

Latitude Corporate Governance Statement

This Corporate Governance Statement (the “Statement”) sets out details of Latitude Group Holdings Limited and its subsidiaries (“Latitude” or the “Company”) corporate governance practices for the year ended 31 December 2025 (“Reporting period”) including Latitude’s position in respect of each of the Australian Securities Exchange (“ASX”) Corporate Governance Councils Corporate Governance Principles and Recommendations 4th Edition (“Recommendations”).

As recommended by the ASX Principles, information in relation to corporate governance practices is publicly available on Latitude’s website at: <https://investors.latitudedefinancial.com.au/investor-centre/?page=corporate-governance>. Where Latitude does not follow a recommendation, this Statement will identify the recommendation that has not been followed and give reasons for not following it.

This statement has been approved by the Board and is current as at 19 February 2026.

Lay solid foundations for management and oversight

Recommendation 1.1 Have and disclose a Board Charter

The Board has overall responsibility for Latitude’s corporate governance, including providing leadership and strategic guidance. The Board has created a governance framework for managing Latitude’s which it believes is appropriate for Latitude’s business. This includes adopting relevant internal controls, risk management processes and corporate policies which are designed to promote responsible management and conduct at Latitude.

The Board’s role and responsibilities are formalised in the Board Charter which defines the matters reserved for the Board and its Committees and the responsibilities delegated to the Chief Executive Officer (Managing Director and CEO) and management.

To facilitate the execution of its responsibilities, the Board has established different Committees to oversee and report to the Board on areas of responsibility.

The Board Committees are:

- Audit Committee
- Risk Committee
- People & Remuneration Committee
- Technology Committee.

A copy of the Board Charter and all Board Committee Charters is available on Latitude’s website at: <https://investors.latitudedefinancial.com.au/investor-centre/?page=corporate-governance>

Within the scope of the governance framework established by the Board, management of the business and operations of Latitude is delegated to the Managing Director and CEO and subject to the oversight and supervision of the Board. The Board has also adopted a Reserved Powers Policy that sets out matters specifically reserved for determination by the Board. The exclusive duties reserved for the Board include:

- appointing the Managing Director and CEO and external auditor
- approving Latitude’s strategic plan and annual budget
- setting the remuneration structure of the Managing Director and CEO and Executive Committee, including performance hurdles for long-term and short-term incentive schemes
- approving significant Company policies
- approving borrowing limits and sale of certain non-performing loans
- approving significant capital expenditure
- approving the half-year and year-end financial statements, dividend declarations and reporting documents
- setting Latitude’s risk appetite and monitoring the effectiveness of Latitude’s risk management policies and procedures and the adequacy of its internal control mechanisms.



Recommendation 1.2 Undertake checks before appointment and provide shareholders with information

The Board actively and regularly considers the composition of the Board, considering the duration of each Director's tenure and the competencies required for the effective oversight of Latitude.

The Board manages the process for the selection and appointment of new Directors. The Board identifies candidates with appropriate skills, knowledge, experience, independence and expertise. A written letter of appointment of each Director outlines Latitude's expectations in relation to the time commitment.

Latitude undertakes appropriate background and screening checks prior to nominating a Director for appointments to fill a casual vacancy or being proposed for election by the shareholders.

Apart from the role of Managing Director and CEO, all Directors are subject to re-election by rotation at least every three years. Shareholders are provided with all material information in Latitude's possession concerning the Director standing for election or re-election in the explanatory notes accompanying the notice of general meeting, including a statement by the Board as to whether it supports the election or re-election of the Director and a summary of the reasons why.

Further details of Board members' qualifications and experience are set-out under Recommendation 4.1 and are also available on Latitude's website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=board>

Recommendation 1.3 Have written agreements with Directors

All Directors and Executive Committee members have written agreements with Latitude. Directors execute letters of engagement with Latitude which include the following terms:

- The term of the appointment
- Board role and responsibility
- Latitude's expectations of Directors including their expected time commitment, duties to Latitude, meeting attendance and preparation
- Committee membership
- Remuneration, including superannuation entitlements
- The Director's obligations to disclose details of their interests in Latitude's securities and any matter which may impact their independence
- Education and training
- Details of significant Company documents including key policies
- Indemnity and insurance arrangements.

Those Directors filling a casual vacancy are required to stand for election by the shareholders at the next Annual General Meeting following their appointment.

Executive Committee members, including the Managing Director and CEO, execute employment contracts with Latitude which include the following terms:

- The position and term of employment
- Executive duties and obligations
- Remuneration, including fixed pay, variable remuneration (short-term and long-term incentives) and superannuation contributions
- Termination rights of Latitude and employee including notice periods
- Confidentiality obligations
- Requirement to comply with Company documents including key policies.

Recommendation 1.4 Company Secretary is accountable to the Board

Company Secretary provides advice and support to the Board and is accountable to the Board, through the Chairman, for all matters relating to the proper functioning of the Board and its Committees. Company Secretary is responsible for



advising the Board on governance matters and ensuring compliance with Board and Board Committee Charters and procedures.

The decision to appoint or remove a Company Secretary is made by the Board.

Recommendation 1.5 Have and disclose a diversity policy

Latitude has adopted a 40:40:20 approach to gender representation across the workforce, Board and leadership, irrespective of ASX index status. FY25 outcomes will be published once finalised.

Latitude is comprised of men and women of varying ages, ethnicities and cultural backgrounds. The Board has formally approved a Diversity Policy to provide a framework by which Latitude will support and facilitate an environment of diversity and inclusion across the organisation.

The Board receives detailed data on Latitude’s progress on gender diversity, including gender diversity statistics.

Outcomes against target are included below.

	Proposed Target	31 December 2025 Outcomes ¹
Gender Representation Objective		
Gender Representation		
Board	Not less than 25% female representation	29% Women
Independent Non-Executive Director	40% female, 40% male, 20% any gender (40:40:20)	50% Women 50% Men
Executive Leadership Team (ELT)	40% female, 40% male, 20% any gender (40:40:20)	33% Women 67% Men
Senior Leadership Team² (Direct reports of ELT)	40% female, 40% male, 20% any gender (40:40:20)	39% Women 61% Men
Total Workforce	40% female, 40% male, 20% any gender (40:40:20)	50% Women 50% Men
Pay Gap³ Base Remuneration Average Gap	Reduce 2% pa to achieve <10% by 2028	20.4%, up 0.98%
Recruitment (external/internal)	Not less than 40% of each gender	43% Women 57% Men
Succession	Equal representation of gender across talent pipelines through to GM and EGM roles	25% Women 75% Men

¹ †Sourced from Latitude’s internal reporting. It reflects actuals at time of extraction and may differ from the Workplace Gender Equality Agency (WGEA) published figures due to differing capture dates. The report to WGEA can be found on Latitude’s website at: <https://www.latitudefinancial.com.au/about-us/corporate-responsibility/>.

