

How we Thrive

Our Code of Conduct



**Our Values;
put People First,
Strive to Achieve
and Be our Best
ensure, that
people are at
the forefront of
what we do each
and every day.**



From the Chair

Credit Union SA has a long history of being a valued part of South Australia and I'm proud of how we contribute to the lives of our members, staff, partners and the wider community. Our Values; Put People First, Strive to Achieve and Be our Best ensure, that people are at the forefront of what we do each and every day. We never underestimate the important role we play for our members or take for granted the trust that is placed in us. We want to ensure that we provide a fantastic experience each time you interact with us. We are also proud to support a range of community programs and organisations, including our School Community Rewards Program, that provide direct benefits to help build better lives.

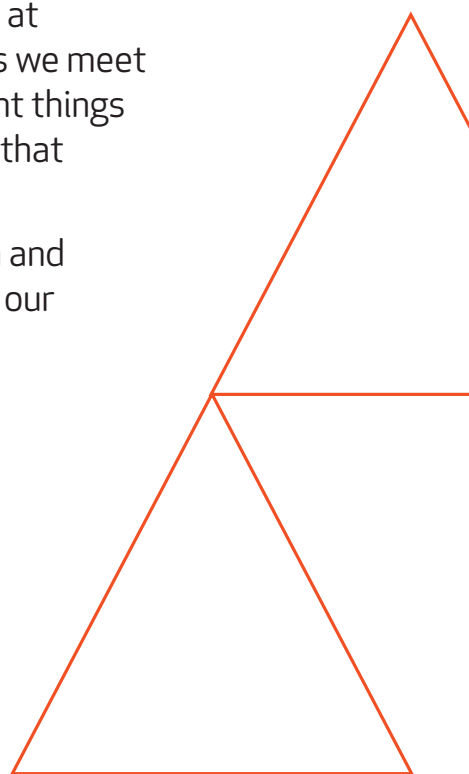
Our Code of Conduct brings together everything we believe in at Credit Union SA, and guides not only how we work but ensures we meet our obligations and requirements. It is important to do the right things for the right reasons and this Code of Conduct ensures we do that consistently and constantly.

I'm incredibly proud to be Chair of this wonderful organisation and to build on our strong history as a trusted partner to help you, our members, and help the South Australian community thrive.



Carolyn Mitchell

Chair, Credit Union SA



By following this Code of Conduct and the policies that complement it, we feel very confident that we are all making good decisions, serving you, our members, to the best of our ability and having a positive impact on our community.



From the CEO

Caring for you, our members, and the community in which we operate is at the core of what we do at Credit Union SA. Our team play an integral role in bringing to life our Values which guide us to ensure we put our members at the centre of everything we do.

To achieve our best, we work together to provide consistent outstanding service in every interaction and across our business. Our ability to build trusted relationships with you and the community will underpin our success.

Our Code of Conduct is important because it outlines what's expected of us and provides a clear road map on how we have to conduct ourselves. We all own and adhere to this Code of Conduct and role model its contents and encourage and support others to do the same. Mistakes will always happen and our ability to take accountability, fix things at pace and continue to speak up when something doesn't seem right are our keys to successfully applying with this Code of Conduct.

By following this Code of Conduct and importantly, the policies that it references, we feel confident that we are all making the right and good decisions - to serve you as members to the best of our ability and having a positive impact on our community.



Todd Roberts

CEO, Credit Union SA

Our Purpose

Helping South Australians thrive

Helping



means: empowering, aiding, supporting

Thrive

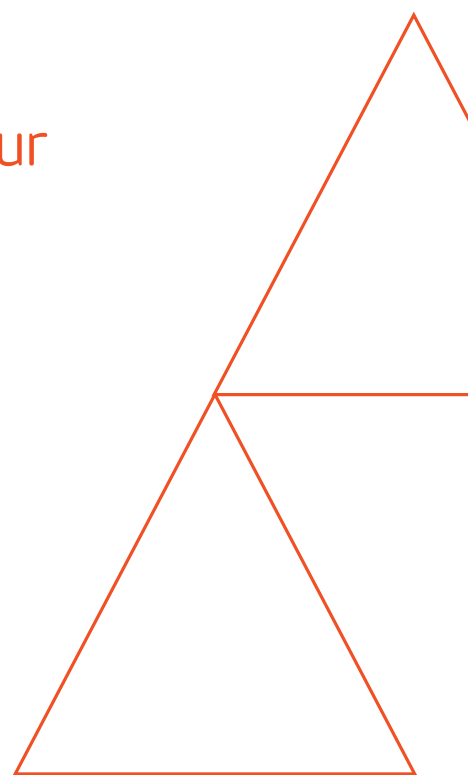


means: to flourish, succeed,
increase potential, to gain
wealth and possessions

We have a strong community-based heritage as an organisation, having delivered accessible and innovative financial services products to meet our member's needs for over 60 years.

