Relations team are provided in all ASX announcements and contact details, including phone number, website and email of the Company's share registry, Computershare are provided on the Company's website at: <https://investors.latitudedefinancial.com.au/investor-centre/>

Recommendation 6.2 Have an investor relations program to facilitate two-way communication with investors

Latitude is committed to providing its shareholders with the appropriate information and facilities to allow them to exercise their rights as shareholders effectively. Latitude's Disclosure and Communications Policy, available on its investor website, provides the framework for how the Company meets its commitment to deliver timely disclosures and clear communications, underpinned by strong governance to promote investor confidence.

Other methods which are used to facilitate effective two-way communication are:

- Annual Reports which are made available to shareholders;
- Disclosures made to the ASX;
- Notices of Meeting and Explanatory Memorandums in relation to resolutions to be put to a vote of shareholders;
- AGMs at which shareholders are given an opportunity to ask questions about and comment on the performance and operations of the Company and its subsidiaries and to vote on other items of business including Director appointments. As stated above, shareholders can attend the AGM to ask questions and are able to watch the AGM via live webcast. Furthermore, shareholders can ask questions ahead of the meeting via email. Where appropriate, these questions will be answered at the meeting;
- Responding to communications from shareholders in a timely and responsive manner;
- Periodic investor presentations, Management and Discussion Analysis and briefings; and
- Investor roadshows following Half and Full year results.

All shareholders have the option to receive communications from and send communications to, the Company and its share registrar Computershare, electronically.

The Disclosure and Communications Policy is disclosed on the Company's website at: <https://investors.latitudedefinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 6.3 Disclose how security holder participation at meetings is encouraged

Allowing the opportunity for security holders to engage with the Company and Board at AGMs is a key element of the agenda for each meeting, with the Company providing security holders with the opportunity to submit questions in advance of or at the meeting, to be addressed at the meeting.

Recommendation 6.4 Substantive security holder resolutions to be determined by poll

Latitude will conduct all material security holder resolutions by poll, the results of which are disclosed to the market.

Recommendation 6.5 Provide option to security holders to receive electronic communications

Latitude supports and encourages its security holders to receive communications from Latitude and its registry by electronic means. Security holders are also encouraged to use electronic means to contact the Company and our investor relations team.



Principle 7. Recognise and Manage Risk

Recommendation 7.1 Have a Risk Committee and disclose its Charter

Risk Management

The Board recognises that risk management and internal controls are fundamental to the success of Latitude, and that oversight of such matters is a key responsibility of the Board. The Company has an Enterprise Risk Management Framework and a governance structure designed to ensure that the risks of conducting business are properly managed. Management is responsible to the Board for identifying, managing, reporting upon, and implementing measures to address these risks.

The Board is responsible for overseeing and approving the Company's Enterprise Risk Management Framework and Risk Appetite.

Risk Committee

The Company has also established a Risk Committee which assists the Board in overseeing the implementation of an effective risk management system.

The Chief Risk Officer reports to the Risk Committee on the implementation of the Enterprise Risk Management Framework and strategies to mitigate material risks.

The Risk Committee is chaired by an independent Director (Mark Joiner) and has two other members.

The Board is satisfied that the composition reflects an appropriate range of, skills, diversity, corporate knowledge and experience for the Company after Listing to enable it to discharge its duties and responsibilities effectively.

Further details on the qualifications and experience of the Risk Committee members are available in the Directors' Report in the Company's Annual Report. Information concerning the attendance of the Risk Committee members at the Risk Committee meetings is available under ASX Principle 2.

Recommendation 7.2 Annually review the risk management framework

The Company manages a range of business risks which have the potential to have a material impact on the performance and operation of the Company. The Risk Committee and the Board recognises that they have ultimate responsibility for ensuring that the risk mitigation actions and internal control environment of the Company, is fit for purpose and adequate in terms of safeguarding shareholder value.

The Board has put in place a comprehensive Enterprise Risk Management Framework that is reviewed annually and has been developed in line with the principles contained within the AS/NZS ISO 31000:2018 Risk Management – Principles and Guidelines. The Enterprise Risk Management Framework establishes the various processes and internal controls designed to safeguard the Company's assets, minimise its liabilities and to ensure the integrity of its reporting. The Company's Enterprise Risk Management Framework, Risk Appetite Statement and its supporting processes are designed to ensure that relevant risks in business activities are identified, measured, monitored and managed.