² Latitude defines “senior leadership” for the purposes of Recommendation 1.5, as employees directly reporting to ELT.

³ Sourced from Latitude’s internal reporting. It reflects actuals at time of extraction and may differ from Workplace Gender Equality published figures due to differing dates.



A copy of the Diversity and Inclusion Policy is available on Latitude's website at: <https://investors.latitudedefinancial.com.au/investor-centre/?page=corporate-governance>.

Recommendation 1.6 Periodically evaluate Board, Committee and Director performance

Latitude has a process for periodically evaluating the performance of the Board, its Committees and individual Directors.

Over the past few years, the Board has conducted its annual performance review in a variety of ways, including via survey, and has also appointed an external facilitator to conduct the Board performance review, whereby he interviewed all Directors as well as the Executive Committee. The review covered the performance of the Board, Board operations and identified improvement opportunities and provided an action plan.

Each of the Committees has also conducted an annual self-assessment in FY25 to evaluate the Committee's performance. The various suggested improvements identified by each process have been reviewed and implemented where relevant.

Recommendation 1.7 Annually evaluate senior executive performance

The Board, through the People & Remuneration Committee, conducts an annual assessment of the Managing Director & CEO and Executive Committee. The Committee considers performance against the Enterprise Scorecard, which includes targets related to performance and growth, leadership and culture, reputation and sustainability. Individual performance assessments incorporate conduct and risk management outcomes to ensure alignment with Latitude's values and risk appetite. The results of these assessments inform remuneration decisions.

Structure the board to be effective and add value

Board and Committees

The Board is comprised of eight Directors: seven Non-Executive Directors and the Managing Director and CEO. As stated at 1.1, the Board has formed the following Committees:

- Audit Committee
- Risk Committee
- People & Remuneration Committee
- Technology Committee.

The composition of each Committee includes:

Committee	Composition
Audit Committee	<ul style="list-style-type: none"> • Julie Raffe (Chair, independent Non-Executive Director) • Mark Joiner (independent Non-Executive Director) Annette Kimmitt (consultant)¹
Risk Committee	<ul style="list-style-type: none"> • Mark Joiner (Chair, independent Non-Executive Director) • Beaux Pontak (Non-Executive Director, Shareholder Representative Director) • Ilfryn Carstairs (Non-Executive Director, Shareholder Representative Director)
People & Remuneration Committee	<ul style="list-style-type: none"> • Alison Ledger (Chair, independent Non-Executive Director) • Philip Busfield (Non-Executive Director, Shareholder Representative Director) • Beaux Pontak (Non-Executive Director, Shareholder Representative Director)
Technology Committee	<ul style="list-style-type: none"> • Alison Ledger (Chair, independent Non-Executive Director) • Julie Raffe (independent Non-Executive Director) • Beaux Pontak (Non-Executive Director, Shareholder Representative Director)

¹ Sharni Zoch ceased providing consulting services on 1 January 2025.



Meetings

The number of meetings of the Board and Committees held during FY25 and the number of meetings attended by each Director is set out below:

	Board meetings scheduled		Results Sub-Comm ²		Risk Committee		Audit Committee		Remuneration and People Committee		Technology Committee	
	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended
<u>Director</u>												
Mike Tilley	9	9	2	2	-	-	-	-	-	-	-	-
Robert Belan	9	9	2	2	-	-	-	-	-	-	-	-
Julie Raffe	9	9	2	2	-	-	4	4	-	-	3	3
Mark Joiner	9	9	-	-	4	4	4	4	-	-	-	-
Alison Ledger	9	9	-	-	-	-	-	-	4	4	3	3
Beaux Pontak	9	7	-	-	4	4	-	-	4	3	3	3
Ilfryn Carstairs ³	9	9	-	-	3	3	-	-	-	-	-	-
Philip Busfield	9	9	-	-	-	-	-	-	4	4	-	-

1 The number of meetings unscheduled in the Board's approved annual calendar. This number includes Board meetings in respect of out-of-cycle matters and reflects those in attendance.

2 Sub-committee meetings held to approve half year and full year financial results for release to the market.

3 Ilfryn Carstairs joined as a Director on 28 January 2025. He was appointed to the Risk Committee on 31 March 2025.

Recommendation 2.1 Have a nomination Committee and disclose its Charter

Latitude acknowledges the ASX Recommendation 2.1 that Latitude have a Nomination Committee and notes that the Board has not established a separate Nomination Committee. The Board itself is responsible for nomination responsibilities, including succession and ensuring that the Board has an appropriate balance of skills, knowledge, experience, independence and diversity to enable it to perform its role effectively. Executive succession planning will also be addressed by the People & Remuneration Committee.

The Board believes that it will be able to discharge these responsibilities and deal effectively with Board composition and succession issues, without a separate committee undertaking this function. The Board will review these arrangements periodically, having regard to the Board's renewal program and workload.

Recommendation 2.2 Have and disclose a Board skills matrix

Latitude recognises the importance of a diverse Board including diversity in skills, experiences, gender and behavioural styles and characteristics.

The Board regularly undertakes a Skills Matrix assessment of the Board's composition to assess the skills and experience of each director and the combined capabilities of the Board. The assessment is made in reference to the governance required to support Latitude's strategic direction and skills and experience to support the Board and Committee operations.

The Directors of Latitude bring to the Board the relevant skills and experience across a range of commercial industries including banking, private equity, insurance, consumer finance, brand management, corporate governance and consulting.

The collective skills and experience of the Board of Directors includes:



Skills Matrix – Collective Assessment		Board
1	Executive and commercial leadership	8/8
2	Board and governance experience	8/8
3	Listed company experience	5/8
4	Consumer finance experience	7/8
5	Digital and technology	5/8
6	People and culture	6/8
7	Financial acumen	8/8
8	Strategy and risk	8/8
9	Compliance, regulatory and legal	7/8
10	Capital management and investment	7/8
11	Remuneration	5/8
12	Health, safety, environment and sustainability	5/8

Recommendation 2.3 Disclose independence of Directors

The Board considers an independent Director to be a Non-Executive Director who is not a member of Management and who is free of any business or other relationship that could materially interfere with or reasonably be perceived to interfere with the independent and unfettered exercise of their judgement. The Board has adopted an Independence Policy and a definition of independence that is based on the definition set out in the fourth edition of the ASX Principles. The Board will consider the materiality of any given relationship on a case-by-case basis.

The Board considers that each of Michael Tilley, Mark Joiner, Julie Raffe and Alison Ledger is free from any interest, position, association or relationship that might influence or reasonably be perceived to influence, the independent exercise of the Director's judgement and that each of them is able to fulfil the role of independent Director for the purpose of the ASX Principles.

