

2020 - 21 Compliance Program

Submitted by:

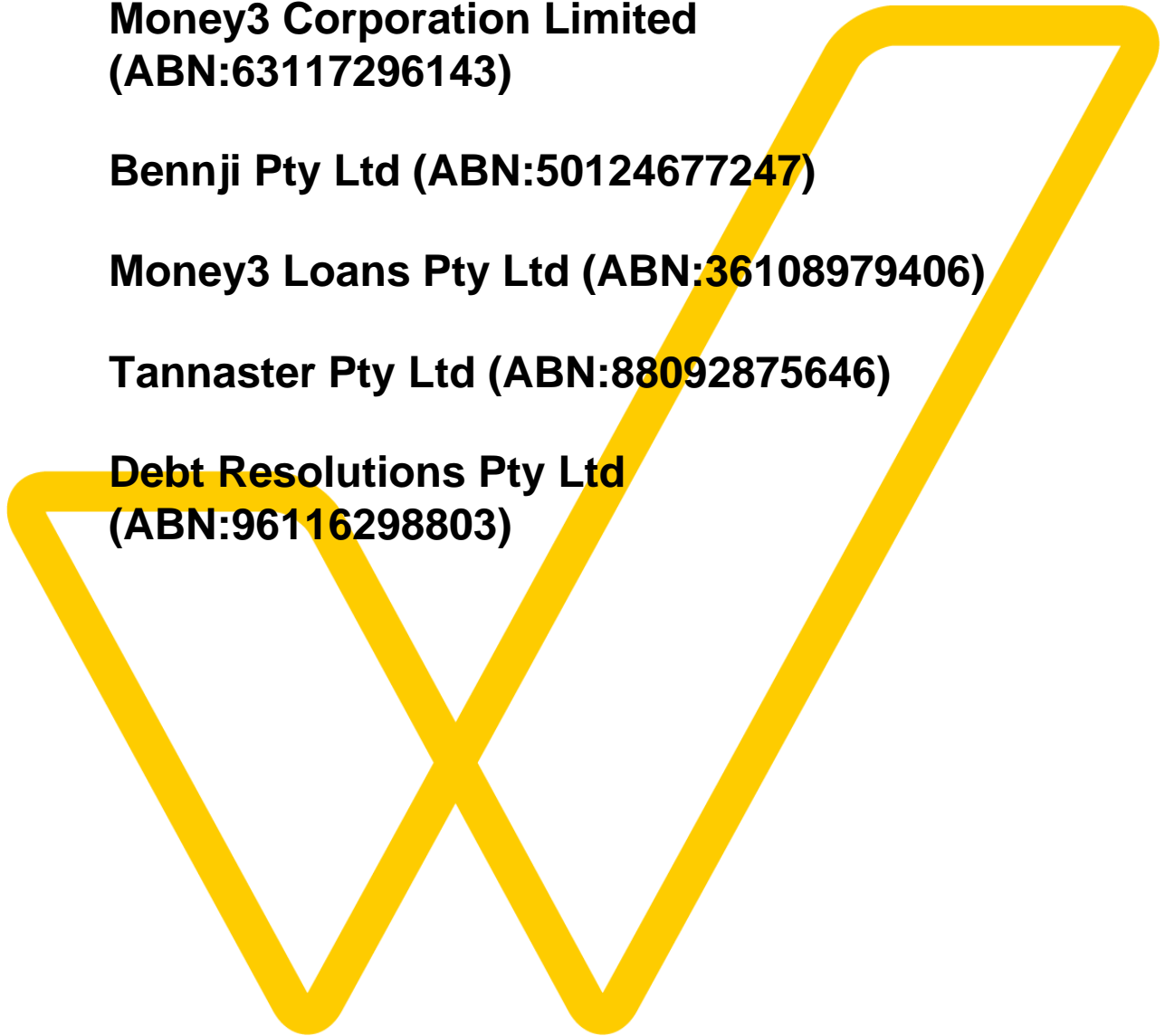
**Money3 Corporation Limited
(ABN:63117296143)**

Bennji Pty Ltd (ABN:50124677247)

Money3 Loans Pty Ltd (ABN:36108979406)

Tannaster Pty Ltd (ABN:88092875646)

**Debt Resolutions Pty Ltd
(ABN:96116298803)**



#Workplace Profile Table

Industry: Auxiliary Finance and Insurance Services

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	14	23	0	0	37
	Part-time permanent	2	0	0	0	2
Professionals	Full-time permanent	0	4	0	0	4
Clerical And Administrative Workers	Full-time permanent	132	54	0	0	186
	Part-time permanent	8	1	0	0	9
	Casual	1	0	0	0	1
Sales Workers	Full-time permanent	0	3	0	0	3