The Company's operating model for risk management is designed to:

- Maintain an effective system of internal controls proportionate to the scale of the Latitude business, and consistent with the three lines principles. This incorporates front line management and staff taking primary responsibility for managing risks; and
- Support the business in enabling sustainable growth and productivity, whilst enabling operational reliability and resilience.

Enterprise Risk Management Framework

The Board has adopted an Enterprise Risk Management Framework and associated policies, which contain the risk management assessment program, being:

- Identifying and analysing the main risks facing Latitude;
- Assessing Latitude's appetite as related to those risks;
- Designing appropriate control systems to manage risks consistently with Latitude's Board Approved Risk Appetite Statement;
- Treating risks out of appetite by formulating responses following the identification of unacceptable risks, including actions to reduce the probability or consequences of an event and formulation of contingency plans for certain scenarios;



- Launched a Strategic Cyber Program of work to address and enhance Latitude's cyber defences to continuously uplift the overall control environment and protection of customer data;
- Documenting these processes, with risk registers and risk reporting, supplemented by risk manuals or related documents as appropriate; and
- Ongoing monitoring, communication and review.

The Enterprise Risk Management Framework, along with related Board approved risk management policies specify the overall principles and practices to be applied to managing business risks within the organisation and provide guidance to management on key risk management issues.

The Board has established the following functions and Committees to monitor business risks:

- A risk management function that provides specialist support to all areas of the business;
- An internal audit function to assist the Board, management and employees in the effective discharge of their responsibilities by providing analysis, testing, opinion and recommendations concerning the adequacy and effectiveness of the Company's internal controls;
- An internal legal function that provides specialist support in the areas of legal, regulatory and governance compliance;
- Board Risk Management Committee (refer section 7.1);
- The following Management Committees:
 - Executive Committee; and
 - Enterprise Risk Management Committee, inclusive of the following subordinate committees:
 - › Credit Committee;
 - › Reserve Committee; and
 - › Asset and Liability Committee.

Latitude's approach to managing material risks is outlined each year in the Company's Annual Report.

Recommendation 7.3 Make disclosures regarding the internal audit function

Latitude has an Internal Audit function. The function has undergone a strategic review which resulted in several key structural changes, including; a new leadership role reporting jointly into the CEO and Audit Committee, an expanded remit to cover operational excellence (evaluation of the efficiency, effectiveness and quality of business operations), and the establishment of a co-sourced resource model (in-house team, supported by an external consulting firm).

The function has unfettered access to Management and the Board. In accordance with the Audit Committee approved Internal Audit Charter, the purpose of the function is to provide independent and objective assurance and advisory services designed to add value and improve Latitude's operations. The function supports Latitude to accomplish its strategic and operational objectives by bringing a systematic, disciplined approach to evaluating processes and identifying opportunities to enhance risk management, improve governance and optimise operations.

An annual plan is developed (reviewed quarterly) in conjunction with Management and approved by the Audit Committee, with regular reporting provided to the Committee. Private sessions with the Audit Committee and Group General Manager- Internal Audit and Operational Excellence, excluding management, are conducted four times a year.

The function is also subject to an independent external assessment (every 5 years) for compliance with the Institute of Internal Auditors International Professional Practices Framework. This review was completed in 2022 with the function rated as generally conforms, the highest rating that can be achieved.



Recommendation 7.4 Disclose if the Company has any material environmental or social risks, and their mitigants

Latitude is dedicated to effectively managing all material risk faced by the Company including its exposure to environmental or sustainability risks. Further information regarding Latitude's approach to environmental and sustainability matters can be found in the Sustainability Journey section of the Annual Report.

Principle 8. Remunerate fairly and responsibly

Recommendation 8.1 Have a Remuneration Committee and disclose its Charter

The Board has established a Remuneration Committee. The Remuneration Committee's role is to assist the Board with its governance responsibilities with respect to remuneration matters involving the Company including:

- Performance review of the Managing Director and CEO and the Executive Committee members and the succession planning of these roles; and
- Remuneration policy, frameworks and practices for the Non-Executive Directors, Managing Director and CEO and Executive Committee members.

