

Annual General Meeting.

Collection House Limited
3 November 2021

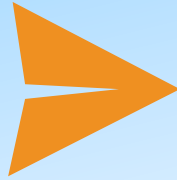
Online attendees – text question process



When the question function is available, the messaging tab will appear at the top of the screen

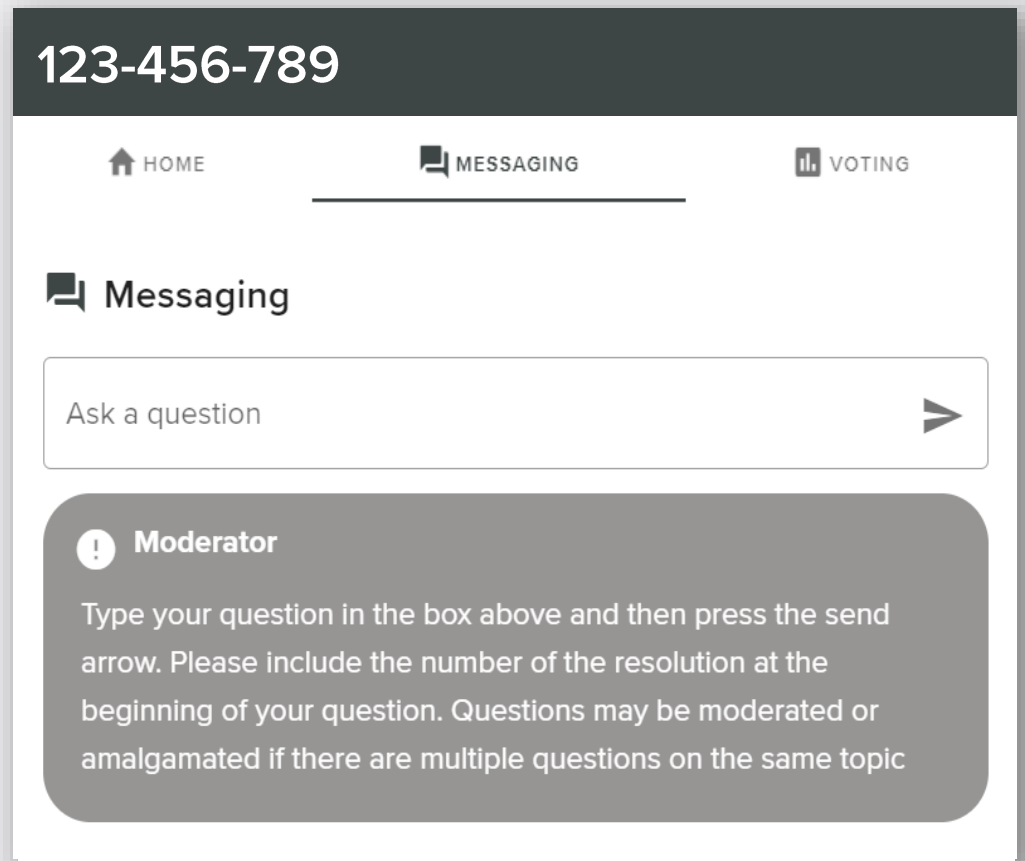


To submit a question, type your question in the “Ask a question” box and press the send arrow



Your question will be sent immediately for review

 Received



Online attendees – audio question process

When the audio questions line is available, a link will appear on the home tab titled **Asking Audio Questions**

If you would like to ask an audio question, **pause the meeting broadcast** and click on the link

You will be prompted to enter your name and the topic of your question before being placed in the audio questions queue

123-456-789

HOME

MESSAGING

VOTING

Instructions

Watching the Webcast

Press **play** to begin the broadcast. Ensure your device isn't muted and the volume is turned up. On mobile devices, the broadcast can be minimised and audio will continue to play.

Asking Text Questions

Select the **MESSAGING** tab at the top of this page, then type your question in the box provided and press the send arrow.

Asking Audio Questions

If you would like to ask a question verbally, **pause the broadcast** and then click **HERE**. You will be connected to the audio questions line where you can listen to the meeting while waiting to ask your question. Please return to this page if you have any issues.

