



Version 2.6 | December 2025

MyState Limited policy

Code of Conduct



Document hierarchy

Title of document	MYS Code of Conduct
Version	2.6
Category of document	Lead Policy
Short description	Code of Conduct
Applicable to	MyState Limited
Approval authority	Board via GPRNC
Responsible executive	Chief People Officer
Document owner	Senior Manager Human Resources
Date approved	December 2025
Next scheduled review date	December 2028

Contents

An update from Brett	4
Our purpose	5
Our values	6
Principles	7
Expectations of our leaders	8
Monitoring and breaches	9
Code of conduct	10
Declaration form	12

An update from **Brett**



“

Hi everyone,

Our purpose at MyState Limited is to make managing your money easy and earn your trust by helping you achieve what matters most. We invest in our people and communities, so together we can thrive. We are together for the better.

Together for the better means doing the right thing and working together towards the best outcomes for our team, our customers, our shareholders and communities. It means living our values every day – create customer 'wow', chase the better and collaborate to win – and having the courage to challenge or call something out when it's not right. The standard you walk past is the standard you accept.

Our Code of Conduct gives us all a fair and common set of rules for how we behave, and provides guidelines for navigating through challenging situations. It applies to everyone including myself, our Board Directors, all of our people and anyone representing MyState Limited.

It's up to all of us to hold ourselves and our colleagues accountable so we can continue doing the right thing and creating customer 'wow'!

Please read through our Code of Conduct and understand what's expected of you every day as our employee.

Let's have fun, make it happen by living our values and continue do the right thing, together.

Kind regards,

Brett Morgan
Managing Director & Chief Executive Officer

Our purpose

The MyState Limited Code of Conduct describes the standards of behaviour that are expected of every one of us, including our peers, leaders, Board Directors, officers and contractors.

We must all consistently meet the standards outlined in the Code that shape how we behave both at work and externally as representatives of the Group.

We are all responsible for adhering to the Code, the law, and all Group policies and procedures.

We are all responsible for speaking up and reporting breaches of the Code, the law or of Group policies and procedures.

Non-compliance with the Code of Conduct will be treated seriously, and any proven breaches will result in disciplinary consequences up to and including termination of employment.

Our Purpose

We have big ambitions.

We make managing your money easy and earn your trust by helping you achieve what matters most.

We invest in our people and communities, so together we can thrive.

Together for the better.



Our values

Our values are an expression of our aspirations for our customers, our shareholders, our community and each other and articulate the way we behave.



Our values

Create customer 'wow'

- » We act in our customers' best interests and deliver on our promises.
- » We build trust by being clear, caring and genuine.
- » We simplify our customer experience to make things easy, and deliver with heart.
- » We take pride in understanding what matters most.