We want to build on the foundations our history provides to be innovative, grow and create positive impact on our community.

Our Purpose helps guide the way we think, act, problem solve and make decisions.



What does this Purpose look like in our day to day interactions?

We **make it personal** when you deal with us – **we connect you with the South Australian community**; we’ve got the knowledge and capability to inspire confidence and be valuable to our members help you to **thrive**.



Members

When we support community, it’s about **South Australia** and/or **empowering those in need** to realise opportunities to **thrive**.



Community

By giving our people **freedom to grow** their career in banking; and the flexibility to manage life and **thrive in South Australia**.



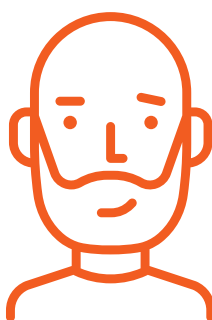
Our People

Helping to build
a sustainable
South Australian
business that's
recognised as **thriving**.



Board

By being **easy to deal**
with and quick to respond
– your introductions to
our business are just
another way we deliver
on our purpose.



Brokers

We're **South Australian**
providing financial
services and a **sense**
of belonging to help you
thrive and build a future.



**Potential
Members**



A person's hand holding a chocolate ice cream cone is visible on the left side of the frame. The background is a blurred outdoor setting with trees and a paved path. In the top right corner, there is a graphic of a large triangle composed of several smaller triangles, with the Credit Union SA logo positioned within it.

**We are here for our
South Australian
community;
partnering with
members to help
them thrive and
succeed in their
endeavours.**

Our Values

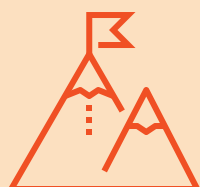
Being a member-owned organisation creates a sense of belonging and freedom to be ourselves – and to do things and act differently when it makes sense to do so in the best interest of our members. Its why our Values reflect our beliefs and principles as an organisation – they are at the heart of what we do and who we are; and how we come together every day. We help South Australians thrive by putting our people first, striving to achieve and being our best every day.



People First

We thrive as a team by putting people first.

We are here for South Australians – this is our Community.



Strive to Achieve

We are a trusted partner helping our members thrive and achieve.

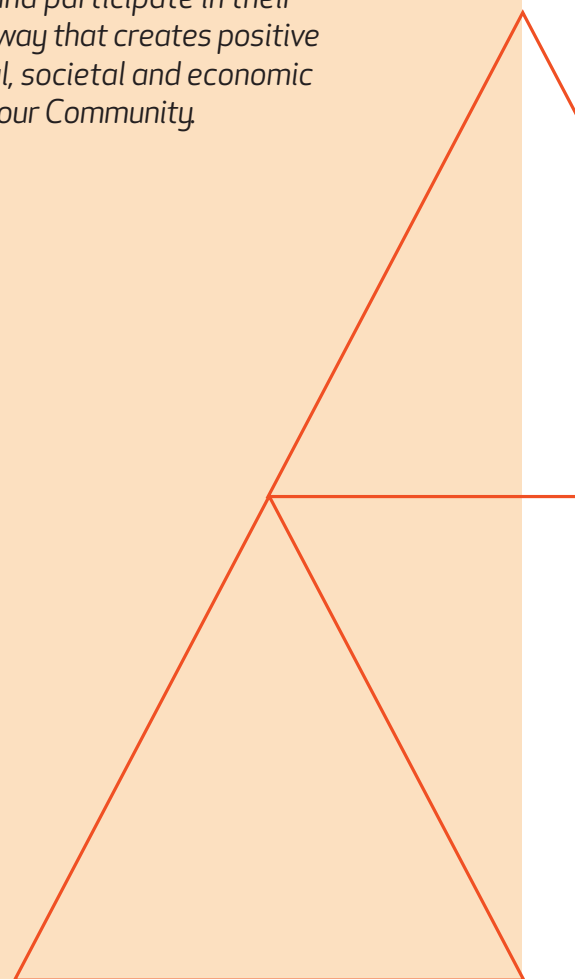
When we achieve our goals, it's because it's the right thing to do for our Community so that they have the opportunity to grow and thrive.



Be our Best

Our purpose, performance and high standards drive us.

We engage with our local communities and support and participate in their activities in a way that creates positive environmental, societal and economic outcomes for our Community.





Our Obligations & Responsibilities

We have a number of key focus areas which ensure we meet our obligations and responsibilities to help our members and community thrive.

