

Rethink the Everyday- Code of Conduct



Our Code sets the expected standards of professional behaviour, linked to our behaviours, that we all need to follow. It guides us to do the right thing in our behaviours, actions and decisions for the best interests of Helia.

Our behaviours

Own it



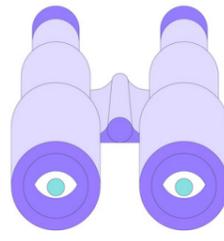
Focus on impact and help each other thrive

Come with ideas, take action, see it through

Do it well—every time

Face challenges, look for better ways and opportunities

Rethink the everyday



Put yourself in the customer's mindset daily

Continuously improve the customer's experience

Keep an open mind

Encourage curiosity and try new things

Grow together



Customer at the centre of the conversation

Share your expertise, experiences openly

Invite and listen to different views

Do right by each other, our customers and communities

This Code of Conduct applies to all employees and contractors including Directors on our Board. In addition, anyone representing or working with us, including partners and suppliers should adhere to the expectations outlined within the Code. Our Code applies whenever you represent Helia, including your behaviours outside of the office which may cause damage to our reputation.

How to use the Code

Our Code of Conduct is easy to understand. That said, if you are not sure about how to respond to a situation, ask yourself:

- Is this aligned with Helia's behaviours?
- Is it legal?
- Is it safe?
- It may be possible, but is it right?
- How will it impact Helia's reputation?
- Will I be ashamed to tell my family or colleagues? .

If you have any difficulty answering these questions, seek advice from your people leader, People and Culture, or Risk and Compliance.

Our response to Code breaches

All breaches of the Code will result in action being taken. This could include formal warnings or even a termination of employment. No one wants to see that happen, so please treat our behaviours and this Code seriously.

Our expectations

Our actions and decisions need to stay consistent with our behaviours and comply with Helia's policies and procedures, and the law.

We have five Code expectations

1. Behaving ethically
2. Treating all people with dignity and respect
3. Managing conflicts of interest
4. Protecting privacy and confidentiality
5. Speaking up

Behaving ethically

- We act with honesty, integrity and care in all our dealings with customers.
- We protect our business, customers and the community against financial crimes and operate within our risk appetite to protect the long-term viability of the business
- We do not engage in conduct that may cause damage to Helia's reputation (both in and outside of work). We act in good faith and in the best interests of Helia.
- We never behave in a way that's dishonest, illegal, fraudulent, corrupt or unethical. We comply with disclosure obligations imposed by law
- We never offer, accept, solicit, pay, or facilitate a bribe and we never use confidential information for personal gain (or for the gain of others).

Treating all people with dignity and respect

- We value diversity, inclusiveness and equal opportunity. We treat our people, customers, community and our stakeholders with respect, fairness and dignity, in every situation
- We make employment and remuneration decisions that are fair, equitable and based on merit
- We never harass, bully or discriminate against anyone
- We never use communications or social media in a way that might offend, discriminate against or harass anyone.

Managing conflicts of interest

- We manage conflicts of interest by reporting potential, perceived and actual conflicts of interest to our leaders
- We disclose relationships, or associations with customers, suppliers or other parties that might result in a conflict of interest
- We seek approval for any non-Helia work (paid or unpaid), business interest or directorship
- We never trade in shares with inside information, or pass inside information to others
- We never take advantage of our position, including the property or information of customers, consumers, or Helia, for personal gain or to cause harm to Helia or its stakeholders
- We don't make or receive improper payments, benefits, gifts or gains
- We obtain approval for and record all donations, sponsorships, or financial contributions.

Protecting privacy and confidentiality

- We respect the privacy of everyone we encounter and we protect the security of all confidential, privileged or personal information we handle
- We only use or disclose confidential or personal information for proper purposes, where authorised, or as required by law
- We never provide information about customers or colleagues to third parties, including family and friends unless required by law
- We never allow others to log on to Helia systems using our personal credentials. This includes other Helia employees.

Speaking up

- We make it easy and safe for our people to raise concerns as soon as they suspect something is not right
- We immediately report any bribery, fraud, dishonest or unethical behavior by others (including colleagues, customers or suppliers) even if it's just a suspicion
- We never treat anyone less favorably because they have made, or propose to make, a complaint against the organisation or anyone else
- We encourage employees to raise concerns and provide all our people with access to internal whistleblower and employee counselling services.

To report a concern

To report a concern, raise the matter with your manager in the first instance. If for any reason this is not possible, please talk to any Helia leader, the People & Culture team, or the Risk and Compliance team. If you are still concerned you can contact:

Your Call, Helia's External Whistleblower and Speak Up service

Telephone: 1300 790 228

Available from 9am to 12am on recognised Australian national business days (AEST)

Website: <https://secured1.yourcall.com.au/> Available 24/7. Online reports can be made via the website address listed above. Helia's organisation's unique identifier code is: "Helia101"

Helia's Ombudsperson

Telephone: 1800 213 140

Email: Ombudsperson@Helia.com.au;

Mail: Helia, 101 Miller Street, Level 26, North Sydney, NSW 2060.

All reports sent by post should be clearly marked to the attention of the Ombudsperson.

Note: The above services are confidential.

Extra accountabilities for people leaders

People leaders play a critical role in ensuring all team members understand and adhere to the Code of Conduct.

We expect you to:

- Consistently role model our behaviours and always comply with our Code of Conduct and Policies
- Set clear expectations for your team on the behaviours expected of them
- Promote speaking up and embed the Code into all operational and people management processes in your team.

Compliance with regulations and Helia's Policies and Procedures

We expect everyone to complete all mandatory training conducted by Helia and to seek guidance if unsure how a law, regulation or Policy may apply.

Our Code outlines five key expectations to ensure that we deliver the right outcomes to all stakeholders. Helia Policies support these expectations and we all need to read, understand and follow them. The Policies listed below, though not exhaustive, are there to support you in your role.

Behaving ethically

- Anti-bribery & Corruption Policy
- Sustainability Policy

Treating all people with dignity and respect

- Diversity and Inclusion
- Family Violence Awareness Policy
- Remuneration Policy
- Workplace Standards Policy

Managing conflicts of interest

- Supplier Code of Conduct
- Trading Policy

Protecting privacy and confidentiality

- Risk Management Policy
- Disclosure Policy
- Media and Public Relations Policy
- Privacy Policy
- Credit Reporting Policy
- Record Retention Policy
- Information Security Policy
- Proper Use of Technology Policy

Speaking up

- Whistleblower Policy

How we support the use of our Code

We publish the Code internally and externally to all stakeholders and consistently train our people on its proper use and implementation. The Code and our Policies will also be periodically reviewed to ensure they are operating effectively.