



# Sustainability Policy

**Version:** 2.0

**Approval date:** 21 October 2019

**Effective date:** 21 October 2019

## Table of contents

<b>1. POLICY OVERVIEW</b> .....	<b>3</b>
1.1. POLICY STATEMENT.....	3
1.2. PURPOSE .....	3
1.3. SCOPE .....	3
<b>2. OUR COMMITMENTS</b> .....	<b>4</b>
2.1. THE ENVIRONMENT.....	4
2.2. OUR PEOPLE.....	4
2.3. COMMUNITY.....	4
2.4. MARKETPLACE .....	4
<b>3. LEGAL AND COMPLIANCE REQUIREMENTS</b> .....	<b>5</b>
3.1. REVIEW AND UPDATE OF THE POLICY.....	5

## Company information table

### Confidentiality and Copyright

© Copyright 2019 Genworth Mortgage Insurance Australia Limited (Genworth). All rights reserved. This document is confidential. No part of this document may be reproduced in any form or by any means, or provided to any third party, without the express written permission of Genworth. ® Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

### References within this document

Within this document, a reference to Genworth or 'the Company' refers to Genworth Mortgage Insurance Australia Limited and its subsidiary companies.

References to the Board are to the Boards of Directors of Genworth and its subsidiary companies unless a specific Board is specified. All References to amounts are in Australian Dollars (AUD).

# 1. Policy overview

## 1.1. Policy statement

This Genworth Sustainability Policy ("Policy") sets out Genworth's commitments to operate in the pursuit of the economic, social and environmental sustainability of its environment, people, community and marketplace.

## 1.2. Purpose

The purpose of this Policy is to document the commitments of Genworth Mortgage Insurance Australia Limited ("Genworth" or "the Company") to operate in a way that is economically, socially and environmentally sustainable for both present and future generations.

## 1.3. Scope

This Policy sets out our commitments across four key areas which have been identified as being the most material to our business and of greatest relevance to our stakeholders across each of the following areas (each a "Commitment"):

- The environment;
- Our people;
- Community; and
- Marketplace.

## 2. Our commitments

### 2.1. The environment

We are committed to adopting 'good practice' environmental standards by:

- complying with environmental requirements including laws, regulations and mandated local authority requirements that apply in the markets in which we operate;
- making efficient use of energy and water to the extent that we control our usage;
- seeking to reduce the quantities of waste generated and increase the proportion that is recycled;
- encourage the reduction of greenhouse gas emissions by adopting flexible work practices for our staff and utilising technology that facilitates connectivity without the need for travel by air or motor vehicle; and
- raise awareness of environmental issues among our staff, contractors, landlords and suppliers.

### 2.2. Our people

We are committed to:

- ensuring the health, safety and wellbeing of our employees as far as is reasonably practicable;
- providing a work environment in which our employees are empowered, motivated and highly productive in an innovative and collaborative culture; and
- promoting diversity and inclusion and a culture of acting ethically and with integrity.

### 2.3. Community

We are committed to:

- having a positive impact in the communities in which we operate;
- helping Australians buy homes by providing risk and capital management solutions to lender customers;
- assisting our lender customers in providing information to borrowers that promotes transparency around lenders' mortgage insurance and enables borrowers to make informed and responsible home ownership decisions; and
- contributing to causes that address homelessness.

### 2.4. Marketplace

We are committed to:

- ethical and sustainable business practices;
- upholding human rights and the highest workplace standards;
- working with our lender customers, regulators and policy leaders to promote a stronger and more sustainable housing market in Australia;
- facilitating a greater spread of risk and diversification of lender exposures to support the financial stability of the Australian residential mortgage market; and
- supporting collaboration and innovation with other market participants.

## 3. Legal and compliance requirements

### 3.1. Review and update of the Policy

Whilst there are no legal or compliance requirements for Genworth to adopt a Sustainability Policy it is noted that this is increasingly becoming standard practice amongst Australian publicly listed companies.

The Commitments in this Policy are integrated into Genworth's existing policy framework as well as our business processes and procedures. Genworth has the appropriate management structure and resources in place to ensure that the Commitments are effectively delivered.

Genworth will on an annual basis review and report publicly on Genworth's performance against each Commitment with the aim of achieving continuous improvement.

This Policy is reviewed annually by Finance to ensure that it remains relevant to current and planned business operations.

## 4. Document information

### 4.1. Version history

Version	Approved date
1.0	8 Oct 2018
2.0	21 October 2019

### 4.2. Reference documents

The following documents have been referenced in the preparation of this policy.

Ref.	Document name	Business owner
1.	Integrity First – Genworth Code of Ethics	Genworth Financial Compliance Leader
2.	Genworth Privacy Policy	General Counsel & Company Secretary
3.	Workplace Health and Safety	Chief Human Resources Officer
4.	Workplace Standards	Chief Human Resources Officer
5.	Diversity and Inclusion Policy	Chief Human Resources Officer