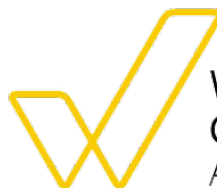




Australian Government



**Workplace
Gender Equality
Agency**



2022 - 23 Gender Equality Reporting

Submitted By:

Pepper Money Limited 55094317665

#Workplace Overview

Policies and Strategies

1. Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

Recruitment: Yes

Policy; Strategy

Retention: Yes

Policy; Strategy

Performance management processes: Yes

Policy; Strategy

Promotions: Yes.

Policy; Strategy

Talent identification/identification of high potentials: Yes Strategy

Succession planning: Yes

Policy; Strategy

Training and development: Yes

Policy; Strategy

Key performance indicators for managers relating to gender equality: Yes Strategy

2. Do you have a formal policy and/or formal strategy in place that supports gender equality overall?

Yes Policy; Strategy

4. If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

The Pepper Money Diversity and Inclusion Committee meets quarterly to set the strategy and agenda for the year. The committee's gender ratio is F:M 5:2. Chaired by our Head of Human Resources, other committee members include our Chief Financial Officer(f), Chief Risk Officer(m), Chief Human Resources Officer(f), Head of Collections(m), Senior Human Resources Manager(f) and Head of Corporate Services, Philippines(f).

Our Diversity and Inclusion values and ethos are underpinned by our guiding diversity principles, ACE – Allyship, Celebration and Education.

Pepper Money has an established Working Group that support the Committee's strategy and drives initiatives and programs across the business. There are 14 contributors and a 70/30 gender split (f/m) with 2 co-leads, Senior Human Resources Manager(f) and Team Leader Collections (m).

New Initiative across 2022-23 reporting period include:

Pepper Money participates in the Pepper Global Diversity and Inclusion Committee which meets bi-monthly to share strategies and initiatives that support each regions efforts in creating inclusive workplaces. The Working Group co-leads mentioned

Date Created: 30-05-2023

previously act as the Pepper ANZ representatives. Each 2nd meeting a country CEO presents to the global committee their country strategies, focus areas and their personal passions in relation to Diversity and Inclusion as a way to ensure initiatives are endorsed and given adequate visibility from an executive level and perspective. Pepper Money CEO, Mario Rehayem participated in this in Q1 2023

Governing Bodies

Organisation: Pepper Money Limited

1.Name of the governing body: Pepper Money Limited

2.Type of the governing body: Board of Directors

Number of governing body chair and member by gender:

Chair	Female (F) 0	Male (M) 1	Non-Binary 0
Member	Female (F) 2	Male (M) 4	Non-Binary 0

4.Formal section policy and/or strategy: Yes

Selected value: Strategy

6. Target set to increase the representation of women: No

Selected value:

Other

Other value: Governing Body and Diversity Policy requires two female Non-Executive Directors represented on the Board

7. Do you have a formal policy and/or formal strategy in place to support gender equality in the composition of this organisation's governing body?

Yes

Selected value: Policy; Strategy

2. If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

Date Created: 30-05-2023

Diversity and Inclusion is a standing agenda item at the Pepper Money Remuneration and Nomination Committee meetings each quarter.
The Diversity Policy is reviewed by the Board annually.

#Action on gender equality

Gender Pay Gaps

1. Do you have a formal policy and/or formal strategy on remuneration generally?

Yes

Policy; Strategy

- 1.1 Are specific pay equality objectives included in your formal policy and/or formal strategy?

Yes

To achieve gender pay equity; To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews); To implement and/or maintain a transparent and rigorous performance assessment process

2. What was the snapshot date used for your Workplace Profile?

2023-03-31

4. If your organisation would like to provide additional information relating to gender pay gaps in your workplace, please do so below.

Employer action on pay equality

1. Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes

- 1.1 When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

- 1.2 Did you take any actions as a result of your gender remuneration gap analysis?

Yes

Identified cause/s of the gaps; Reviewed remuneration decision-making processes; Analysed performance pay to ensure there is no gender bias (including unconscious bias); Analysed performance ratings to ensure there is no gender bias (including unconscious bias); Reported pay equity metrics (including gender pay gaps) to the governing body; Reported pay equity metrics (including gender pay gaps) to the executive; Corrected like-for-like gaps

1.3 What type of gender remuneration gap analysis has been undertaken?

3. If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Commitment to review pay equity is in Pepper Moneys Diversity Policy and is a KPI for the PML Board.

Employee Consultation

1. Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes

1.1 How did you consult employees?

Consultative committee or group; Focus groups; Survey

1.2 Who did you consult?

ALL staff

2. Do you have a formal policy and/or formal strategy in place on consulting employees about gender equality?

Yes

Policy; Strategy

3. On what date did your organisation share your last year's public reports with employees and shareholders?

Employees:

Shareholder:

4. Have you shared previous Executive Summary and Industry Benchmark reports with the governing body?

Yes

5. If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

#Flexible Work

Flexible Working

1. Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes

Policy; Strategy

1.1. Please indicate which of the following are included in your flexible working arrangements strategy or policy:

A business case for flexibility has been established and endorsed at the leadership level

Yes

The organisation's approach to flexibility is integrated into client conversations

Yes

Employees are surveyed on whether they have sufficient flexibility

Yes

Employee training is provided throughout the organisation

Yes

The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)