Chase the better

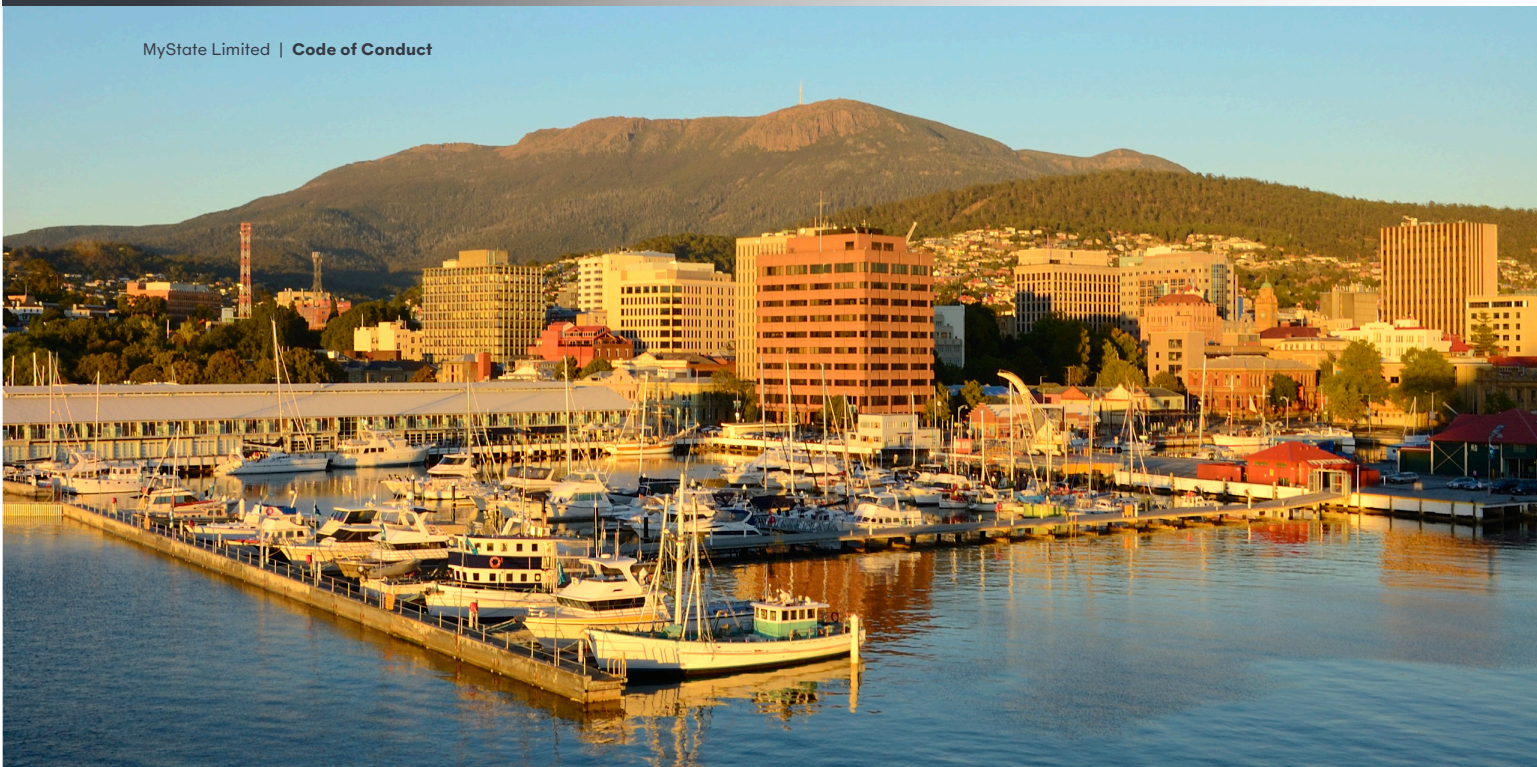
- » We are bold in our ambition and passionate about sustainable progress.
- » We empower our people to identify the 'why', own their actions and adapt to change.
- » We have the courage to try new things, grow through learning, and celebrate success.
- » We improve continuously — how we think, how we work together, and our customer experience.

Collaborate to win

- » We care deeply - for each other, our customers, our communities and our partners.
- » We combine our efforts and strengths across our businesses to win together.
- » We take ownership and support one another to be accountable in a positive, respectful way.
- » We share knowledge freely to enable confident, informed decision-making.

Principles

- » Live our values.
- » Safety is everyone's responsibility.
- » Promote and value diversity.
- » Be honest always and conduct ourselves with integrity.
- » Do our jobs with care and diligence.
- » Make decisions within the authority and delegation of our position.
- » Represent the MyState Group in a professional manner; this includes when we are outside the workplace and working hours.
- » Manage and declare conflicts of interest (actual, potential or perceived).
- » Never provide financial services to friends and family; including but not limited to authorisation of loans or investments, administration of estates and performing operations on an account.
- » Never perform any operations on your own account.
- » Let us know the important stuff; personal relationships at work; other employment – including Directorships; if you become bankrupt; any criminal convictions or ASIC disqualifications.
- » Only accept gifts and hospitality within the prescribed limits.
- » Respect the confidentiality and privacy of each other.
- » Comply with the law, regulations, and our policies, standards and procedures.
- » Conduct your personal financial affairs in an exemplary manner.



Expectations of our leaders

Our leaders help us all to uphold the highest standards and consistently live our values. This is what we expect of you:

- » **Be a role model** for the high standards, outcomes and values we expect.
- » **Embed the Code** into both operational and people management processes you use in your team and regularly ensure that execution is in line with our Risk Management Framework.
- » **Promote risk awareness**, speaking up and building constructive relationships across the Group.
- » **Set clear expectations** for your team.
- » **Encourage and strengthen** self-reflection by taking the time to consider the impact of decisions, learn from mistakes and empower others to do the same.
- » **Know and meet your accountability obligations** under any relevant laws or regulations, including any additional responsibility you may have to support your own and the Group's compliance, such as being an Accountable Person, Responsible Manager or Line Manager.

Monitoring and breaches

Monitoring compliance with this Code of Conduct is everyone's responsibility.

Concerns about the standards of this Code not being met, including compliance with subordinate policies, standards and procedures must be reported to a representative from the People team, unless you report as a whistle blower. You can either report directly or through your people leader.

You will not be victimised or discriminated against in any way for reporting alleged breaches of the Code.

MYS Whistleblower Protection Standard outlines all reporting channels, as well as the process for raising concerns anonymously.

The Chief People Officer has the responsibility for coordinating an investigation and overseeing disciplinary consequences resulting from an investigation. The consequence for breaches of the Code may include termination of employment. Investigations will be handled confidentially and with due regard to the principles of procedural fairness and the Group's legal obligations.

