



RECONCILIATION
ACTION PLAN

INNOVATE

MONEYME

Innovate Reconciliation Action Plan

August 2024 – August 2026

Certified



This company meets high
standards of social and
environmental impact.

Corporation



Acknowledgement of Country

MONEYME acknowledges the Traditional Custodians of the land, seas, skies, and waterways throughout Australia where we work and live. In particular we acknowledge the Gadigal and Awabakal peoples and communities on whose land our offices are located. We recognise the continued connection Aboriginal and Torres Strait Islander peoples have with this Country and pay our respect to Elders past and present.

MONEYME is committed to reconciliation and accepts the generous invitation of the Uluru Statement from the Heart, to walk with First Nations peoples for a better future.



About **MONEYME**

A non-bank challenger

We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.

Digital yet personal

We simplify the borrowing experience with digital-first products that meet the needs of modern consumers.

We move fast

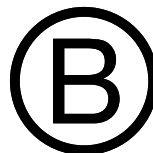
From near real-time credit decisioning to loans that settle in minutes, saving our customers' time is at the core of everything we do.

For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with.



Certified



Corporation

This company meets high standards of social and environmental impact.



2 **CEO's Address**

On behalf of the entire MONEYME team, I am pleased to share the launch of our Innovate Reconciliation Action Plan (RAP), MONEYME's second RAP. Guided by the learnings of our Reflect RAP, we are committing to genuine and meaningful transformation rooted in respect, understanding, and collaboration.

We successfully completed our inaugural Reflect RAP, which was first launched in 2023, undertaking various initiatives to enhance our cultural awareness and engagement with Aboriginal and Torres Strait Islander peoples and communities. Our Innovate RAP outlines our ongoing reconciliation journey, our commitment to continuous improvement, and the actions we will be taking for the next two years to support First Nations peoples and communities.

As a Certified B Corporation, we prioritise environmental and social responsibility and meet high standards of performance, accountability, and transparency. Reconciliation is an important aspect of MONEYME's environmental, social, and governance (ESG) agenda and it is considered as part of our wider impact on society.

We have established a RAP Working Group to govern our reconciliation journey. In the past year, this group has completed a number of important actions to improve our understanding of First Nations' matters and set a robust foundation for MONEYME to strengthening relationships with and empower Aboriginal and Torres Strait Islander peoples and communities. This RAP outlines the steps we have taken to date and what we intend to focus on in the coming years.

We believe that our reconciliation journey will support us to make more informed decisions as a responsible lender, procurer, and employer. We are pleased to present this Innovate RAP, we look forward to deepening our connections with First Nations people and communities and to contributing positively to a reconciled Australia.



Clayton Howes

Managing Director and Chief Executive Officer



3 **Reconciliation Australia CEO's Address**

Reconciliation Australia commends MONEYME on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).



Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for MONEYME to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, MONEYME will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. MONEYME is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals MONEYME readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations MONEYME on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia

4 *Our Vision for Reconciliation*

MONEYME is a diverse, inclusive, and respectful workplace where every voice is valued. We aim to help create a more equitable financial system that supports the economic development and self-determination of Aboriginal and Torres Strait Islander peoples and communities. Guided by our challenger spirit and commitment to innovation, we take an ambitious approach to reconciliation, and creating lasting change. We aspire to contribute to a future where all people thrive together.



About the Artwork & Artist

Joshua Tonnet is a dynamic digital artist, a MONEYME employee, and a member of the RAP Working Group. With family ties to the Wonnarua and Wiradjuri lands, his artistic journey blends traditional and contemporary elements. His unique style is evident in his quirky artistic expressions, particularly in commissioned works where he combines beloved animals with iconic pop culture elements, creating a whimsical yet profound narrative that makes his art both accessible and thought-provoking.

For this artwork, Joshua designed a digital piece that honors and reflects the Aboriginal and Torres Strait Islander themes of the Countries where MONEYME's offices are located. His artwork celebrates the lands and cultural knowledge of the Awabakal and Eora peoples, and incorporates traditional symbols including the animal Totems of the two Countries and their natural habitats. This piece also represents the diversity of MONEYME's workforce through the element of people, and features a meeting place element, symbolising the two offices and their connectivity.

Joshua's ability to intertwine cultural heritage with modern artistic elements makes his work visually captivating and rich in storytelling and meaning. This artwork stands as a testament to the enduring bonds between people and the landscapes they inhabit, highlighting the unity and shared knowledge that transcend geographical boundaries.