Yes

Flexible working is promoted throughout the organisation

Yes

Targets have been set for engagement in flexible work

Yes

Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body

Yes

Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel

Yes

Leaders are held accountable for improving workplace flexibility

Yes

Leaders are visible role models of flexible working

Yes

Manager training on flexible working is provided throughout the organisation

Yes

Targets have been set for men's engagement in flexible work

Yes

Team-based training is provided throughout the organisation

Yes

Other: No

2. Do you offer any of the following flexible working options to MANAGERS in your workplace?

Carer's leave: Yes

SAME options for women and men Formal options are available

Compressed working weeks: Yes

SAME options for women and men Formal options are available

Flexible hours of work: Yes

SAME options for women and men Formal options are available; Informal options are available

Job sharing: Yes

SAME options for women and men

Formal options are available

Part-time work: Yes

SAME options for women and men Formal options are available

Purchased leave: Yes

SAME options for women and men Formal options are available

Remote working/working from home: Yes

SAME options for women and men Formal options are available; Informal options are available

Time-in-lieu: Yes

SAME options for women and men

Formal options are available; Informal options are available

Unpaid leave: Yes

SAME options for women and men Formal options are available

3. **Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?**

Yes

5. **Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce between the 2021-22 and the 2022-23 reporting periods?**

Yes, women and men

7. **If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.**

In order to provide a healthy work/life balance, the company has set an expectation of, where applicable, office attendance 3 days per week, and an option to work remotely 2 days per week. This fosters the ability for in-person opportunities to connect, learn, innovate and socialise as teams as well as provide flexibility to work from home for focussed work activity and to make time for wellbeing initiatives and life moments.

Where relevant, individual flexibility arrangements are agreed with the individual on a case by case basis.

#Employee Support

Paid Parental leave

1. **Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?**

Yes, we offer employer funded parental leave using the primary/secondary carer definition

1. **If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.**

In addition to parental leave for primary and secondary care-givers, Pepper Money also offers 5 days grandparent leave for new grandparents, to be taken within 12 months of the birth of their grandchild.

Support for carers

1. **Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?**

Yes

Policy; Strategy

2. **Do you offer any of the following support mechanisms for employees with family or caring responsibilities?**

- 2.1. **Employer subsidised childcare**

No

Not a priority

- 2.2. **Return to work bonus (only select if this bonus is not the balance of paid parental leave)**

No

Other

Other: Other options provided to support those returning, including superannuation being paid on unpaid leave.

- 2.3. **Breastfeeding facilities**

Yes

Available at ALL worksites

- 2.4. **Childcare referral services**

No

Not a priority

- 2.5. **Coaching for employees on returning to work from parental leave**

Yes

Available at ALL worksites

- 2.6. **Targeted communication mechanisms (e.g. intranet/forums)**

Yes

Available at ALL worksites

- 2.7. **Internal support networks for parents**

Yes

Available at ALL worksites

- 2.8. **Information packs for new parents and/or those with elder care responsibilities**

Yes

Available at ALL worksites

2.9. Parenting workshops targeting fathers

Yes

Available at ALL worksites

2.10. Parenting workshops targeting mothers

Yes

Available at ALL worksites

2.11. Referral services to support employees with family and/or caring responsibilities

Yes

Available at ALL worksites

2.12. Support in securing school holiday care

No

Not a priority

2.13. On-site childcare

No

Other

Other: Onsite childcare not available at office location

2.14. Other details: No

3. If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

Sexual harassment, harassment on the grounds of sex or discrimination

1. Do you have a formal policy and/or formal strategy on the prevention and response to sexual harassment, harassment on the grounds of sex or discrimination?

Yes

Policy; Strategy

- 1.3 Do you provide a grievance process in your sexual harassment policy and/or strategy?

Yes

2. Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to the following groups?

All Non-Managers

Yes

Voluntary question: All Non-Managers

9. If your organisation would like to provide additional information relating to measures to prevent and response to sexual harassment, harassment on the grounds of sex or discrimination, please do so below.

Family or domestic violence

1. Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes

Policy

2. Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

A domestic violence clause is in an enterprise agreement or workplace agreement

No

Currently under development

Estimated Completion Date: 2023-06-30

Confidentiality of matters disclosed

Yes

Protection from any adverse action or discrimination based on the disclosure of domestic violence

Yes

Employee assistance program (including access to psychologist, chaplain or counsellor)

Yes

Emergency accommodation assistance

Yes

Provision of financial support (e.g. advance bonus payment or advanced pay)

Yes

Flexible working arrangements

Yes

Offer change of office location

Yes

Access to medical services (e.g. doctor or nurse)

Yes

Training of key personnel

Yes

Referral of employees to appropriate domestic violence support services for expert advice

Yes

Workplace safety planning

Yes

Access to paid domestic violence leave (contained in an enterprise/workplace agreement)

Yes

Is the leave period unlimited?

No

Number of Days:

10

Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)

Yes

Is the leave period unlimited?

No

Number of days:

10

Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)

No

Other

Provide Details: Employees can access other leave entitlements, including leave without pay, once paid Domestic Violence leave has been used

Access to unpaid leave

Yes

Is the leave period unlimited?

Yes

Provide Details: No

2. If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	8	11	19
			Non-managers	10	12	22
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	2	4	6
			Non-managers	3	7	10
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	1	1
			Non-managers	1	0	1
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	1	0	1
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	10	8	18
			Non-managers	43	29	72
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	1	2	3
			Non-managers	3	4	7
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	2	3

* Total employees includes Non-binary

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	6	12	18
			Non-managers	49	45	95
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	1	1
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	6	1	7
			Non-managers	32	0	32
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	1	0	1
			Non-managers	5	0	5
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	4	4
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

* Total employees includes Non-binary

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	2	0	2
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

* Total employees includes Non-binary