



Version 2.5 | October 2023

MYSTATE LIMITED POLICY

# Code of Conduct

# Document hierarchy

<b>Title of document</b>	MYS Code of Conduct
<b>Version</b>	2.5
<b>Category of document</b>	Lead Policy
<b>Short description</b>	Code of Conduct
<b>Applicable to</b>	MyState Group
<b>Approval authority</b>	Board via GPRNC
<b>Responsible executive</b>	General Manager People, Community & Public Affairs
<b>Document owner</b>	Senior Manager People & Performance
<b>Date approved</b>	October 2023
<b>Next scheduled review date</b>	December 2025

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# An update from **Brett**



“

Hi everyone,

Our purpose at MyState is to make managing your money easy, to help 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, live our values and continue do the right thing, together.

Kind regards,

A handwritten signature in black ink, appearing to be 'Brett Morgan', with a stylized flourish at the end.

**Brett Morgan**  
Managing Director & Chief Executive Officer



# 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.

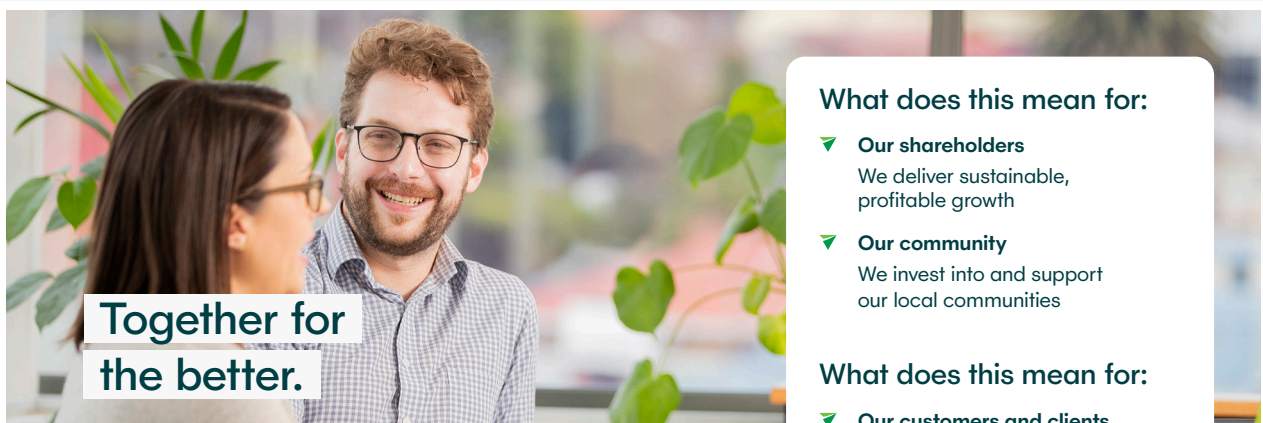
The MyState Limited Code of Conduct describes the standards of behaviour that are expected of every one of us, including our peers, leaders, Board Directors, officers and contractors.

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 MyState Group.

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

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



Together for  
the better.

## Our purpose

We're a Tasmanian based financial services company with big ambitions. We make managing your money easy, to help you achieve what matters most. We invest in our people and communities, so together we can thrive.

### What does this mean for:

- ✔ **Our shareholders**  
We deliver sustainable, profitable growth
- ✔ **Our community**  
We invest into and support our local communities

### What does this mean for:

- ✔ **Our customers and clients**  
We care about what matters
- ✔ **Our people**  
We grow and achieve great things

MyStateLimited 

# Our purpose and our values

Our purpose and 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 purpose

We're a Tasmanian based financial services company with big ambitions. We make managing your money easy, to help you achieve what matters most. We invest in our people and communities, so together we can thrive.

**Together for the better.**

## Our values

### Create customer 'wow'

- » We walk in our customers' shoes and appreciate their perspectives.
- » We think and act in the best interests of our customers.
- » We are clear, concise and trustworthy in our customer interactions.
- » We design and deliver exceptional customer experiences, with a human touch.
- » We make things easier and simpler for our customers.

### Chase the better

- » We are bold in our ambition.
- » We seek out and embrace the change that is required to succeed.
- » We have the courage to try new things and grow from our failures.
- » We simplify (and digitise) to deliver faster.
- » We seek industry leading productivity and always drive for better outcomes.

### Collaborate to win

- » We care for each other, our customers, our partners and community.
- » We give our best, do the right thing, and trust our colleagues to do the same.
- » We hold each other to account.
- » We openly share information so that everyone can make informed decisions.
- » We reach out across teams to rapidly solve problems – and celebrate our successes and learnings!



# 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.
- » 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. 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 General Manager People, Community & Public Affairs has the responsibility for coordinating an investigation and oversight of 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 2022 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 management, 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 management, 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 to a Conflict of Interest. The relevant circumstances are documented below under Details.

## Details

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Signature of employee

Date

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Name (Please print)

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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



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