The Remuneration Committee is chaired by an Independent Non-Executive Director (Alison Ledger). The other two members are Non-Independent Non-Executive Directors (Philip Busfield and Beaux Pontak). The chair of the Remuneration Committee, Alison Ledger, is not the chair of the Board. While the majority of the members of the Remuneration Committee are not Independent, the Board is satisfied that the composition of the Board and its Committees reflects an appropriate range of, skills, diversity, corporate knowledge and experience for the Company after Listing to enable it to discharge its duties and responsibilities effectively.

Further details on the qualifications and experience of the Remuneration Committee members is available in the Directors' Report in the Company's Annual Report. Information concerning the attendance of the Remuneration Committee members at the Remuneration Committee meetings is available under ASX Principle 2.

The Charter of the Remuneration Committee is available on the Company's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The remuneration framework for the Managing Director and CEO and the Executive Committee incorporates fixed and variable pay performance elements with both a short-term and long-term focus. Remuneration may contain any or all of the following:

- Annual fixed remuneration;
- Performance based remuneration;
- Equity based remuneration;
- Other leave and superannuation benefits;
- Expense reimbursement; and
- Termination payments.

Short-Term and Long-Term Incentive arrangements (STI & LTI) have been designed foremost to support the Latitude business strategy and provide a market-competitive executive remuneration structure. However, the incentive arrangements also reflect appropriate investor expectations including but not limited to:

- Delivery of a material portion (50%) of the total STI outcome into cash which is restricted for 12 months;
- LTI vesting over a three-year period;
- Application of risk adjustment modifiers to enable discretion to be applied in the event risk has been taken which is outside of Latitudes or a relevant Unit's risk appetite which has resulted, or could (without intervention) have resulted, in material loss to the company;
- Restrictions on entering into any transactions designed to limit the economic risk of participating in the equity- based remuneration scheme; and
- Continuing malus/claw back provisions.

Remuneration for Non-Executive Directors ("NED") is provided within the context of the maximum aggregate annual sum of NED fees ("NED fee cap") approved from time-to-time by Members at the AGM. NED remuneration includes annual fixed fees inclusive of superannuation payments.

Further detail is provided in the Remuneration Report of the Annual Report.



Recommendation 8.2 Disclose policies and practices for non-executive Directors, executive Directors, and for executive management

Remuneration Report

In accordance with section 300A of the Corporations Act, disclosures in relation to Director and Executive remuneration are included in a separate component of the Directors' Report in the Annual Report, entitled Remuneration Report. The Remuneration Report contains details of the Company's remuneration philosophy and structure, including fixed and variable remuneration.

Board Remuneration

Remuneration of the Non-Executive Directors is fixed and designed to ensure that Board membership of an appropriate mix and calibre is maintained and aligned with remuneration trends in the marketplace. The Remuneration and People Committee may seek advice or information from remuneration consultants in relation to remuneration levels and trends, where appropriate.

Managing Director and CEO and Executive Remuneration

Latitude is committed to attracting and retaining the best Executives for the needs of the Company. Key to achieving this objective is to ensure that Latitude appropriately remunerates its people.

Latitude's remuneration framework is set out in the Remuneration Report and has been designed with reference to Latitude's business strategy, people strategy and values to effectively reward exceptional organisational and individual performance, while mitigating for inappropriate risk-taking behaviours. Furthermore, the framework aligns remuneration outcomes to the short-term and long-term success of the Company, and shareholder value creation.

Latitude's minimum shareholding policy applies to all Executives and requires them to hold a percentage of their fixed remuneration in Latitude shares within 5 years of their appointment to the role. For the Managing Director and CEO this is 100% of fixed remuneration, and 50% for all other Executives.

Recommendation 8.3 Have and disclose a policy on limiting economic risk of participating in equity-based remuneration programs

The Board has adopted a Trading Policy which explains the prohibited type of conduct in relation to dealings in securities under the Corporations Act and is intended to establish a best-practice procedure in relation to Directors', officers', key management personnel's, employees', contractors' and their families and associates' dealings in Shares.

The Trading Policy sets out the restrictions that apply to dealing with Company securities (as defined in the Policy) including 'prohibited periods', during which certain designated persons are generally not permitted to deal with securities, along with a procedure under which designated persons are required to submit a request and obtain written confirmation prior to dealing in securities outside the prohibited periods. All staff are trained on the Trading Policy and are reminded when prohibited periods are commencing.