Breaches of the Code of Conduct must be reported to the Chief Risk Officer. The Chief Risk Officer shall report material breaches of the Code of Conduct to the Board as soon as practicable but no later than the next scheduled Board meeting.

The Managing Director & CEO or delegate may address matters of appeal.

Key Group Policies and related Documents

- » Relevant State and Federal Anti-Discrimination legislation
- » Relevant State and Federal Workplace Health and Safety legislation
- » *Fair Work Act 2009*
- » MyState Limited Enterprise Agreement
- » Customer Charter

Governance

- » Information Systems Acceptable Use Standard
- » Conduct Risk Framework
- » Conflict of Interest Standard and Procedure
- » Privacy Policy
- » Whistleblower Protection Policy
- » Modern Slavery Standard

People

- » Workplace Discrimination and Harassment Policy
- » Alcohol Drugs and Smoking in the Workplace
- » Work Health & Safety and Rehabilitation Policy



Code of conduct

Employee agreement

I confirm that I have read the MyState Limited Code of Conduct approved by the Board of Directors in December 2025 and that I understand the information given to me.

I also agree to abide by the Code and all reasonable procedures and instructions issued by my team leader / manager, particularly relating to ethical conduct.

Conflicts of interest

I understand that I have a responsibility to the leadership team, the Board of Directors and myself to avoid any Conflicts of Interest that may arise from my employment with MyState Limited and any of its subsidiary companies (the Group).

I am not aware of any past or present situations where a Conflict of Interest has arisen, other than as already disclosed to the Group.

OR, if applicable,

As a new employee, I am aware of my responsibilities to avoid any Conflicts of Interest.

Confidentiality agreement

I understand this is a legally binding agreement with the relevant MyState Limited Group company.

1. **In the course of my employment I may become aware of, or information may be disclosed to me of the following types:**
 - » financial, technological, strategic or business information,
 - » research, development, operational, legal, marketing or accounting information,
 - » technology and intellectual property rights,
 - » customer and supplier information; and/or
 - » other information including information relating to the business of the Group marked as being confidential.

2. All such information (whether or not about Group companies) will be "Confidential Information" for the purposes of this agreement unless it:

- » is trivial in nature,
- » is already public knowledge when disclosed,
- » becomes public knowledge after it is disclosed, other than because of breached confidentiality including disclosure by a person to whom I have disclosed the information ; or
- » is in, or comes lawfully into, my lawful possession other than because of a breach of confidentiality by some other person.

3. I agree to:

- » hold the Confidential Information in strict confidence and must take all steps necessary to preserve its confidentiality,
- » only disclose Confidential Information to another person if I have obtained written permission from the Group and the other person executes an agreement with the Group similar to this agreement, and
- » not use or copy any Confidential Information in any way except as is legitimately required as part of my employment.

All these restrictions will continue even if my employment ends or this Agreement is terminated.

4. Return of Confidential Information

At the conclusion of my employment, or if requested earlier by the Group, I must immediately deliver to the Group all forms of Confidential Information in my possession, power or control. I will confirm in writing promptly when I have done so.

5. Ownership of Results

Any information or intellectual property, I develop or create using the Confidential Information, will itself be Confidential Information and will be the property of the Group.

6. Responsibility for Improper Disclosure

Without limiting any other rights of the Group I agree to indemnify the Group in respect of all claims, losses, costs or expenses of any kind incurred directly or indirectly as a result of a breach of any of my obligations under this agreement.

Signature of employee

Date

Name (Please print)

Declaration form

I understand that I have a responsibility to the leadership team, the Board of Directors and myself to avoid any Conflicts of Interest that may arise from my employment with the Group.

I am aware of situations that have / may - given / give rise to a Conflict of Interest. The relevant circumstances are documented below under Details.

Details

Signature of employee

Date

Name (Please print)

Reviewed by Company Executive

Version control

Version number	Date approved	Brief description	Change author	Approver
2.0	November 2017	Minor amendments.	GM People	Board
2.1	August 2018	Inclusion of expanded gifts and hospitality provisions.	GM People and Culture	Board
2.2	April 2019	Alignment with Corporate Governance Principles (February 2019 edition), and to clarify the roles clarify and responsibilities in monitoring, investigating, and reporting breaches.	GM People and Culture	Board
2.3	July 2021	Refresh and alignment with 2025 Strategy.	GM People and Culture	Board
2.4	December 2022	Refresh of content.	GM People, Community & Public Affairs	Board
2.5	October 2023	Refresh of content.	GM People, Community & Public Affairs	Board
2.6	October 2025	New Values & Purpose. Approval date December 2025.	Chief People Officer	Board

MyStateBank 

 **AUSWIDE**
BANK

 **SELF**CO
A DIVISION OF AUSWIDE BANK

TPT Wealth 

mystatelimited.com.au