Manager category	Level to CEO	Employment status	No. of employees		
			F	M	Total*
CEO	0	Full-time permanent	0	1	1
KMP	-1	Full-time permanent	1	3	4
		Part-time permanent	2	0	2
HOB	-2	Full-time permanent	0	1	1
GM	-1	Full-time permanent	0	1	1
SM	-2	Full-time permanent	3	4	7
OM	-2	Full-time permanent	0	3	3
	-3	Full-time permanent	5		10
	-4	Full-time permanent	7	8	15

#Workplace Management Statistics Table

Industry: Auxiliary Finance and Insurance Services

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*	
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0	
			Managers	1	1	2	
			Non-managers	6	3	9	
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
		Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
				Managers	0	0	0
				Non-managers	0	0	0
	Fixed-Term Contract		CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0	
			Managers	1	1	2	
			Non-managers	6	3	9	
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
		Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
				Managers	0	0	0
				Non-managers	0	0	0
	Fixed-Term Contract		CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	

3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	1	0	1
			Managers	2	1	3
			Non-managers	19	5	24
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

*Total employees includes Gender X

#Workplace Management Statistics Table Continued...

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*	
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	CEO, KMPs, and HOBs	0	1	1	
			Managers	0	1	1	
			Non-managers	24	10	34	
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
		Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
				Managers	0	0	0
				Non-managers	0	0	0
	Fixed-Term Contract		CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0	
			Managers	1	0	1	
			Non-managers	14	0	14	
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0	
			Managers	0	0	0	
			Non-managers	0	0	0	
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0	
Managers	0	0	0				

			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	1	1
			Non-managers	0	2	2
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

*Total Employees Include Gender X

#Workplace Management Statistics Table Continued...

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	5	0	5
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0

*Total Employees Includes Gender X

#Workplace overview

Policies and strategies

1: Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

Recruitment	Yes (<i>Select all that apply</i>)
	Policy
Retention	Yes (<i>Select all that apply</i>)
	Policy
Performance management processes	Yes (<i>Select all that apply</i>)
	Policy
Promotions	Yes (<i>Select all that apply</i>)
	Strategy
Talent identification/identification of high potentials	Yes (<i>Select all that apply</i>)
	Strategy
Succession planning	Yes (<i>Select all that apply</i>)
	Strategy
Training and development	Yes (<i>Select all that apply</i>)
	Policy
Key performance indicators for managers relating to gender equality	No (<i>Select all that apply</i>)
	Not a priority

2: Do you have formal policy and/or formal strategy in place that support gender equality overall?

Yes - Policy

3: If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

Governing bodies

Money3 Corporation Limited

1: Does this organisation have a governing body?	Yes (<i>Provide further details on the governingbody(ies) and its composition</i>)
1.1: What is the name of your governing body?	Money3 Corporation Limited
1.2: What type of governing body does this organisation have?	Board of Directors
1.3: How many members are on the governing body and who holds the predominant Chair	

position?	
Chairs	
Female (F)	0
Male (M)	1
Gender X	0
Members	
Female (F)	1
Male (M)	3
Gender X	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this Organisation's governing body members?	Yes (<i>Select all that apply</i>)
	Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	No (<i>Select all that apply</i>)
	Other (provide details)
	Set target is maintaining 30% non-executive board member female representation

Bennji Pty Ltd

1: Does this organisation have a governing body?	Yes, same as local ultimate parent organisation (<i>The local ultimate parent's governing body details must be reported against the local ultimate parent. The information is not required to be entered again for subsidiary organisations even if it is reported in a different submission group.</i>)
11.1: Confirm how the ultimate parent's governing body/ies are being reported:	It is reported as part of this submission group.

Money3 Loans Pty Ltd

1: Does this organisation have a governing body?	Yes, same as local ultimate parent organisation (<i>The local ultimate parent's governing body details must be reported against the local ultimate parent. The information is not required to be entered again for subsidiary organisations even if it is reported in a different submission group.</i>)
11.1: Confirm how the ultimate parent's governing body/ies are being reported:	It is reported as part of this submission group.

Tannaster Pty Ltd

1: Does this organisation have a governing	Yes, same as local ultimate parent organisation (<i>The local ultimate parent's governing body details must be reported against the local ultimate parent. The information is not required</i>
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body?	<i>to be entered again for subsidiary organisations even if it is reported in a different submission group.)</i>
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11.1: Confirm how the ultimate parent's governing body/ies are being reported:	It is reported as part of this submission group.
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Debt Resolutions Pty Ltd

1: Does this organisation have a governing body?	Yes, same as local ultimate parent organisation (<i>The local ultimate parent's governing body details must be reported against the local ultimate parent. The information is not required to be entered again for subsidiary organisations even if it is reported in a different submission group.</i>)
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11.1: Confirm how the ultimate parent's governing body/ies are being reported:	It is reported as part of this submission group.
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2: If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.