The policy further provides that Directors, certain restricted employees and their connected persons must not deal in the Company's securities on a short-term or speculative trading basis, or enter into transactions which limit the economic risk related to a person's remuneration. The policy also sets out a process for maintaining the confidentiality of relevant information.

A copy of the Trading Policy can be found on our website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Appendix 4G

Key to Disclosures

Corporate Governance Council Principles and Recommendations

Name of entity

Latitude Group Holdings Limited

ABN/ARBN

604 747 391

Financial year ended:

31 December 2024

Our corporate governance statement¹ for the period above can be found at:²

- These pages of our annual report:
- This URL on our website: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The Corporate Governance Statement is accurate and up to date as at 21 February 2025 and has been approved by the Board.

The annexure includes a key to where our corporate governance disclosures can be located.³

Date: 21 March 2025


Name of authorised officer authorising lodgement: **Vicki Letcher - Company Secretary**

¹ "Corporate governance statement" is defined in Listing Rule 19.12 to mean the statement referred to in Listing Rule 4.10.3 which discloses the extent to which an entity has followed the recommendations set by the ASX Corporate Governance Council during a particular reporting period.

Listing Rule 4.10.3 requires an entity that is included in the official list as an ASX Listing to include in its annual report either a corporate governance statement that meets the requirements of that rule or the URL of the page on its website where such a statement is located. The corporate governance statement must disclose the extent to which the entity has followed the recommendations set by the ASX Corporate Governance Council during the reporting period. If the entity has not followed a recommendation for any part of the reporting period, its corporate governance statement must separately identify that recommendation and the period during which it was not followed and state its reasons for not following the recommendation and what (if any) alternative governance practices it adopted in lieu of the recommendation during that period.

Under Listing Rule 4.7.4, if an entity chooses to include its corporate governance statement on its website rather than in its annual report, it must lodge a copy of the corporate governance statement with ASX at the same time as it lodges its annual report with ASX. The corporate governance statement must be current as at the effective date specified in that statement for the purposes of Listing Rule 4.10.3.

Under Listing Rule 4.7.3, an entity must also lodge with ASX a completed Appendix 4G at the same time as it lodges its annual report with ASX. The Appendix 4G serves a dual purpose. It acts as a key designed to assist readers to locate the governance disclosures made by a listed entity under Listing Rule 4.10.3 and under the ASX Corporate Governance Council's recommendations. It also acts as a verification tool for listed entities to confirm that they have met the disclosure requirements of Listing Rule 4.10.3.

The Appendix 4G is not a substitute for, and is not to be confused with, the entity's corporate governance statement. They serve different purposes and an entity must produce each of them separately.

² Tick whichever option is correct and then complete the page number(s) of the annual report, or the URL of the web page, where your corporate governance statement can be found. You can, if you wish, delete the option which is not applicable.

³ Throughout this form, where you are given two or more options to select, you can, if you wish, delete any option which is not applicable and just retain the option that is applicable. If you select an option that includes "OR" at the end of the selection and you delete the other options, you can also, if you wish, delete the "OR" at the end of the selection.

See notes 4 and 5 below for further instructions on how to complete this form.

ANNEXURE – KEY TO CORPORATE GOVERNANCE DISCLOSURES

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
PRINCIPLE 1 – LAY SOLID FOUNDATIONS FOR MANAGEMENT AND OVERSIGHT			
1.1	A listed entity should have and disclose a board charter setting out: (a) the respective roles and responsibilities of its board and management; and (b) those matters expressly reserved to the board and those delegated to management.	<input checked="" type="checkbox"/> and we have disclosed a copy of our board charter at: https://investors.latitudedefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.2	A listed entity should: (a) undertake appropriate checks before appointing a director or senior executive or putting someone forward for election as a director; and (b) provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.3	A listed entity should have a written agreement with each director and senior executive setting out the terms of their appointment.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.4	The company secretary of a listed entity should be accountable directly to the board, through the chair, on all matters to do with the proper functioning of the board.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable

⁴ Tick the box in this column only if you have followed the relevant recommendation **in full** for the **whole** of the period above. Where the recommendation has a disclosure obligation attached, you must insert the location where that disclosure has been made, where indicated by the line with “*insert location*” underneath. If the disclosure in question has been made in your corporate governance statement, you need only insert “our corporate governance statement”. If the disclosure has been made in your annual report, you should insert the page number(s) of your annual report (eg “pages 10-12 of our annual report”). If the disclosure has been made on your website, you should insert the URL of the web page where the disclosure has been made or can be accessed (eg “www.entityname.com.au/corporate-governance/charters/”).