Bob Belan is considered by the Board not to be independent on the basis that he is the Managing Director and CEO of Latitude. In addition, the Shareholder Representative Directors, being Philip Busfield, Beaux Pontak, Ilfryn Carstairs (appointed 28 January 2025) and Aneek Mamik (resigned on 14 November 2024) are not currently considered by the Board to fulfil the role of independent Director. The length of service of each Director is outlined in the annual report.

A copy of the Independence Policy is provided on the website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.

Recommendation 2.4 Have a majority of independent Directors

The Board currently comprises eight Directors, including four independent Non-Executive Directors. As such, a majority of the Board are not independent Directors and Latitude does not follow Recommendation 2.4 for the reporting period. The Board considers that the inclusion of Shareholder Representative Directors provides valuable industry expertise and deep knowledge of Latitude's business. To safeguard independent judgment, the Board maintains an independent Chair, ensures each Director brings an unfettered view to deliberations, and manages conflicts in accordance with the Board Conflicts Policy. The Board will keep its composition under active review, including opportunities to increase independent representation over time. The Board will disclose any change to the ASX, as required by the ASX Listing Rules.

Each Director must bring an independent view and unbiased and unfettered judgement to the Board and Board Committees and must declare all actual or potential conflicts of interest on an ongoing basis (all conflicts will be managed in accordance with the Board Conflict of Interest Policy). Any issue concerning a Director's ability to properly act as a Director must be discussed at a Board meeting as soon as practicable.

A copy of the Board Conflict of Interest Policy can be found on the website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.



Recommendation 2.5 Board chair should be independent

The Board has a practice of separating the role of Chairman and the Managing Director and CEO, with Mike Tilley in the role of Chairman (an Independent Non-Executive Director for the reasons stated under Recommendation 2.3) and Bob Belan in the role of Managing Director and CEO.

Recommendation 2.6 Have a Director induction program and review Director professional development

Newly appointed Directors of Latitude receive an extensive induction which includes meeting all key Executives and receiving a pack which contains all relevant corporate governance documents, policies, annual reports and previous Board and Committee papers.

Latitude has a program that provides professional development opportunities via training provided by external parties, updates on developments in accounting standards and changes in law. The Board also receives regular updates from the Senior Executives on risk and compliance issues, relevant changes in the regulatory environment affecting Directors and Latitude and governance.

Instil a culture of acting lawfully, ethically and responsibly

Recommendation 3.1 Articulate and disclose the values

Latitude is committed to being a socially responsible corporate citizen and is guided by a set of core values which provide the basis for appropriate standards of behaviour for all Company employees, executives and Directors.



A list of Latitude's values is available on Latitude's website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>.

Recommendation 3.2 Have and disclose a code of conduct

The Board recognises the need to observe the highest standards of corporate practice and business conduct. Accordingly, the Board has adopted a number of policies which, together, set standards of conduct in relation to the operation of Latitude.

These policies are to be followed by the Board along with all employees, officers, contractors, consultants and other persons that act on behalf of Latitude and associates of Latitude. The framework policy is the Code of Conduct. Additionally, there are a large number of policies are in place to support the implementation of the Code of Conduct.

The Board has ultimate responsibility for resolving all matters concerning ethical and responsible decision-making, with policies and practices designed to ensure the integrity of Latitude is maintained and investor confidence enhanced. The Board and the Executive Committee, through their own actions, promote and foster an ethical corporate culture for the entire Company.

Additionally, the Directors must keep the Board advised, on an on-going basis, of any interest that could potentially conflict with that of Latitude. Where the Board believes that a significant conflict exists, the Director concerned does not receive the relevant Board papers and does not participate when the relevant item is considered or voted on.

The Code of Conduct can be found on Latitude's website at: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>



Recommendation 3.3 Have and disclose a whistleblower policy

Latitude believes in and is committed to having a corporate culture where ethical and good behaviour is promoted and recognised, and employees are encouraged to report unethical, unlawful or undesirable conduct without fear of disadvantage, intimidation, reprisals or retaliatory action.

We want to provide our people with a safe environment, where we all feel comfortable about raising concerns about actual, suspected or anticipated wrongdoing. A Concern Raising and Whistleblower Policy has been made accessible to all staff and can be found on Latitude's website at:

<https://investors.latituedeinancial.com.au/investor-centre/?page=corporate-governance>

The Risk Committee also receives updates on any material matters reported under the policy.

Recommendation 3.4 Have and disclose an anti-bribery and corruption policy

Latitude recognises the importance of having oversight of risks associated with conflicts of interest and at the extreme, issues associated with bribery and corruption.

As such, a Financial Crime Policy is in place which contains details on our approach in relation to financial crime in general, which includes anti-bribery and corruption, and can be found on Latitude's website at:

<https://investors.latituedeinancial.com.au/investor-centre/?page=corporate-governance>

The Risk Committee has oversight of this area and receives reporting of any material incidents of bribery or corruption, and consequent actions taken.

Safeguard the integrity of corporate reports

Recommendation 4.1 Have an Audit Committee and disclose its Charter

The Audit Committee has three members being, Julie Raffe (Chair, independent Non-Executive Director), Mark Joiner (independent Non-Executive Director) and Annette Kimmitt (independent consultant). The majority of the members are independent, and the Chair of the Audit Committee is not chair of the Board.

It is noted that Annette Kimmitt is an experienced executive and non-executive director with a career spanning over 40 years in professional services and governance. She is a former CEO of Minter Ellison and has held senior leadership roles at Ernst & Young and the International Accounting Standards Board. Annette currently serves on boards including Mirrabooka Investments Ltd and The Trawalla Group and is a council member of Monash University's Industry Council of Advisors. She holds a Bachelor of Commerce from Monash University and is a Fellow of the Institute of Chartered Accountants.

The qualifications and experience of the Directors who are members of the Audit Committee are set out in the Annual Report along with the number of times the Audit Committee met through the Reporting Period and the attendance of its members. The Audit Committee Charter is disclosed on Latitude's website at:

<https://investors.latituedeinancial.com.au/investor-centre/?page=corporate-governance>

The Audit Committee provides support to the Board in overseeing the financial reporting framework of Latitude and its related entities (together the "Company").

In particular, the Committee is responsible for the oversight of the:

- adequacy of Latitude's corporate reporting processes, internal control framework and integrity of Latitude's accounting and financial statements
- Company's external audit processes, including the appointment, independence, management and removal of Latitude's external auditor
- Company's internal audit processes, including appointment of the head of internal audit and audit planning
- Company's tax risk and tax governance arrangements.

External Auditors

The Audit Committee is responsible for recommending to the Board the appointment and remuneration of the external auditors. Latitude currently engages KPMG as its external auditor and has a policy on the procedure for the selection and appointment of external auditor and rotation of the external audit engagement partner. KPMG will attend Latitude's Annual General Meeting (AGM) each year at which the audit partner is available to answer questions of shareholders relevant to the audit.



