



PULSE CREDIT UNION LTD
where people matter

REGISTERED OFFICE
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Melbourne VIC 3001
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ABN 35 087 651 670

Code for Company Conduct and Social Responsibility:

The Credit Union exists for the benefit of its members. The Credit Union is committed to the principles of mutuality, to ensuring the interests of its members are protected and to promotion of the financial well-being of its members. The Credit Union also operates with regard to the interests of other stakeholders.

1. The Credit Union Board of Directors, executives and employees of the Credit Union are required to execute their duties with regard to the interests of members at all times.
2. Similarly the Board and employees of the Credit Union are required to meet all legal and other obligations to other legitimate stakeholders of the Credit Union. These include customers and shareholders, regulatory bodies, creditors, suppliers and associations of which the Credit Union is a member.
3. Through its policies and procedures, including the code of conduct, the Credit Union undertakes to comply with applicable legal requirements. These include but are not limited to, trade practices and fair dealing laws, consumer protection and the protection of privacy.
4. The privacy of members and confidential information will be protected by the Board and staff of the Credit Union excepting where disclosure is required by law.
5. The Credit Union is committed to the provision of a high standard of service to its customers.
6. The Credit Union undertakes to deal fairly with member and other stakeholders complaints and has a dispute resolution procedure in place.
7. The Credit Union is committed to non-discriminatory employment and work practices, retention of employees, the provision of a safe working environment and work related training opportunities.
8. The Directors, executives and employees of the Credit Union are committed to ethical behaviour and to the protection of those who report violations in good faith.

Monitoring and Compliance:

An annual declaration of any conflict of interest is to be provided by Directors and staff of the Credit Union.

The Board is responsible for investigating breaches of the Code of Conduct and for the protection of those who report violations.

Disclosure:

This Code of Conduct forms part of the Credit Union's Corporate Governance Policy and is posted on the Credit Union's website. Members are advised of the location by newsletter, on notices and at the AGM.