⁵ If you have followed all of the Council’s recommendations **in full** for the **whole** of the period above, you can, if you wish, delete this column from the form and re-format it.

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
<p>1.5 A listed entity should:</p> <p>(a) have and disclose a diversity policy;</p> <p>(b) through its board or a committee of the board set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally; and</p> <p>(c) disclose in relation to each reporting period:</p> <p>(1) the measurable objectives set for that period to achieve gender diversity;</p> <p>(2) the entity's progress towards achieving those objectives; and</p> <p>(3) either:</p> <p>(A) the respective proportions of men and women on the board, in senior executive positions and across the whole workforce (including how the entity has defined "senior executive" for these purposes); or</p> <p>(B) if the entity is a "relevant employer" under the Workplace Gender Equality Act, the entity's most recent "Gender Equality Indicators", as defined in and published under that Act.</p> <p>If the entity was in the S&P / ASX 300 Index at the commencement of the reporting period, the measurable objective for achieving gender diversity in the composition of its board should be to have not less than 30% of its directors of each gender within a specified period.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed a copy of our diversity policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and we have disclosed the information referred to in paragraph (c) at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and if we were included in the S&P / ASX 300 Index at the commencement of the reporting period our measurable objective for achieving gender diversity in the composition of its board of not less than 30% of its directors of each gender within a specified period.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
<p>1.6 A listed entity should:</p> <p>(a) have and disclose a process for periodically evaluating the performance of the board, its committees and individual directors; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed the evaluation process referred to in paragraph (a) in our Corporate Governance Statement. and whether a performance evaluation was undertaken for the reporting period in accordance with that process in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
1.7	<p>A listed entity should:</p> <p>(a) have and disclose a process for evaluating the performance of its senior executives at least once every reporting period; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/> and we have disclosed the evaluation process referred to in paragraph (a) in our Corporate Governance Statement.</p> <p>and whether a performance evaluation was undertaken for the reporting period in accordance with that process in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 2 - STRUCTURE THE BOARD TO BE EFFECTIVE AND ADD VALUE			
2.1	<p>The board of a listed entity should:</p> <p>(a) have a nomination committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a nomination committee, disclose that fact and the processes it employs to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively.</p>	<p><input type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at:</p> <p>.....</p> <p><i>[insert location]</i></p> <p>and the information referred to in paragraphs (4) and (5) at:</p> <p>.....</p> <p><i>[insert location]</i></p> <p><i>[If the entity complies with paragraph (b):]</i></p> <p>and we have disclosed the fact that we do not have a nomination committee and the processes we employ to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively in our Corporate Governance Statement.</p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.2	<p>A listed entity should have and disclose a board skills matrix setting out the mix of skills that the board currently has or is looking to achieve in its membership.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed our board skills matrix in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.3	<p>A listed entity should disclose:</p> <p>(a) the names of the directors considered by the board to be independent directors;</p> <p>(b) if a director has an interest, position, affiliation or relationship of the type described in Box 2.3 but the board is of the opinion that it does not compromise the independence of the director, the nature of the interest, position or relationship in question and an explanation of why the board is of that opinion; and</p> <p>(c) the length of service of each director.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed the names of the directors considered by the board to be independent directors in our Corporate Governance Statement.</p> <p>Where applicable, the information referred to in paragraph (b) at in our Corporate Governance Statement and the length of service of each director in our 2024 Annual Report at pages 24-26</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
2.4	A majority of the board of a listed entity should be independent directors.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
2.5	The chair of the board of a listed entity should be an independent director and, in particular, should not be the same person as the CEO of the entity.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
2.6	A listed entity should have a program for inducting new directors and for periodically reviewing whether there is a need for existing directors to undertake professional development to maintain the skills and knowledge needed to perform their role as directors effectively.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
PRINCIPLE 3 – INSTIL A CULTURE OF ACTING LAWFULLY, ETHICALLY AND RESPONSIBLY			
3.1	A listed entity should articulate and disclose its values.	<input checked="" type="checkbox"/> and we have disclosed our values in our Corporate Governance Statement.	<input type="checkbox"/> set out in our Corporate Governance Statement
3.2	A listed entity should: (a) have and disclose a code of conduct for its directors, senior executives and employees; and (b) ensure that the board or a committee of the board is informed of any material breaches of that code.	<input checked="" type="checkbox"/> and we have disclosed our code of conduct at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