The Audit Committee Charter can be found on Latitude's website at:
<https://investors.latituedeinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 4.2 Board to receive a declaration from the Managing Director and CEO and CFO in advance of approving the financial statements

Section 295A of the Corporations Act requires each person who performs the CEO or CFO function in a listed entity established in Australia to provide a declaration that, in their opinion, the financial records of the entity for a financial year have been properly maintained in accordance with the Act and that the financial statements and the notes for the financial year comply with the accounting standards and give a true and fair view of the financial position and performance of the entity. The declaration must be given before the directors approve the financial statements for the financial year.

The section 295A declaration to the Board includes that the:

- financial records of Latitude have been properly maintained in accordance with section 286 of the Corporations Act
- financial statements and the notes to the financial statements comply with Australian Accounting Standards, the Corporations Regulation 2001 and other mandatory professional reporting requirements
- financial statements and the notes to the financial statements give a true and fair view of the financial position and performance of Latitude and consolidated entity
- consolidated entity disclosure statement required by subsection 295(3A) is true and correct
- Company's financial report is founded on sound systems of risk management and internal compliance and controls which implements the policies adopted by the Board
- Company's risk management and internal compliance and control system is operating effectively in all material respects.

While section 295A applies to annual financial statements, Latitude has adopted this declaration process for both interim financial statement and annual financial statements.

Recommendation 4.3 Disclose the process to verify unaudited periodic reporting

Any periodic corporate report that Latitude releases which has not been subject to audit or review by an external auditor is subject to an internal verification process that enables the responsible executive to confirm that the report has been verified.

Make timely and balanced disclosure

Recommendation 5.1 Have and disclose a continuous disclosure policy

Latitude is committed to providing timely and accurate disclosure to the market of all material matters concerning Latitude. Latitude's Disclosure and Communication Policy seeks to ensure that its shareholders and the market have equal access to information issued by Latitude.

Under the Disclosure and Communication Policy, Latitude has established a Disclosure Committee, comprised of Company Secretary, the Managing Director and CEO, the CFO and the Group GM of Investor Relations.

The responsibilities and delegations of the Disclosure Committee include ensuring that Latitude complies with its disclosure obligations and has the relevant procedures in place, making decisions on information to be disclosed to the market, seeking to ensure that announcements are made in a timely manner and are not misleading, and monitoring disclosure processes and reporting. The Board considers potential disclosure issues at each meeting.

In FY25, 61 senior employees (EGMs, GMs and senior management) completed annual continuous disclosure training, and a further 213 completions were recorded via the new-hire induction program

Copies of all of Latitude's ASX announcements can be found on Latitude's website at:
<https://investors.latituedeinancial.com.au/investor-centre/>

along with the Disclosure and Communication Policy, which is located at:
<https://investors.latituedeinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 5.2 Promptly provide the Board with all material market announcements



The Board receives copies of all market announcements promptly after they have been made.

Recommendation 5.3 Release a copy of investor or analyst presentations to the market

Latitude believes in keeping its security holders appropriately and equally informed and has a process in place to first submit to the ASX Market Announcements Platform any new and substantive investor or analyst presentations before they are given to the investors or analysts.

In addition, a webcast from management is arranged for the full year and half year results announcements, at which the Managing Director and CEO and CFO will give a presentation and provide investors and analysts with the opportunity to submit questions in relation to that presentation. These are available for download after the presentation at <https://investors.latitudefinancial.com.au/investor-centre/?page=presentations-webcasts>

Respect the rights of security holders

Recommendation 6.1 Provide company and governance information on the website

The Board's aim is for Latitude to maintain effective communications with its shareholders and keep them fully informed of significant developments and activities of Latitude, as well as provide them with the facilities to allow them to effectively exercise their rights as security holders.

This commitment is achieved by:

- complying with the ASX Listing Rules and the Corporations Act continuous disclosure and reporting requirements
- distributing the Annual Report to all shareholders either electronically or in hard copy depending on the shareholder preferences
- holding an accessible and informative AGM. In FY24 the AGM was in person and shareholders were able to watch the AGM via live webcast. The Board requires the external auditor attend the AGM and be available to answer shareholder questions in relation to the audit of Latitude's financial statements, preparation and content of the auditor's report, the accounting policies adopted by Latitude and auditor independence
- regularly updating Latitude's website to include annual and interim reports, market announcements, corporate governance policies and shareholder information to ensure transparency and a high level of communication of Latitude's operations and financial situation, to the extent that this information is not commercially sensitive or confidential
- responding to questions and comments at the AGM submitted by shareholders to Latitude in advance of the meeting.

Latitude encourages direct contact from shareholders. Contact details of our Investor Relations team are provided in all ASX announcements and contact details, including phone number, website and email of Latitude's share registry, Computershare are provided on Latitude's website at: <https://investors.latitudefinancial.com.au/investor-centre/>

Recommendation 6.2 Have an investor relations program to facilitate two-way communication with investors

Latitude is committed to providing its shareholders with the appropriate information and facilities to allow them to exercise their rights as shareholders effectively. Latitude's Disclosure and Communications Policy, available on its investor website, provides the framework for how Latitude meets its commitment to deliver timely disclosures and clear communications, underpinned by strong governance to promote investor confidence.

Other methods which are used to facilitate effective two-way communication are:

- Annual Reports which are made available to shareholders
- disclosures made to the ASX
- notices of Meeting and Explanatory Memorandums in relation to resolutions to be put to a vote of shareholders
- AGMs at which shareholders are given an opportunity to ask questions about and comment on the performance and operations of Latitude and its subsidiaries and to vote on other items of business including Director appointments. As stated above, shareholders can attend the AGM to ask questions and are able to watch the AGM via live webcast. Furthermore, shareholders can ask questions ahead of the meeting via email. Where appropriate, these questions will be answered at the meeting
- responding to communications from shareholders in a timely and responsive manner



- periodic investor presentations, Management and Discussion Analysis and briefings
- investor roadshows following Half and Full year results.

All shareholders have the option to receive communications from and send communications to, Latitude and its share registrar Computershare, electronically.

The Disclosure and Communications Policy is disclosed on Latitude's website at:
<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Recommendation 6.3 Disclose how security holder participation at meetings is encouraged

Allowing the opportunity for security holders to engage with Latitude and Board at AGMs is a key element of the agenda for each meeting, with Latitude providing security holders with the opportunity to submit questions in advance of or at the meeting, to be addressed at the meeting.

Recommendation 6.4 Substantive security holder resolutions to be determined by poll

Latitude will conduct all material security holder resolutions by poll, the results of which are disclosed to the market.