Money3 Corporation Limited is the governing body for all entities. M3 Group Services commenced on 1st July 2020 with majority of employees being transferred to this employing entity.

#Action on gender equality

Gender pay gaps

1: Do you have a formal policy and/or formal strategy on remuneration generally?

Yes (*Select all that apply*)

Yes	Policy
1.1: Are specific pay equity objectives included in your formal policy and/or formal strategy?	No (<i>Select all that apply</i>)
No	Salaries set by awards/industrial or workplace agreements Non-award employees paid market rate

2: Did your organisation receive JobKeeper payments?

Yes

2.1: Please indicate which months in the reporting period your organisation received JobKeeper payments:

April 2020	
May 2020	Yes
June 2020	Yes
July 2020	Yes
August 2020	Yes
September 2020	Yes
October 2020	No
November 2020	No
December 2020	No
January 2021	No
February 2021	No
March 2021	No

3: What was the snapshot date used for your Workplace Profile?

30-Jun-2020

4: If your organisation would like to provide additional information relating to gender pay gaps in your workplace, please do so below.

Majority of employees underpinned by the Banking Finance and Insurance Award 2020.

Gender Pay Gap Analysis undertaken in early 2021.

Employer action on pay equity

1: Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes (*Provide further details on the most recent gender remuneration gap analysis that was undertaken.*)

1.1: When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Yes (*Select all that apply*)

Implemented other changes (provide details):

Identified cause/s of the gaps
Reviewed remuneration decision-making processes
Reported pay equity metrics (including gender pay gaps) to the governing body
Reported pay equity metrics (including gender pay gaps) to the executive
Implemented other changes (provide details):
Benchmarked all roles across the organisation.
Using gender pay gap analysis findings for remuneration review in July 2021

1.3: You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide)

Like for like analysis undertaken using WGEA Pay Gap Calculator.

2: If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Used data for annual remuneration review in July 2021. Also benchmarked all roles across the organisation.

Raised level of awareness at Executive level provided information to the Board.

Employee consultation

1: Have you consulted with employees on issues concerning gender equality in your workplace?

Yes (*Provide further details on the employee consultation process.*)

1.1: How did you consult employees?

Survey

1.2: Who did you consult?

ALL staff

2: If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

Survey related to flexible working arrangements

#Employee work/life balance

Flexible working

1: Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes (*Select all that apply*)

Yes	Policy
A business case for flexibility has been established and endorsed at the leadership level	No (<i>Select all that apply</i>)
No	Not a priority
Leaders are visible role models of flexible working	Yes
Flexible working is promoted throughout the organisation	Yes
Targets have been set for engagement in flexible work	No (<i>Select all that apply</i>)
No	Not a priority
Targets have been set for men's engagement in flexible work	No (<i>Select all that apply</i>)
No	Not a priority
Leaders are held accountable for improving workplace flexibility	No (<i>Select all that apply</i>)
No	Not a priority
Manager training on flexible working is provided throughout the organisation	Yes
Employee training is provided throughout the organisation	Yes
Team-based training is provided throughout the organisation	No (<i>Select all that apply</i>)
No	Not a priority
Employees are surveyed on whether they have sufficient flexibility	Yes
The Organisation's approach to flexibility is integrated into client conversations	No (<i>Select all that apply</i>)
No	Not a priority
The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)	No (<i>Select all that apply</i>)
No	Not a priority

Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel	No (<i>Select all that apply</i>)
No	Not a priority
Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body	No (<i>Select all that apply</i>)
No	Not a priority
Other (provide details)	No

2: Do you offer any of the following flexible working options to MANAGERS in your workplace?

Flexible hours of work	Yes (<i>Select one option only</i>)
Yes	SAME options for women and men (<i>Select all that apply</i>)
SAME options for women and men	Informal options are available
Compressed working weeks	No (<i>You may specify why the above option is not available to your employees.</i>)
No	Not a priority
Time-in-lieu	Yes (<i>Select one option only</i>)
Yes	SAME options for women and men (<i>Select all that apply</i>)
SAME options for women and men	Informal options are available
Telecommuting (e.g. working from home)	Yes (<i>Select one option only</i>)
Yes	SAME options for women and men (<i>Select all that apply</i>)
SAME options for women and men	Informal options are available
Part-time work	Yes (<i>Select one option only</i>)
Yes	SAME options for women and men (<i>Select all that apply</i>)
SAME options for women and men	Informal options are available
Job sharing	No (<i>You may specify why the above option is not available to your employees.</i>)
No	Not a priority
Carer's leave	Yes (<i>Select one option only</i>)
Yes	SAME options for women and men (<i>Select all that apply</i>)
SAME options for women and men	Informal options are available
Purchased leave	No (<i>You may specify why the above option is not available to your employees.</i>)
No	Currently under development (<i>Select the estimated completion date.</i>)
Currently under development	1-Mar-2022
Unpaid leave	Yes (<i>Select one option only</i>)

Yes	SAME options for women and men (<i>Select allthat apply</i>)
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SAME options for women and men	Informal options are available
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3: Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

4: Were managers in your organisation allowed to make INFORMAL flexible working arrangements with their team members in response to the COVID-19 pandemic?

