



Version 2.6 | December 2025

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MyState Limited policy

# Code of Conduct

MyStateLimited 

# Document hierarchy

<b>Title of document</b>	MYS Code of Conduct
<b>Version</b>	2.6
<b>Category of document</b>	Lead Policy
<b>Short description</b>	Code of Conduct
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# An update from **Brett**



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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

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# 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.



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# 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

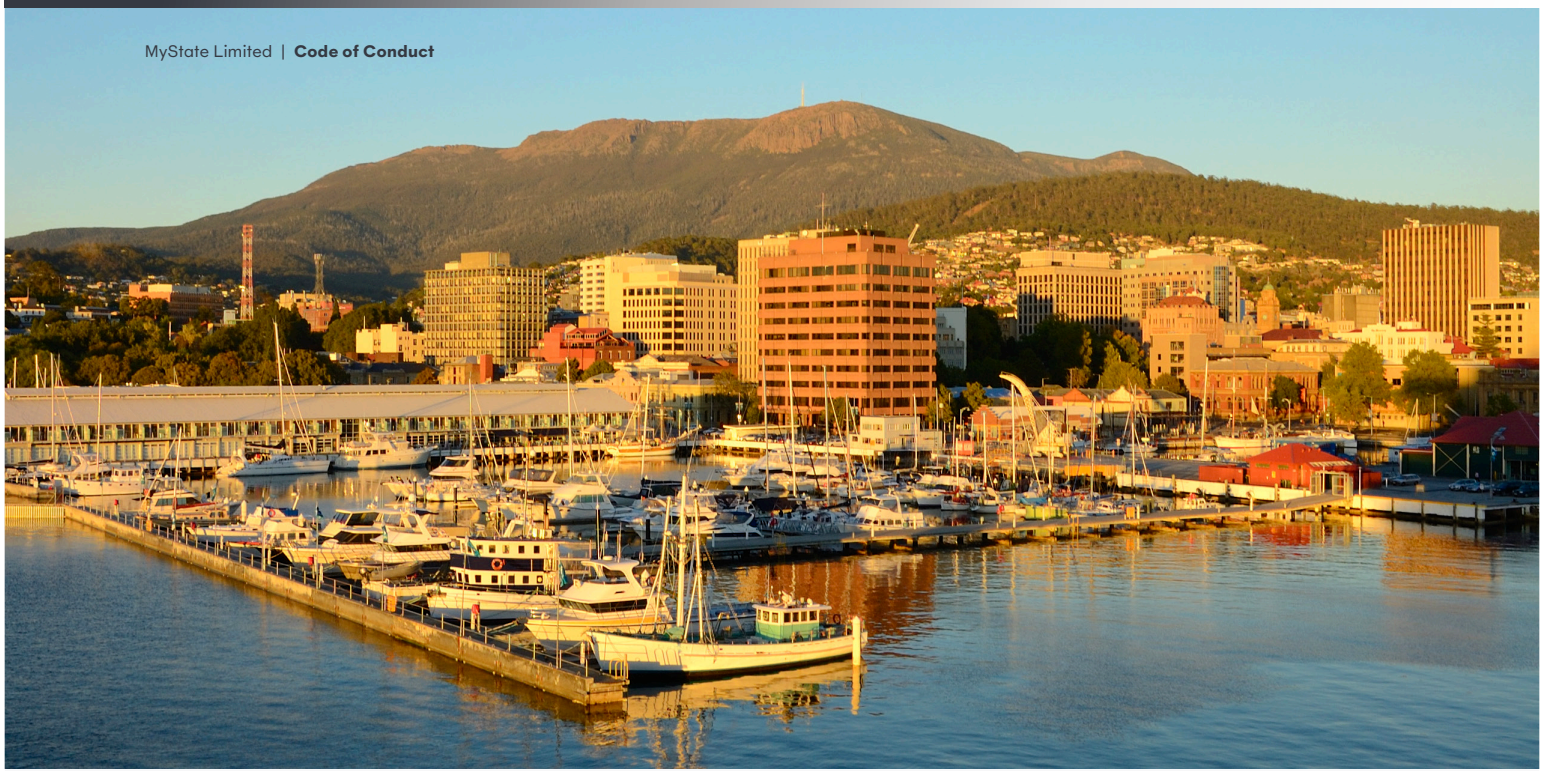
- » We are bold in our ambition and passionate about sustainable progress.
- » We empower our people to identify the 'why', own their actions and adapt to change.
- » We have the courage to try new things, grow through learning, and celebrate success.
- » We improve continuously — how we think, how we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



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# 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 Polices and related Documents

- » Relevant State and Federal Anti-Discrimination legislation
- » Relevant State and Federal Workplace Health and Safety legalisation
- » *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

MyStateBank 

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BANK

 SELFCO  
A DIVISION OF AUSWIDE BANK

TPT Wealth 

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