Recommendation 6.5 Provide option to security holders to receive electronic communications

Latitude supports and encourages its security holders to receive communications from Latitude and its registry by electronic means. Security holders are also encouraged to use electronic means to contact Latitude and our investor relations team.

Recognise and Manage Risk

Recommendation 7.1 Have a Risk Committee and disclose its Charter

Risk Management

The Board recognises that risk management and internal controls are fundamental to the success of Latitude, and that oversight of such matters is a key responsibility of the Board. Latitude has an Enterprise Risk Management Framework and a governance structure designed to ensure that the risks of conducting business are properly managed. Management is responsible to the Board for identifying, managing, reporting upon, and implementing measures to address these risks.

The Board is responsible for overseeing and approving Latitude's Enterprise Risk Management Framework and Risk Appetite.

Risk Committee

Latitude has also established a Risk Committee which assists the Board in overseeing the implementation of an effective risk management system. The Risk Committee comprises three Directors (Chair: **independent** Non-Executive Director; two **Shareholder Representative** Non-Executive Directors). As a result, the Committee does **not** comprise a majority of independent Directors and Latitude **does not** follow Recommendation 7.1(a)(1) for the reporting period. The Board is satisfied that the Committee's expertise and the independent Chair provide robust oversight, with risk matters also escalated to the full Board (majority independent NEDs). The Board will continue to review membership with a view to increasing independent representation over time.

The Chief Risk Officer reports to the Risk Committee on the implementation of the Enterprise Risk Management Framework and strategies to mitigate material risks.

Further details on the qualifications and experience of the Risk Committee members are available in the Directors' Report in Latitude's Annual Report. Information concerning the attendance of the Risk Committee members at the Risk Committee meetings is available under ASX Principle 2.

Recommendation 7.2 Annually review the risk management framework

Latitude manages a range of business risks which have the potential to have a material impact on the performance and operation of Latitude. The Risk Committee and the Board recognises that they have ultimate responsibility for ensuring that the risk mitigation actions and internal control environment of Latitude is fit for purpose and adequate in terms of safeguarding shareholder value.

The Board has put in place an Enterprise Risk Management Framework that is reviewed annually and has been developed in line with the principles contained within the AS/NZS ISO 31000:2018 Risk Management – Principles and



Guidelines. The Enterprise Risk Management Framework establishes the various processes and internal controls designed to safeguard Latitude's assets, minimise its liabilities and to ensure the integrity of its reporting. Latitude's Enterprise Risk Management Framework, Risk Appetite Statement and its supporting processes are designed to ensure that relevant risks in business activities are identified, measured, monitored and managed.

Latitude's operating model for risk management is designed to:

- maintain an effective system of internal controls proportionate to the scale of Latitude, and consistent with the three lines of defence principles. This incorporates front line management and staff taking primary responsibility for managing risks
- support Latitude in enabling sustainable growth and productivity, while enabling operational reliability and resilience.

Enterprise Risk Management Framework

The Board has adopted an Enterprise Risk Management Framework and associated policies which contain the risk management assessment program, being:

- identifying and analysing the main risks facing Latitude
- assessing Latitude's alignment with the Board's appetite as related to those risks
- designing appropriate control systems to manage risks consistently
- treating risks out of appetite by formulating responses following the identification of unacceptable risks, including actions to reduce the probability or consequences of an event and formulation of contingency plans for certain scenarios
- launching a Strategic Cyber Program of work to address and enhance Latitude's cyber defences to continuously uplift the overall control environment and protection of customer data
- documenting these processes, with risk registers and risk reporting, supplemented by risk manuals or related documents as appropriate
- ongoing monitoring, communication and review.

The Enterprise Risk Management Framework, along with related Board approved risk management policies specify the overall principles and practices to be applied to managing business risks within the organisation and provide guidance to management on key risk management issues.

The Board has established the following functions and Committees to monitor business risks:

- A Risk function that provides specialist support to all areas of Latitude
- An Internal Audit function to assist the Board, management and employees in the effective discharge of their responsibilities by providing analysis, testing, opinion and recommendations concerning the adequacy and effectiveness of Latitude's internal controls
- A Legal function that provides specialist support in the areas of legal, regulatory and governance compliance
- A Board Risk Management Committee (refer section 7.1)
- The following Management Committees:
 - Executive Committee
 - Enterprise Risk Management Committee, inclusive of the following subordinate committees:
 - › Credit Committee
 - › Reserve Committee
 - › Asset and Liability Committee.

Latitude's approach to managing material risks is outlined each year in Latitude's Annual Report.



Recommendation 7.3 Make disclosures regarding the internal audit function

Latitude has an Internal Audit function that operates under a robust structure designed to provide independent assurance and advisory services. The function is led by the Group General Manager - Internal Audit & Operational Excellence, who reports jointly into the CEO and Audit Committee. The function has an expanded remit that also includes operational excellence (evaluating the efficiency, effectiveness, and quality of business operations) and leverages a co-sourced resource model combining an in-house team with external consulting support.

The function has unfettered access to Management and the Board. In accordance with the Audit Committee approved Internal Audit Charter, the purpose of the function is to provide independent and objective assurance and advisory services designed to add value and improve Latitude's operations. The function supports Latitude to accomplish its strategic and operational objectives by bringing a systematic, disciplined approach to evaluating processes and identifying opportunities to enhance risk management, improve governance and optimise operations.

An annual plan is developed (reviewed quarterly) in conjunction with Management and approved by the Audit Committee, with regular reporting provided to the Committee. Private sessions with the Audit Committee and Group General Manager- Internal Audit and Operational Excellence, excluding management, are conducted four times a year.

The function is also subject to an independent external assessment (every 5 years) for compliance with the Institute of Internal Auditors International Professional Practices Framework. This review was completed in 2022 with the function rated as generally conforms, the highest rating that can be achieved.

Recommendation 7.4 Disclose if Latitude has any material environmental or social risks, and their mitigants

Latitude is dedicated to effectively managing material risk, including its exposure to environmental or sustainability risks. Further information regarding Latitude's approach to climate and sustainability-related matters can be found in the Annual Report.

Remunerate fairly and responsibly

Recommendation 8.1 Have a Remuneration Committee and disclose its Charter

The Board has established a Remuneration Committee. The People & Remuneration Committee's role is to assist the Board with its governance responsibilities with respect to remuneration matters involving Latitude including:

- performance review of the Managing Director and CEO and the Executive Committee members and the succession planning of these roles
- remuneration policy, frameworks and practices for the Non-Executive Directors, Managing Director and CEO and Executive Committee members
- oversight of termination provisions and compliance with legal, regulatory and governance requirements.