5 Our Business

MONEYME is a founder-led digital lender and Certified B Corporation™. MONEYME challenges the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.



Our Values



We challenge

We dare to question, we aim higher, and we fight for better



We move fast

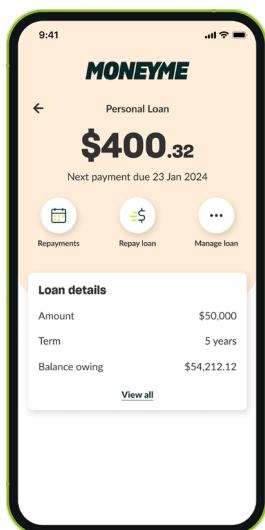
We exist to save your time, we drive change, and we move in the same direction



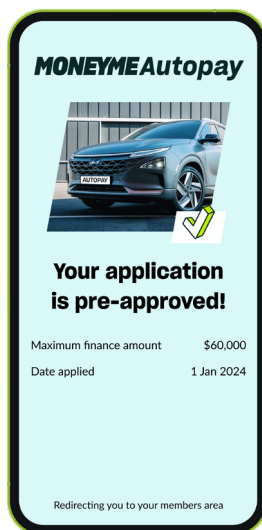
We have heart

We are bold, we lead with purpose, and we passionate about our people and planet

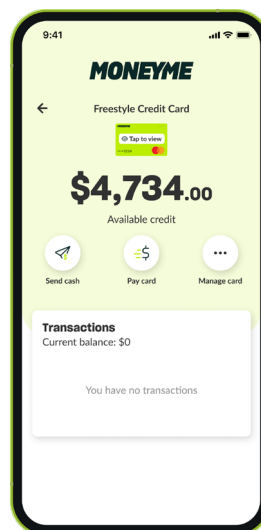
MONEYME has three core credit products:



Personal Loans
For bigger purchases



Autopay
Car loans via dealers and brokers



Freestyle Credit Card
For everyday spending

MONEYME employs approximately 100 employees in Australia, with the majority of working from one of two offices in NSW;

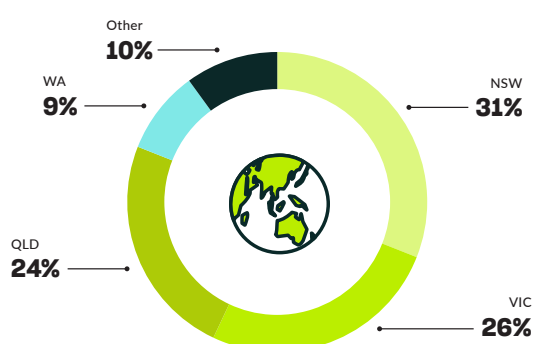
- one on the land of the Gadigal peoples of the Eora Nation (Sydney CBD); and
- one on the land of the Awabakal peoples (Newcastle).

MONEYME also has a small number of staff members working remotely from:

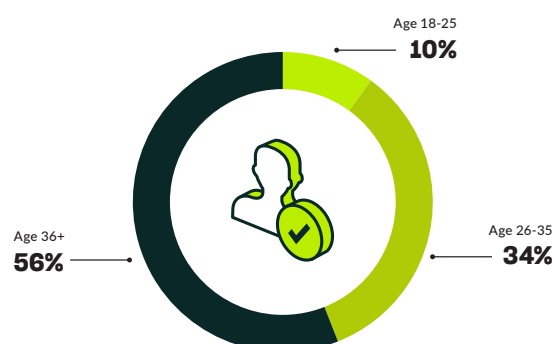
- the land of the Wurundjeri Woi-wurrung and Bunurong Boon Wurrung Peoples of the Kulin Nation (Melbourne);
- the lands of the Turrbul and Jagera peoples (Brisbane); and
- the lands of the Whadjuk Noongar peoples (Perth).

MONEYME conducts anonymous voluntary diversity surveys of all its staff annually. Most recent results indicate that >40% of employees self-identify as being from a racial or ethnic minority group. The diversity surveys also indicate that <5% of employees identify as Aboriginal and/or Torres Strait Islander peoples.

MONEYME has more than 80,000 active loan customers across Australia, with a generally younger customer base:



**Well-distributed
geographical spread**



**Median customer
age is 35**

Our approach to sustainability and society

MONEYME is deeply dedicated to sustainability, striving to make a lasting and impactful contribution to both society and the environment. We prioritise engaging with key stakeholders to evaluate and strengthen our environmental, social, and governance (ESG) priorities. Our framework and reporting practices strictly adhere to globally recognised standards and initiatives, ensuring our alignment with sustainability best practices. Additionally, as a B Corp Certified company, MONEYME upholds high ESG standards, holding ourselves accountable and transparently disclosing our continuous improvement efforts.