Yes, ALL managers

5: Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce compared to pre-COVID-19?

Yes, for both women and men

6: If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.

Purchased Leave is currently under consideration. Estimated timeframe early 2022.

#Employee support

Paid parental leave

1: Do you provide employer funded paid parental leave regardless of carer's status (i.e. primary/secondary) in addition to any government funded parental leave scheme?

No, we do not offer employer funded parental leave

No, we do not offer employer funded parental leave

Currently under development(*Select the estimated completion date.*)

Currently under development

31-Dec-2021

2: If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Support for carer's

1: Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

No(*Select all that apply*)

No

Other (provide details)

Other (provide details)

We have informal practices in place where Executive approval is required.

2: Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Employer subsidised childcare

No (*You may specify why the above support mechanism is not available to your employees.*)

No

Not a priority

On-site childcare

No (*You may specify why the above support mechanism is not available to your employees.*)

No

Not a priority

Breastfeeding facilities

No (*You may specify why the above support mechanism is not available to your employees.*)

No

Other (provide details)

Other (provide details)

We set aside a meeting room when required

Childcare referral services

No (*You may specify why the above support mechanism is not available to your employees.*)

No

Not a priority

Internal support networks for parents

No (*You may specify why the above support mechanism is not available to your employees.*)

No

Insufficient resources/expertise

Return to work bonus (only select if this bonus is not the balance of paid parental leave)

No (*You may specify why the above support mechanism is not available to your employees.*)

No	Not a priority
Information packs for new parents and/or those with elder care responsibilities	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Referral services to support employees with family and/or caring responsibilities	No (You may specify why the above support mechanism is not available to your employees.)
No	Other (provide details)
Other (provide details)	We provide employee assistance program – Converge International
Targeted communication mechanisms (e.g. intranet/forums)	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Support in securing school holiday care	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Coaching for employees on returning to work from parental leave	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Parenting workshops targeting mothers	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Parenting workshops targeting fathers	No (You may specify why the above support mechanism is not available to your employees.)
No	Not a priority
Other (provide details)	No

3: If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

Sex-based harassment and discrimination

1: Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

Yes (Select all that apply)

Yes	Policy
1.1: Do you provide a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?	Yes

2: Do you provide training on sex-based harassment and discrimination prevention to the following groups?

All managers	Yes (Please indicate how often is this training provided (select all that apply):)
Yes	Every one-to-two years
	Yes (Please indicate how often is this training

All employees	<i>provided (select all that apply):</i>
Yes	Every one-to-two years

3: If your organisation would like to provide additional information relating to sex-based harassment and discrimination, please do so below.

Sourced Equity in the Workplace Training through VEOHRC was scheduled for early August postponed due to COVID lockdown.

Will commence this training August / September 2021.

Family or domestic violence

1: Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes(*Select all that apply*)

Yes	Strategy
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2: Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Training of key personnel	Yes
A domestic violence clause is in an enterprise agreement or workplace agreement	No(<i>Select all that apply</i>)
No	Other (provide details)
Other (provide details)	In our Leave Policy
Workplace safety planning	No(<i>Select all that apply</i>)
No	Other (provide details)
Other (provide details)	We don't have a written policy but Head of HR has undertaken relevant training
Access to paid domestic violence leave (contained in an enterprise/workplace agreement)	No(<i>Select all that apply</i>)
No	Other (provide details)
Other (provide details)	In company leave policy can access accrued personal leave up to 10 days if subjected to domestic violence
Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)	Yes
Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)	No(<i>Select all that apply</i>)
No	Not a priority

Access to unpaid leave	Yes
Confidentiality of matters disclosed	Yes
Referral of employees to appropriate domestic violence support services for expert advice	No(<i>Select all that apply</i>)
No	Other (provide details)
Other (provide details)	EAP support – EAP provide this information.
Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
Flexible working arrangements	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
Offer change of office location	No(<i>Select all that apply</i>)
No	Insufficient resources/expertise
Emergency accommodation assistance	No(<i>Select all that apply</i>)
No	Not a priority
Access to medical services (e.g. doctor or nurse)	No(<i>Select all that apply</i>)
No	Not a priority
Other (provide details)	No(<i>Select all that apply</i>)

3: If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below.