3.3	A listed entity should: (a) have and disclose a whistleblower policy; and (b) ensure that the board or a committee of the board is informed of any material incidents reported under that policy.	<input checked="" type="checkbox"/> and we have disclosed our whistleblower policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
3.4	A listed entity should: (a) have and disclose an anti-bribery and corruption policy; and (b) ensure that the board or committee of the board is informed of any material breaches of that policy.	<input checked="" type="checkbox"/> and we have disclosed our anti-bribery and corruption policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 4 – SAFEGUARD THE INTEGRITY OF CORPORATE REPORTS			
4.1	<p>The board of a listed entity should:</p> <p>(a) have an audit committee which:</p> <p>(1) has at least three members, all of whom are non-executive directors and a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, who is not the chair of the board,</p> <p>and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the relevant qualifications and experience of the members of the committee; and</p> <p>(5) in relation to each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have an audit committee, disclose that fact and the processes it employs that independently verify and safeguard the integrity of its corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and the information referred to in paragraphs (4) and (5) in our 2024 Annual Report at pages 24-26 and in our Corporate Governance Statement.</p> <p><i>[If the entity complies with paragraph (b):]</i></p> <p>and we have disclosed the fact that we do not have an audit committee and the processes we employ that independently verify and safeguard the integrity of our corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner at:</p> <p>.....</p> <p><i>[insert location]</i></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.2	<p>The board of a listed entity should, before it approves the entity's financial statements for a financial period, receive from its CEO and CFO a declaration that, in their opinion, the financial records of the entity have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the entity and that the opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.3	<p>A listed entity should disclose its process to verify the integrity of any periodic corporate report it releases to the market that is not audited or reviewed by an external auditor.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
PRINCIPLE 5 – MAKE TIMELY AND BALANCED DISCLOSURE			
5.1	A listed entity should have and disclose a written policy for complying with its continuous disclosure obligations under listing rule 3.1.	<input checked="" type="checkbox"/> and we have disclosed our continuous disclosure compliance policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
5.2	A listed entity should ensure that its board receives copies of all material market announcements promptly after they have been made.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
5.3	A listed entity that gives a new and substantive investor or analyst presentation should release a copy of the presentation materials on the ASX Market Announcements Platform ahead of the presentation.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
PRINCIPLE 6 – RESPECT THE RIGHTS OF SECURITY HOLDERS			
6.1	A listed entity should provide information about itself and its governance to investors via its website.	<input checked="" type="checkbox"/> and we have disclosed information about us and our governance on our website at: https://investors.latitudefinancial.com.au/investor-centre/	<input type="checkbox"/> set out in our Corporate Governance Statement
6.2	A listed entity should have an investor relations program that facilitates effective two-way communication with investors.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
6.3	A listed entity should disclose how it facilitates and encourages participation at meetings of security holders.	<input checked="" type="checkbox"/> and we have disclosed how we facilitate and encourage participation at meetings of security holders in our Corporate Governance Statement.	<input type="checkbox"/> set out in our Corporate Governance Statement
6.4	A listed entity should ensure that all substantive resolutions at a meeting of security holders are decided by a poll rather than by a show of hands.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
6.5	A listed entity should give security holders the option to receive communications from, and send communications to, the entity and its security registry electronically.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 7 – RECOGNISE AND MANAGE RISK			
7.1	<p>The board of a listed entity should:</p> <p>(a) have a committee or committees to oversee risk, each of which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a risk committee or committees that satisfy (a) above, disclose that fact and the processes it employs for overseeing the entity's risk management framework.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and the information referred to in our Corporate Governance Statement.</p> <p><i>[If the entity complies with paragraph (b):]</i></p> <p>and we have disclosed the fact that we do not have a risk committee or committees that satisfy (a) and the processes we employ for overseeing our risk management framework at:</p> <p>.....</p> <p><i>[insert location]</i></p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement</p>
7.2	<p>The board or a committee of the board should:</p> <p>(a) review the entity's risk management framework at least annually to satisfy itself that it continues to be sound and that the entity is operating with due regard to the risk appetite set by the board; and</p> <p>(b) disclose, in relation to each reporting period, whether such a review has taken place.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed whether a review of the entity's risk management framework was undertaken during the reporting period our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