In line with our commitment, MONEYME has updated its constitution – its legally binding document – to mandate ongoing consideration of our impact on stakeholders. We regularly assess our impact on a diverse range of stakeholders, showcasing our robust governance structure and commitment to accountability.

Our sphere of influence

When it comes to reconciliation, MONEYME's primary and most immediate sphere of influence includes our employees and customers, particularly those who identify as Aboriginal and/or Torres Strait Islander people. Our broader sphere of influence extends to our suppliers, funders, investors, partners such as brokers and dealers, and the First Nations communities that are the Traditional Custodians of the land on which our offices are located.

6 Our RAP

As a B Corp Certified organisation MONEYME is committed to meeting high standards of environmental and social impact. Reconciliation is an important facet of MONEYME's broader commitment to social impact and ethical business practices.

MONEYME is developing an Innovate RAP as a strategic evolution of its commitment to reconciliation. While the Reflect RAP lays the foundational steps, Innovate RAP is all about implementation. MONEYME strives to align its actions with best practices, as well as the needs of the stakeholders identified under its sphere of influence. As a finance provider, MONEYME acknowledges the importance of enabling a fair and just access to finance for all. By evolving its RAP, MONEYME implements dynamic and forward-thinking initiatives that can contribute to building stronger relationships, fostering greater respect, creating new opportunities, and integrating reconciliation into the core of the organisation.

MONEYME first implemented its inaugural Reflect RAP in March 2023. As part of that, we established a RAP Working Group (RWG) to govern the process, which includes two Aboriginal and Torres Strait Islander members. The RWG is championed by the Head of ESG, and is comprised of the following members:

- Head of ESG;
- Talent Acquisition & Culture Manager;
- Head of Design;
- National Sales Manager;
- HR Officer;
- Senior Risk and Compliance officer;
- Sustainability Coordinator;
- Partnerships Relations Officer; and
- Credit Analyst.

MONEYME's RAP journey to date had focused on listening to and learning from Aboriginal and Torres Strait Islander peoples, improving our understanding of First Nations cultures and customs, and identifying First Nations peoples within our sphere of influence. The RWG has learnt a great deal from these opportunities in our first RAP. One key learning has been that it can be difficult for the business and our employees to fully understand how MONEYME's day-to-day operations relate to our RAP. We have a wide range of teams and jobs at MONEYME, and it is understandable that in the busyness of work some employees may struggle to see the value of MONEYME's reconciliation journey. This learning has led the RWG to appreciate the fact that meaningful impact will take time and that it will be particularly important for the group to clearly articulate how MONEYME's RAP is relevant to all employees and creates value for all our stakeholders. We intend to focus on this challenge more in the Innovate RAP stage and we are committed to taking consistent action to ensure employees can see and understand the importance of this work.

Below are some of the key actions we have taken during the Innovate RAP stage.

Cultural awareness and First Nations wisdom

MONEYME shared resources with staff to develop an understanding of Aboriginal and Torres Strait Islander histories and cultures, contributing to ongoing education. These resources promoted understanding of cultural protocols, including Acknowledgement of Country and Welcome to Country, to ensure respectful engagement. MONEYME starts every companywide weekly meeting with an Acknowledgment of Country, led by different team members each week from across the business and Australia. MONEYME has also displayed an Acknowledgment of Country at the entrance of both its offices, which creates a visible and symbolic representation of its commitment to reconciliation.

MONEYME also shared resources on significant dates such as NAIDOC Week, National Reconciliation Week, and National Sorry Day, and encouraged staff to participate in events. On January 26th, MONEYME offered a flexible public holiday leave, fostering a culture of inclusivity and diversity in the workspace. By allowing employees to choose not to observe Australia Day and take an alternative day off, MONEYME recognises and respectfully acknowledges the history of Aboriginal and Torres Strait Islander peoples in Australia.



As part of its commitment to enhancing employees' cultural competency, MONEYME conducted a cultural awareness training for executives and staff, which was delivered by an external guest speaker – Paul Callaghan. Paul is an Aboriginal man belonging to the Worimi people. The session was named 'First Nations wisdom' and was attended by majority of staff. The engaging session provided employees with insights into First Nations cultures and histories, with a heightened focus on the historical context of January 26 and understanding the purpose of Acknowledgement of Country.