The People & Remuneration Committee is chaired by an Independent Non-Executive Director (Alison Ledger). The other two members are Non-Independent Non-Executive Directors (Philip Busfield and Beaux Pontak). The chair of the Remuneration Committee, Alison Ledger, is not the chair of the Board. While the majority of the members of the Remuneration Committee are not Independent, the Board is satisfied that the composition of the Board and its Committees reflects an appropriate range of, skills, diversity, corporate knowledge and experience for Latitude after Listing to enable it to discharge its duties and responsibilities effectively.

Further details on the qualifications and experience of the People & Remuneration Committee members is available in the Directors' Report in Latitude's Annual Report. Information concerning the attendance of the People & Remuneration Committee members at the People & Remuneration Committee meetings is available under ASX Principle 2.

The Charter of the People & Remuneration Committee was last reviewed and approved by the Board on 22 May 2025 and remains current. It is available on Latitude's website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The executive remuneration framework comprises fixed and variable components, delivered through short-term and long-term incentive arrangements. Governance features include risk adjustment modifiers to enable discretion where risk has been taken outside Latitude's risk appetite and malus and clawback provisions to address misconduct or material risk events.

Latitude's variable remuneration framework is designed to support the Latitude business strategy and provide a market-competitive executive remuneration structure and also reflect appropriate investor expectations. It comprises two



components: Short-Term Incentive (“STI”) and Long-Term Incentive (“LTI”). Both components include governance features.

The STI plan rewards annual performance against Board-approved financial and non-financial measures in the Enterprise Scorecard. Key features include:

- Delivery of a material portion (50%) of the STI outcome deferred in cash for 12 months
- Assessment of leadership, conduct, and risk management alongside financial results

The LTI plan is designed to drive long-term alignment with shareholder interests. In FY25, the LTI design was updated to a cash-settled structure (previously equity-based) to reflect ownership profile and liquidity considerations. Key features include:

- Vesting over a three-year performance period
- Defined performance hurdles and restrictions on transactions that limit economic risk.

Remuneration for Non-Executive Directors (“NED”) is provided within the shareholder-approved aggregate annual fee as determined from time-to-time by Members at the AGM. NED remuneration includes annual fixed fees inclusive of superannuation contributions. Further detail is provided in the Remuneration Report of the Annual Report.

Recommendation 8.2 Disclose policies and practices for non-executive Directors, executive Directors, and for executive management

Remuneration Report

In accordance with section 300A of the Corporations Act, disclosures in relation to Director and Executive remuneration are included in a separate component of the Directors’ Report in the Annual Report, entitled Remuneration Report. The Remuneration Report contains details of Latitude’s remuneration philosophy and structure, including fixed and variable remuneration.

Board Remuneration

Remuneration of the Non-Executive Directors is designed to ensure that Board membership of an appropriate mix and calibre is maintained and aligned with remuneration trends in the marketplace. The People & Remuneration Committee may seek advice or information from remuneration consultants in relation to remuneration levels and trends, where appropriate.

Managing Director and CEO and Executive Remuneration

Latitude is committed to attracting and retaining the best Executives for the needs of Latitude. Key to achieving this objective is to ensure that Latitude appropriately remunerates its people. Latitude’s remuneration framework is set out in the Remuneration Report and has been designed with reference to Latitude’s business strategy, people strategy and values to effectively reward exceptional organisational and individual performance, while mitigating for inappropriate risk-taking behaviours. Furthermore, the framework aligns remuneration outcomes to the short-term and long-term success of Latitude and shareholder value creation.

Latitude’s minimum shareholding policy applies to all Executives and requires them to hold a percentage of their fixed remuneration in Latitude shares within 5 years of their appointment to the role. For the Managing Director and CEO this is 100% of fixed remuneration, and 50% for all other Executives.

Recommendation 8.3 Have and disclose a policy on limiting economic risk of participating in equity-based remuneration programs

The Board has adopted a Trading Policy which explains the prohibited type of conduct in relation to dealings in securities under the Corporations Act and is intended to establish a best-practice procedure in relation to Directors’, officers’, key management personnel’s, employees’, contractors’ and their families and associates’ dealings in Shares.

The Trading Policy sets out the restrictions that apply to dealing with Company securities (as defined in the Policy) including ‘prohibited periods’, during which certain designated persons are generally not permitted to deal with securities, along with a procedure under which designated persons are required to submit a request and obtain written confirmation prior to dealing in securities outside the prohibited periods. All staff are trained on the Trading Policy and are reminded when prohibited periods are commencing.

The policy further provides that Directors, certain restricted employees and their connected persons must not deal in Latitude’s securities on a short-term or speculative trading basis, or enter into transactions which limit the economic risk related to a person’s remuneration. The policy also sets out a process for maintaining the confidentiality of relevant information.

A copy of the Trading Policy can be found on our website at:

<https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

Appendix 4G

Key to Disclosures

Corporate Governance Council Principles and Recommendations

Name of entity

Latitude Group Holdings Limited

ABN/ARBN

604 747 391

Financial year ended:

31 December 2025

Our corporate governance statement¹ for the period above can be found at:²

- These pages of our annual report:
- This URL on our website: <https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance>

The Corporate Governance Statement is accurate and up to date as at 19 February 2026 and has been approved by the Board.

The annexure includes a key to where our corporate governance disclosures can be located.³

Date: 23 March 2026

Name of authorised officer authorising lodgement: **Tiffany Barton - Company Secretary**

¹ "Corporate governance statement" is defined in Listing Rule 19.12 to mean the statement referred to in Listing Rule 4.10.3 which discloses the extent to which an entity has followed the recommendations set by the ASX Corporate Governance Council during a particular reporting period.

Listing Rule 4.10.3 requires an entity that is included in the official list as an ASX Listing to include in its annual report either a corporate governance statement that meets the requirements of that rule or the URL of the page on its website where such a statement is located. The corporate governance statement must disclose the extent to which the entity has followed the recommendations set by the ASX Corporate Governance Council during the reporting period. If the entity has not followed a recommendation for any part of the reporting period, its corporate governance statement must separately identify that recommendation and the period during which it was not followed and state its reasons for not following the recommendation and what (if any) alternative governance practices it adopted in lieu of the recommendation during that period.

Under Listing Rule 4.7.4, if an entity chooses to include its corporate governance statement on its website rather than in its annual report, it must lodge a copy of the corporate governance statement with ASX at the same time as it lodges its annual report with ASX. The corporate governance statement must be current as at the effective date specified in that statement for the purposes of Listing Rule 4.10.3.

Under Listing Rule 4.7.3, an entity must also lodge with ASX a completed Appendix 4G at the same time as it lodges its annual report with ASX. The Appendix 4G serves a dual purpose. It acts as a key designed to assist readers to locate the governance disclosures made by a listed entity under Listing Rule 4.10.3 and under the ASX Corporate Governance Council's recommendations. It also acts as a verification tool for listed entities to confirm that they have met the disclosure requirements of Listing Rule 4.10.3.