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7.3	A listed entity should disclose: (a) if it has an internal audit function, how the function is structured and what role it performs; or (b) if it does not have an internal audit function, that fact and the processes it employs for evaluating and continually improving the effectiveness of its governance, risk management and internal control processes.	<input checked="" type="checkbox"/> <i>[If the entity complies with paragraph (a):]</i> and we have disclosed how our internal audit function is structured and what role it performs in our Corporate Governance Statement. <i>[If the entity complies with paragraph (b):]</i> and we have disclosed the fact that we do not have an internal audit function and the processes we employ for evaluating and continually improving the effectiveness of our risk management and internal control processes at: <i>[insert location]</i>	<input type="checkbox"/> set out in our Corporate Governance Statement
7.4	A listed entity should disclose whether it has any material exposure to environmental or social risks and, if it does, how it manages or intends to manage those risks.	<input checked="" type="checkbox"/> and we have disclosed whether we have any material exposure to environmental and social risks in the Sustainability journey section of our 2024 Annual Report. and, if we do, how we manage or intend to manage those risks at: <i>[insert location]</i>	<input type="checkbox"/> set out in our Corporate Governance Statement

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Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 8 – REMUNERATE FAIRLY AND RESPONSIBLY			
8.1	<p>The board of a listed entity should:</p> <p>(a) have a remuneration committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a remuneration committee, disclose that fact and the processes it employs for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive.</p>	<p><input checked="" type="checkbox"/> [If the entity complies with paragraph (a):] and we have disclosed a copy of the charter of the committee at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and the information referred to in our Corporate Governance Statement.</p> <p>[If the entity complies with paragraph (b):] and we have disclosed the fact that we do not have a remuneration committee and the processes we employ for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive:</p> <p>..... [insert location]</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.2	<p>A listed entity should separately disclose its policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives.</p>	<p><input checked="" type="checkbox"/> and we have disclosed separately our remuneration policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.3	<p>A listed entity which has an equity-based remuneration scheme should:</p> <p>(a) have a policy on whether participants are permitted to enter into transactions (whether through the use of derivatives or otherwise) which limit the economic risk of participating in the scheme; and</p> <p>(b) disclose that policy or a summary of it.</p>	<p><input checked="" type="checkbox"/> and we have disclosed our policy on this issue or a summary of it at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we do not have an equity-based remuneration scheme and this recommendation is therefore not applicable OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

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ADDITIONAL RECOMMENDATIONS THAT APPLY ONLY IN CERTAIN CASES			
9.1	A listed entity with a director who does not speak the language in which board or security holder meetings are held or key corporate documents are written should disclose the processes it has in place to ensure the director understands and can contribute to the discussions at those meetings and understands and can discharge their obligations in relation to those documents.	<input type="checkbox"/> and we have disclosed information about the processes in place at: [insert location]	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we do not have a director in this position and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.2	A listed entity established outside Australia should ensure that meetings of security holders are held at a reasonable place and time.	<input type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.3	A listed entity established outside Australia, and an externally managed listed entity that has an AGM, should ensure that its external auditor attends its AGM and is available to answer questions from security holders relevant to the audit.	<input type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and not an externally managed listed entity and this recommendation is therefore not applicable <input type="checkbox"/> we are an externally managed entity that does not hold an AGM and this recommendation is therefore not applicable
ADDITIONAL DISCLOSURES APPLICABLE TO EXTERNALLY MANAGED LISTED ENTITIES			
-	<i>Alternative to Recommendation 1.1 for externally managed listed entities:</i> The responsible entity of an externally managed listed entity should disclose: (a) the arrangements between the responsible entity and the listed entity for managing the affairs of the listed entity; and (b) the role and responsibility of the board of the responsible entity for overseeing those arrangements.	<input type="checkbox"/> and we have disclosed the information referred to in paragraphs (a) and (b) at: [insert location]	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
-	<p><i>Alternative to Recommendations 8.1, 8.2 and 8.3 for externally managed listed entities:</i></p> <p>An externally managed listed entity should clearly disclose the terms governing the remuneration of the manager.</p>	<p><input type="checkbox"/></p> <p>and we have disclosed the terms governing our remuneration as manager of the entity at:</p> <p>.....</p> <p>[insert location]</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>