The session was very well received by employees, who expressed a high interest in the shared wisdom and gained confidence in performing an Acknowledgment of Country appropriately and respectfully. Considering that MONEYME offers flexible leave on January 26, the session was also especially valuable in providing further context regarding this offering to help employees make a more informed decision.

The cultural awareness training marked an important step in MONEYME's reconciliation journey, contributing to an ongoing shift in employee understanding and engagement.



The Voice to Parliament Referendum

With the objective of raising staff awareness, the RWG members facilitated informative discussions with employees regarding the Voice to Parliament Referendum. The RWG also published an internal position statement to help outline the Referendum, its implications, and inform staff what they'll be asked to vote on. This statement also included historical background and context, covering the Uluru Statement from the Heart and emphasising that the Voice was directly proposed by Aboriginal and Torres Strait Islander peoples from the community.

By highlighting the four parts of the proposed Constitutional Amendment, detailing the Prime Minister's principles for the Voice, and informing that the Voice has been endorsed as 'legally safe' by the Solicitor General and a wide range of constitutional experts, the RWG promoted healthy discussions and raised awareness. The statement was designed to educate and encourage employees to make an informed decision. Moreover, it included quotes from RWG's members about their position on the Voice, expressing that all members would personally be voting yes and their reasons for this decision. Employees were reminded that MONEYME is committed to fostering an inclusive and diverse workplace culture, allowing different voices to be heard, and ensuring respect for different perspectives.

Celebrating NAIDOC Week

MONEYME hosted NAIDOC Week lunches in both offices, featuring facilitated discussions and an interactive survey to gauge staff understanding. The survey asked employees to rate their understanding and interest on several First Nations matters, the average ratings were;

- 2.6/5 for the understanding of Aboriginal and Torres Strait Islander histories and cultures;
- 3.8/5 for the interest in learning more about the histories and cultures;
- 3.2/5 for the understanding of what 'reconciliation' means and what it is trying to achieve in Australia;
- 3.1/5 for the understanding of MONEYME's role in helping achieve reconciliation and what it's RAP involves; and
- 3.7/5 for the interest in learning more about or getting involved in MONEYME's reconciliation journey.

RAP Working Group members also participated in an external NAIDOC Week event and shared a blog 'Celebrating NAIDOC Week'¹ on its website, which extends an invitation to First Nations peoples and organisations to collaborate with MONEYME on its RAP journey.

Establishing local First Nations connections

MONEYME has identified Aboriginal and Torres Strait Islander stakeholders and organisations within its sphere of influence. We became a member of Reconciliation NSW with the aims of fostering local connections as well as adhering to best practices. MONEYME encourages Indigenous procurement through its Environmentally and Socially Preferable Purchasing Policy and supports staff to search the Supply Nation database for certified providers.

¹ Accessible at: <https://blog.moneyyme.com.au/news-and-announcements/celebrating-naidoc-week/>

7 Our Innovate RAP



Relationships

After having identified the relevant stakeholders under its sphere of influence, MONEYME strives to foster meaningful and just relationships with Aboriginal and Torres Strait Islander peoples in its community. MONEYME recognises that cultivating those relationships can leverage its role as a finance provider, fostering flexible and diverse access to capital. By prioritising collaboration, engagement, and shared experiences, MONEYME aims to enhance its reconciliation journey, contributing to a more inclusive and equitable financial landscape.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	• Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	December 2024	Sustainability Coordinator
	• Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	December 2024	Head of Design
2. Build relationships through celebrating National Reconciliation Week (NRW).	• Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2025, 2026	National Sales Manager
	• RAP Working Group members to participate in an external NRW event.	27 May - 3 June 2025, 2026	National Sales Manager
	• Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May - 3 June 2025, 2026	National Sales Manager
	• Organise at least one NRW event each year.	27 May - 3 June 2025, 2026	Head of ESG
	• Register all our NRW events on Reconciliation Australia's <u>NRW website</u> .	May 2025, 2026	Head of ESG
3. Promote reconciliation through our sphere of influence.	• Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	December 2024	HR Officer
	• Communicate our commitment to reconciliation publicly.	December 2024	Head of Design
	• Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	December 2024	National Sales Manager
	• Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	December 2024	Partnerships Relations Officer
4. Promote positive race relations through anti-discrimination strategies.	• Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	January 2025	HR Officer
	• Develop, implement, and communicate an anti-discrimination policy for our organisation.	March 2025	HR Officer
	• Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	January 2025	HR Officer
	• Educate senior leaders on the effects of racism.	June 2025	HR Officer



MONEYME understands that fostering an environment of respect is crucial to building meaningful and equitable relationships. Respect is a catalyst for understanding and is foundational to building trust. Understanding the impacts of historical events and respecting the resilience of First Nations peoples are essential elements in working towards a reconciled Australia. By acknowledging the richness of Aboriginal and Torres Strait Islander cultures and histories, MONEYME aims to help create a workplace where diversity is embraced and celebrated.