People First

Work health and safety (WHS)

We recognise the importance of work health and safety. The most valuable asset to our organisation is our people, whose health and safety are a top priority.

Further information

Work Health & Safety Policy.

Equal Employment Opportunity

We are committed to ensuring that all people seeking employment and those who are employees are treated fairly and equitably and are not subjected to any form of unlawful discrimination or harassment.

We are also responsible for ensuring our employees are aware of their rights and obligations in relation to our Equal Opportunity Policy.

Further information

Equal Opportunity Policy

Diversity and Inclusion

We aim to embrace our individual differences and acknowledge the unique blend of knowledge, skills and perspectives people bring to the workplace.

Diversity can include characteristics such as cultural background and ethnicity, age, gender, gender identity, disability, sexual orientation, religious beliefs, language and education. Diversity also includes characteristics such as professional skills, working style, location, life experiences and diversity of thought.

We treat people with dignity, respect, understanding and care to create an inclusive culture. We empower people to contribute their skills and perspectives to fully participate, feel that sense of belonging and succeed in our workplace.

Our Obligations and Responsibilities

Protection from workplace bullying and harassment

We work hard to ensure everyone has a safe and healthy work environment that is free from bullying or harassment.

All employees are protected whether they feel bullied or harassed by a leader, another worker, member, contractor or member of the public.

Further information

Workplace Bullying & Harassment Policy.
Whistleblower Policy
Sexual Harassment Policy

Training and further education support

We recognise the importance of maintaining and improving the skills and knowledge of our people to help them be their best.

That's why we have a range of support options available to employees, including internal training and development programs and financial assistance for external training and education.

Further information

Training & Development Policy,
Study Assistance Scheme

Employee Assistance Program

Our Employee Assistance Program (EAP) is designed to provide professional support to employees and their families when faced with personal difficulties in the workplace and in their private lives.

Credit Union SA provides a confidential counselling service to staff and their immediate family members to provide support, reduce distress and help all of our people be at their best and supports a positive workplace culture.

Further information

Employee Assistance Program.

Flexible Working Practices

To help our employees thrive, we recognise the importance of flexible working arrangements by maintaining an inclusive, diverse and adaptable workforce and we assess all employee requests for flexible working arrangements related to any personal attribute, balancing work, life and family needs.

Further information

Flexible Working Practices Policy

Be our Best

For Credit Union SA to thrive and succeed, our focus is on doing the right thing. We ask ourselves “if we should” instead of “if we can” and demonstrate this mindset through our behaviour.

Conflicts of interest

A conflict of interest can occur when a personal interest conflicts with the professional interest of our organisation.

It’s important that we all understand our obligations to Credit Union SA and declare any conflicts of interest.

Further information
Conflict of Interest Policy.

Use of position and information

We don’t use our position, or information acquired to provide advantage to ourselves or others or to cause harm to Credit Union SA. We use all organisational assets, services and facilities in accordance with the terms on which they are provided.

Further information
Acceptable Use Policy,
Access & User Control Policy,
Working From Home Policy,
Motor Vehicles Policy,
Corporate Visa Credit Expenses Policy

Gifts and hospitality

We can accept small token gifts of a personal nature, that are of a nominal value, generally used for promotional purposes or moderate acts of hospitality (such as a lunch or dinner). However, when a gift or benefit reaches a particular value it is to be treated as a ‘reportable gift or benefit’ and recorded in the Corporate Events Invites and Gift Register within the Enterprise Risk Management System.

Further information
Conflict of Interest Policy.

Speaking up and reporting concerns

We encourage everyone to speak up and report concerns if they have reasonable grounds to suspect misconduct or improper practices in relation to our organisation.

“We say something or do something when we see things that are not in line with our values”.

Our Whistleblower Policy has been established so that employees can safely raise concerns and challenge misconduct and improper practices within the organisation.

Further information
Whistleblower Policy

Our Obligations and Responsibilities

Drug and alcohol usage

We want all employees to take reasonable care to protect their own health and safety and that of others while in the workplace by not being affected by drugs or alcohol.

When a person is affected by drugs and alcohol it has the potential to impact on their own or others safety or work performance.

That's why we have an alcohol and drugs policy in place and also provide a confidential counselling support service to help staff deal with the impacts of drugs and alcohol.

Further information

Workplace Alcohol & Other Drugs Policy,
Employee Assistance Program

Information Security

Credit Union SA recognises the importance of information security and the associated risks to our organisation and our members of ineffective information security management. All employees are responsible for security within their daily activity and must be aware of and comply with Credit Union SA security policies.

Further information

Information Security Policy

Confidentiality and privacy

We are privy to confidential, strategic and commercially sensitive information.