The Appendix 4G is not a substitute for, and is not to be confused with, the entity's corporate governance statement. They serve different purposes and an entity must produce each of them separately.

² Tick whichever option is correct and then complete the page number(s) of the annual report, or the URL of the web page, where your corporate governance statement can be found. You can, if you wish, delete the option which is not applicable.

³ Throughout this form, where you are given two or more options to select, you can, if you wish, delete any option which is not applicable and just retain the option that is applicable. If you select an option that includes "OR" at the end of the selection and you delete the other options, you can also, if you wish, delete the "OR" at the end of the selection.

See notes 4 and 5 below for further instructions on how to complete this form.

ANNEXURE – KEY TO CORPORATE GOVERNANCE DISCLOSURES

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
PRINCIPLE 1 – LAY SOLID FOUNDATIONS FOR MANAGEMENT AND OVERSIGHT			
1.1	A listed entity should have and disclose a board charter setting out: (a) the respective roles and responsibilities of its board and management; and (b) those matters expressly reserved to the board and those delegated to management.	<input checked="" type="checkbox"/> and we have disclosed a copy of our board charter at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.2	A listed entity should: (a) undertake appropriate checks before appointing a director or senior executive or putting someone forward for election as a director; and (b) provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.3	A listed entity should have a written agreement with each director and senior executive setting out the terms of their appointment.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.4	The company secretary of a listed entity should be accountable directly to the board, through the chair, on all matters to do with the proper functioning of the board.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable

⁴ Tick the box in this column only if you have followed the relevant recommendation **in full** for the **whole** of the period above. Where the recommendation has a disclosure obligation attached, you must insert the location where that disclosure has been made, where indicated by the line with “*insert location*” underneath. If the disclosure in question has been made in your corporate governance statement, you need only insert “our corporate governance statement”. If the disclosure has been made in your annual report, you should insert the page number(s) of your annual report (eg “pages 10-12 of our annual report”). If the disclosure has been made on your website, you should insert the URL of the web page where the disclosure has been made or can be accessed (eg “www.entityname.com.au/corporate-governance/charters/”).

⁵ If you have followed all of the Council’s recommendations **in full** for the **whole** of the period above, you can, if you wish, delete this column from the form and re-format it.