Action	Deliverable	Timeline	Responsibility
1. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	• Conduct a review of cultural learning needs within our organisation.	December 2024	HR Officer
	• Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	December 2024	HR Officer
	• Develop, implement, and communicate a cultural learning strategy document for our staff.	February 2025	HR Officer
	• Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning.	February 2025	HR Officer
2. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	• Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2024	Sustainability Coordinator
	• Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	December 2024	Head of Design
	• Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	May 2025, 2026	Sustainability Coordinator
	• Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	August 2024	Sustainability Coordinator
3. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	• RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2025, 2026	Sustainability Coordinator
	• Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	May 2025	Partnerships Relations Officer
	• Promote and encourage participation in external NAIDOC events to all staff.	First week in July 2025, 2026	HR Officer
4. Support the development of a more equitable financial system that promotes respect, economic development and self-determination for Aboriginal and Torres Strait Islander peoples.	• Review operational policies and procedures to assess their appropriateness and accessibility in consideration of Aboriginal and Torres Strait Islander communities' cultural protocols.	November 2025	Partnerships Relations Officer
	• Remove barriers to Aboriginal and Torres Strait Islander customers receiving appropriate and tailored support in applying for and managing their loan.	March 2026	Partnerships Relations Officer
	• Develop processes for customers to identify themselves as Aboriginal and Torres Strait Islander peoples.	October 2025	Head of ESG
	• Develop and promote tailored financial literacy resources to Aboriginal and Torres Strait Islanders customers.	March 2026	Sustainability Coordinator



Opportunities

Creating opportunities involves enabling access to systems and processes that may have historically posed barriers. MONEYME is committed to removing such barriers, ensuring equitable access to resources, opportunities, and career pathways for Aboriginal and Torres Strait Islander individuals and organisations.

Action	Deliverable	Timeline	Responsibility
1. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	• Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	December 2024	HR Officer
	• Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	January 2025	Talent Acquisition Manager
	• Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	March 2025	Talent Acquisition Manager
	• Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	March 2025	Talent Acquisition Manager
	• Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	December 2024	Talent Acquisition Manager
2. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	• Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	March 2025	Talent Acquisition Manager
	• Investigate Supply Nation membership.	March 2025	Head of ESG
	• Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	March 2025	Talent Acquisition Manager
	• Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	March 2025	Talent Acquisition Manager
	• Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	July 2025	Talent Acquisition Manager



Effective governance plays a pivotal role in establishing and successfully executing a Reconciliation Action Plan, ensuring accountability, transparency, and alignment with the values of reconciliation.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	• Maintain Aboriginal and Torres Strait Islander representation on the RWG.	March 2025, 2026	Head of ESG
	• Establish and apply a Terms of Reference for the RWG.	June 2025, 2026	Head of ESG
	• Meet at least four times per year to drive and monitor RAP implementation.	February, May, August, November 2024, 2025, 2026	Sustainability Coordinator
2. Provide appropriate support for effective implementation of RAP commitments.	• Define resource needs for RAP implementation.	September 2024	Head of ESG
	• Engage our senior leaders and other staff in the delivery of RAP commitments.	August 2024	Head of ESG
	• Define and maintain appropriate systems to track, measure and report on RAP commitments.	August 2024	Sustainability Coordinator
	• Appoint and maintain an internal RAP Champion from senior management.	August 2024	CEO
3. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	• Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Head of ESG
	• Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey	1 August annually	Head of ESG
	• Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September annually	Sustainability Coordinator
	• Report RAP progress to all staff and senior leaders quarterly.	February, May, August, November 2024, 2025, 2026	Head of ESG
	• Publicly report our RAP achievements, challenges and learnings, annually.	August 2024, 2025	Sustainability Coordinator
	• Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	April 2026	HR Officer
	• Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	January 2026	Sustainability Coordinator
	• Register via Reconciliation Australia's website to begin developing our next RAP.	October 2025	Head of ESG



Contact details



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MONEYME

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Certified



This company meets high
standards of social and
environmental impact.

Corporation