This includes information about our members and third parties we deal with.

This information may not be used or disclosed except in performing our duties or as required by law.

We are committed to safeguarding our members' and employees' privacy by making sure that personal information is protected in line with the Australian Privacy Principles.

Further information

Privacy Policy,
Information Security Policy,
Information Classification & Handling,
Acceptable Use Policy,
Access & User Control Policy,
Working From Home Policy

Reputation of Credit Union SA

Credit Union SA holds a unique position of trust in the community and with our members. We should never do anything that is likely to adversely affect the reputation or interest of Credit Union SA. We expect everyone to contribute towards Credit Union SA helping South Australians thrive.

Social Media

We encourage everyone to explore and engage in social media communities to a level in which they feel comfortable. Have fun but be smart. The best advice is to approach online worlds in the same way we do the physical one – by using sound judgment and common sense.

If we use social media in a personal capacity, or as part of our job, we must follow the expectations set out in our Social Media Policy.

Further information

Credit Union SA Social Media for Employees.

Our Obligations and Responsibilities

Strive to Achieve

Risk Management

We comply with the law, regulatory policy statements, industry codes and organisational standards that are relevant to our organisation.

We identify risks that impact on our organisation and establish risk systems, frameworks, policies and procedures to effectively and efficiently manage these risks.

The adoption of the Risk Management framework is essential to our ongoing management of risk and meeting our obligations under prudential regulation.

Further information

Risk Management Framework

Audit Process

The audit function – comprising external audit and internal audit is an important part of our focus on striving to achieve with quality and accuracy in all we do.

Disclosure

We put our people first and make sure that our members and community are kept informed about our activities in a way that complies with the regulatory disclosure requirements.

Compliance with laws and regulations

We must always follow the policies, procedures and standards in place to ensure that our organisation meets its legal and regulatory obligations. This can include policies, procedures, standards, processes and training relating to responsible lending, anti-money laundering, know your customer and the Customer Owned Code of Practice.



Customer Owned Banking Code of Practice

The Customer Owned Banking Code of Practice is the code of practice for Australia's credit unions, mutual building societies and mutual banks.

We agree to be bound by the Code in our dealings with our members.

We agree to act in accordance with the Customer Owners Banking Association's agreement with the Australian Bankers Association Background Checking Protocol.

Consequences of breaching the Code of Conduct or Compliance with Laws and Policies

We are all accountable for our actions and required to comply with laws and the policies of our organisation, including this Code of Conduct.

Any suspected breach of our Code of Conduct and related policies will be thoroughly investigated by People and Culture, supported by relevant specialist areas. If an individual is found to have breached their obligations, they may face disciplinary action.

This disciplinary action may include, but is not limited to, the following:

- Training or re-training
- Personal Counselling – EAP
- Transfer to alternative role (may include demotion or reduction in responsible duties)
- Formal Warnings
- Termination (with notice) or Summary Dismissal (without notice).

In the case of a breach of law, there may be legal consequences for the employee. Compliance with obligations to notify the appropriate authorities will be adhered to, where a breach of law has been identified.

Governance

Responsibilities of the Board:

The Board is to approve and endorse the Code of Conduct.

Responsibilities of Staff:

All staff members are to act in accordance with the Code of Conduct.

Credit Union SA has a range of Policies that guide us. The policies that all staff should be familiar with are listed below:

Acceptable Use Policy

Access and User Control Policy

Anti-money Laundering & Counter Terrorism Financing Policies

Banking Executive Accountability Regime (BEAR) Administration Policy

Compliance Policy

Conflict of Interest Policy

Corporate Visa Credit Expenses Policy

Employee Assistance Program

External Auditor Services Policy

Equal Opportunity Policy

Fit & Proper Policy

Fraud Management Policy

Human Resources Policy

Information Classification & Handling

Information Security Policy

Member Communication Policy

Motor Vehicle Policy

Operational Risk Policy

Outsourcing Policy

Privacy Policy

Risk Appetite Statement

Risk Management Framework

Remote Access Policy

Risk Management Policy

Sexual Harassment Policy

Credit Union SA Social Media for Employees Policy

Technology Acceptable Use Policy

Training & Development Policy and Study Assistance Scheme

Whistleblower Policy

Work, Health and Safety Policy

Workplace Bullying & Harassment Policy

Working From Home Policy

Workplace Alcohol & Other Drugs Policy

This Code may be subject to change from time to time at the Credit Union's discretion. This code should be read in conjunction with the employee's employment contract. It is the responsibility of all employees to read and understand Credit Union SA Policies. Where another document refers to the "Code of Conduct", "acceptable conduct", "behaviours" or "Our Commitments", that reference should be read as a reference to the Code of Conduct.



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