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
1.5	<p>A listed entity should:</p> <p>(a) have and disclose a diversity policy;</p> <p>(b) through its board or a committee of the board set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally; and</p> <p>(c) disclose in relation to each reporting period:</p> <p>(1) the measurable objectives set for that period to achieve gender diversity;</p> <p>(2) the entity's progress towards achieving those objectives; and</p> <p>(3) either:</p> <p>(A) the respective proportions of men and women on the board, in senior executive positions and across the whole workforce (including how the entity has defined "senior executive" for these purposes); or</p> <p>(B) if the entity is a "relevant employer" under the Workplace Gender Equality Act, the entity's most recent "Gender Equality Indicators", as defined in and published under that Act.</p> <p>If the entity was in the S&P / ASX 300 Index at the commencement of the reporting period, the measurable objective for achieving gender diversity in the composition of its board should be to have not less than 30% of its directors of each gender within a specified period.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed a copy of our diversity policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and we have disclosed the information referred to in paragraph (c) at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
1.6	<p>A listed entity should:</p> <p>(a) have and disclose a process for periodically evaluating the performance of the board, its committees and individual directors; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed the evaluation process referred to in paragraph (a) in our Corporate Governance Statement. and whether a performance evaluation was undertaken for the reporting period in accordance with that process in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
1.7	<p>A listed entity should:</p> <p>(a) have and disclose a process for evaluating the performance of its senior executives at least once every reporting period; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed the evaluation process referred to in paragraph (a) in our Corporate Governance Statement.</p> <p>and whether a performance evaluation was undertaken for the reporting period in accordance with that process in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 2 - STRUCTURE THE BOARD TO BE EFFECTIVE AND ADD VALUE			
2.1	<p>The board of a listed entity should:</p> <p>(a) have a nomination committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a nomination committee, disclose that fact and the processes it employs to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively.</p>	<p><input type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at:</p> <p>.....</p> <p><i>[insert location]</i></p> <p>and the information referred to in paragraphs (4) and (5) at:</p> <p>.....</p> <p><i>[insert location]</i></p> <p><i>[If the entity complies with paragraph (b):]</i></p> <p>and we have disclosed the fact that we do not have a nomination committee and the processes we employ to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively in our Corporate Governance Statement.</p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.2	<p>A listed entity should have and disclose a board skills matrix setting out the mix of skills that the board currently has or is looking to achieve in its membership.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed our board skills matrix in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.3	<p>A listed entity should disclose:</p> <p>(a) the names of the directors considered by the board to be independent directors;</p> <p>(b) if a director has an interest, position, affiliation or relationship of the type described in Box 2.3 but the board is of the opinion that it does not compromise the independence of the director, the nature of the interest, position or relationship in question and an explanation of why the board is of that opinion; and</p> <p>(c) the length of service of each director.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed the names of the directors considered by the board to be independent directors in our Corporate Governance Statement.</p> <p>Where applicable, the information referred to in paragraph (b) at in our Corporate Governance Statement.</p> <p>and the length of service of each director in our 2025 Annual Report at pages 26-27.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
2.4	A majority of the board of a listed entity should be independent directors.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
2.5	The chair of the board of a listed entity should be an independent director and, in particular, should not be the same person as the CEO of the entity.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
2.6	A listed entity should have a program for inducting new directors and for periodically reviewing whether there is a need for existing directors to undertake professional development to maintain the skills and knowledge needed to perform their role as directors effectively.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
PRINCIPLE 3 – INSTIL A CULTURE OF ACTING LAWFULLY, ETHICALLY AND RESPONSIBLY			
3.1	A listed entity should articulate and disclose its values.	<input checked="" type="checkbox"/> and we have disclosed our values in our Corporate Governance Statement.	<input type="checkbox"/> set out in our Corporate Governance Statement
3.2	A listed entity should: (a) have and disclose a code of conduct for its directors, senior executives and employees; and (b) ensure that the board or a committee of the board is informed of any material breaches of that code.	<input checked="" type="checkbox"/> and we have disclosed our code of conduct at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
3.3	A listed entity should: (a) have and disclose a whistleblower policy; and (b) ensure that the board or a committee of the board is informed of any material incidents reported under that policy.	<input checked="" type="checkbox"/> and we have disclosed our whistleblower policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
3.4	A listed entity should: (a) have and disclose an anti-bribery and corruption policy; and (b) ensure that the board or committee of the board is informed of any material breaches of that policy.	<input checked="" type="checkbox"/> and we have disclosed our anti-bribery and corruption policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 4 – SAFEGUARD THE INTEGRITY OF CORPORATE REPORTS			
4.1	<p>The board of a listed entity should:</p> <p>(a) have an audit committee which:</p> <p>(1) has at least three members, all of whom are non-executive directors and a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, who is not the chair of the board,</p> <p>and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the relevant qualifications and experience of the members of the committee; and</p> <p>(5) in relation to each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have an audit committee, disclose that fact and the processes it employs that independently verify and safeguard the integrity of its corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and the information referred to in paragraphs (4) and (5) in our 2025 Annual Report at pages 26-27, and in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.2	<p>The board of a listed entity should, before it approves the entity's financial statements for a financial period, receive from its CEO and CFO a declaration that, in their opinion, the financial records of the entity have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the entity and that the opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.3	<p>A listed entity should disclose its process to verify the integrity of any periodic corporate report it releases to the market that is not audited or reviewed by an external auditor.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
PRINCIPLE 5 – MAKE TIMELY AND BALANCED DISCLOSURE			
5.1	A listed entity should have and disclose a written policy for complying with its continuous disclosure obligations under listing rule 3.1.	<input checked="" type="checkbox"/> and we have disclosed our continuous disclosure compliance policy at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance	<input type="checkbox"/> set out in our Corporate Governance Statement
5.2	A listed entity should ensure that its board receives copies of all material market announcements promptly after they have been made.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
5.3	A listed entity that gives a new and substantive investor or analyst presentation should release a copy of the presentation materials on the ASX Market Announcements Platform ahead of the presentation.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
PRINCIPLE 6 – RESPECT THE RIGHTS OF SECURITY HOLDERS			
6.1	A listed entity should provide information about itself and its governance to investors via its website.	<input checked="" type="checkbox"/> and we have disclosed information about us and our governance on our website at: https://investors.latitudefinancial.com.au/investor-centre/	<input type="checkbox"/> set out in our Corporate Governance Statement
6.2	A listed entity should have an investor relations program that facilitates effective two-way communication with investors.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
6.3	A listed entity should disclose how it facilitates and encourages participation at meetings of security holders.	<input checked="" type="checkbox"/> and we have disclosed how we facilitate and encourage participation at meetings of security holders in our Corporate Governance Statement.	<input type="checkbox"/> set out in our Corporate Governance Statement
6.4	A listed entity should ensure that all substantive resolutions at a meeting of security holders are decided by a poll rather than by a show of hands.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
6.5	A listed entity should give security holders the option to receive communications from, and send communications to, the entity and its security registry electronically.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 7 – RECOGNISE AND MANAGE RISK			
7.1	<p>The board of a listed entity should:</p> <p>(a) have a committee or committees to oversee risk, each of which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a risk committee or committees that satisfy (a) above, disclose that fact and the processes it employs for overseeing the entity's risk management framework.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at: https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance and the information referred to in our Corporate Governance Statement at page 6.</p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement</p>
7.2	<p>The board or a committee of the board should:</p> <p>(a) review the entity's risk management framework at least annually to satisfy itself that it continues to be sound and that the entity is operating with due regard to the risk appetite set by the board; and</p> <p>(b) disclose, in relation to each reporting period, whether such a review has taken place.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed whether a review of the entity's risk management framework was undertaken during the reporting period our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
7.3	<p>A listed entity should disclose:</p> <p>(a) if it has an internal audit function, how the function is structured and what role it performs; or</p> <p>(b) if it does not have an internal audit function, that fact and the processes it employs for evaluating and continually improving the effectiveness of its governance, risk management and internal control processes.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed how our internal audit function is structured and what role it performs in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
7.4	A listed entity should disclose whether it has any material exposure to environmental or social risks and, if it does, how it manages or intends to manage those risks.	<input checked="" type="checkbox"/> and we have disclosed whether we have any material exposure to environmental and social risks in our Corporate Governance Statement and in the Sustainability section of our 2025 Annual Report (page 113-127).	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵	
PRINCIPLE 8 – REMUNERATE FAIRLY AND RESPONSIBLY			
8.1	<p>The board of a listed entity should:</p> <p>(a) have a remuneration committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a remuneration committee, disclose that fact and the processes it employs for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive.</p>	<p><input checked="" type="checkbox"/></p> <p><i>[If the entity complies with paragraph (a):]</i></p> <p>and we have disclosed a copy of the charter of the committee at:</p> <p>https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance</p> <p>and the information referred to in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.2	<p>A listed entity should separately disclose its policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed separately our remuneration policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives in our Corporate Governance Statement.</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.3	<p>A listed entity which has an equity-based remuneration scheme should:</p> <p>(a) have a policy on whether participants are permitted to enter into transactions (whether through the use of derivatives or otherwise) which limit the economic risk of participating in the scheme; and</p> <p>(b) disclose that policy or a summary of it.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed our policy on this issue or a summary of it at:</p> <p>https://investors.latitudefinancial.com.au/investor-centre/?page=corporate-governance</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we do not have an equity-based remuneration scheme and this recommendation is therefore not applicable OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
ADDITIONAL RECOMMENDATIONS THAT APPLY ONLY IN CERTAIN CASES			
9.1	A listed entity with a director who does not speak the language in which board or security holder meetings are held or key corporate documents are written should disclose the processes it has in place to ensure the director understands and can contribute to the discussions at those meetings and understands and can discharge their obligations in relation to those documents.	<input type="checkbox"/> and we have disclosed information about the processes in place at: [insert location]	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we do not have a director in this position and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.2	A listed entity established outside Australia should ensure that meetings of security holders are held at a reasonable place and time.	<input type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.3	A listed entity established outside Australia, and an externally managed listed entity that has an AGM, should ensure that its external auditor attends its AGM and is available to answer questions from security holders relevant to the audit.	<input type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and not an externally managed listed entity and this recommendation is therefore not applicable <input type="checkbox"/> we are an externally managed entity that does not hold an AGM and this recommendation is therefore not applicable
ADDITIONAL DISCLOSURES APPLICABLE TO EXTERNALLY MANAGED LISTED ENTITIES			
-	<i>Alternative to Recommendation 1.1 for externally managed listed entities:</i> The responsible entity of an externally managed listed entity should disclose: (a) the arrangements between the responsible entity and the listed entity for managing the affairs of the listed entity; and (b) the role and responsibility of the board of the responsible entity for overseeing those arrangements.	<input type="checkbox"/> and we have disclosed the information referred to in paragraphs (a) and (b) at: [insert location]	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
-	<p><i>Alternative to Recommendations 8.1, 8.2 and 8.3 for externally managed listed entities:</i></p> <p>An externally managed listed entity should clearly disclose the terms governing the remuneration of the manager.</p>	<p><input type="checkbox"/></p> <p>and we have disclosed the terms governing our remuneration as manager of the entity at:</p> <p>.....</p> <p>[insert location]</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>