Voting

When voting opens, a **VOTING** tab will appear at the top of the screen. Selecting this tab will open a list of resolutions, select **For**, **Against** or **Abstain** to cast your vote. There is no enter or send button. You may however cancel your vote and enter a new selection while voting is open.

Online attendees – voting process

When open, the vote will be accessible by selecting the voting tab at the top of the screen



To vote simply select the direction in which you would like to cast your vote. The selected option will change colour

For Against Abstain

There is no submit or send button, your selection is automatically recorded. You can change your mind or cancel your vote any time before the poll is closed

123-456-789

HOME MESSAGING VOTING

Poll Open

You have voted on 0 of 2 items

Resolution 1

Select a choice.

For Against Abstain

CANCEL

Question 2

Select a choice.

Yes No Unsure

An orange arrow points from the 'CANCEL' button in the screenshot to the text in the third callout box.

Online attendees – documents

When available, documents related to the meeting can be accessed by selecting the documents icon



Select the document you wish to view, the file will open on the same page



When you have finished viewing the document, select another tab to continue



123-456-789



Documents

Lumi – Online Meeting Manual v4.pdf

Introduction

Chairman



Leigh Berkley

Chief Executive Officer



Doug McAlpine

Chief Legal Officer & Company Secretary



Jonathon Idas

KPMG - Auditor



Ben Flaherty

Non-executive Directors



Catherine McDowell



Michael Knox



Sandra Birkenleigh

Clayton Utz - Solicitor



Andrew Hay

Clayton Utz - Solicitor



Clayton Barrett

Agenda.

Chairman's Address

Chief Executive Officer's Presentation

Business of the Meeting

- Annual Report for the year ending 30 June 2021
- Resolution 1 – Remuneration Report
- Resolution 2 – Re-election of Leigh Berkley
- Resolution 3 – Re-election of Catherine McDowell
- Resolution 4 – Amendment to company constitution
- Resolution 5 – Conditional spill (if required)

Shareholder Questions & Answers



Chairman's Address.

Leigh Berkley

Chief Executive Officer's Presentation.

Doug McAlpine

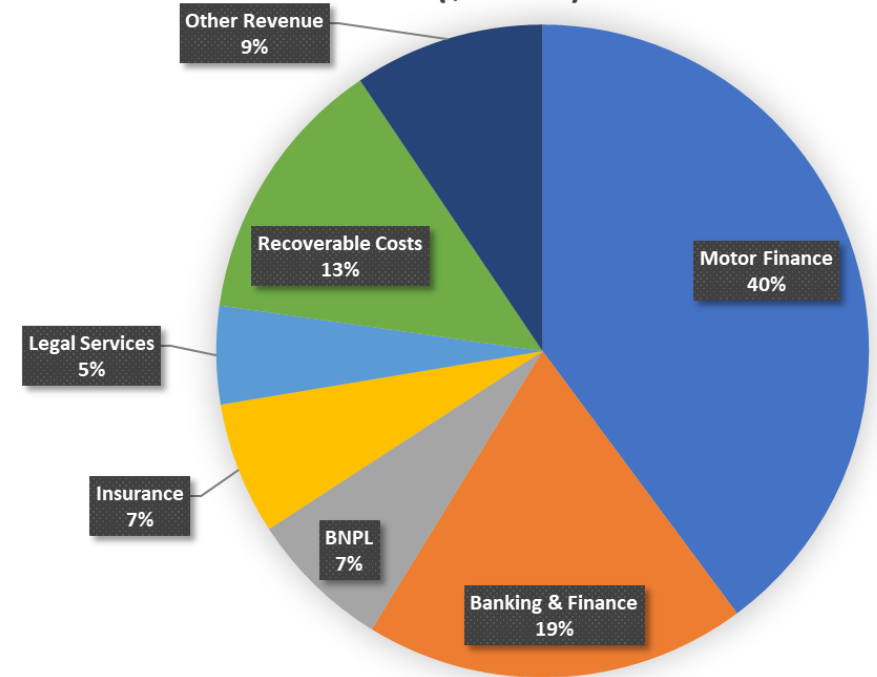


Who is Collection House

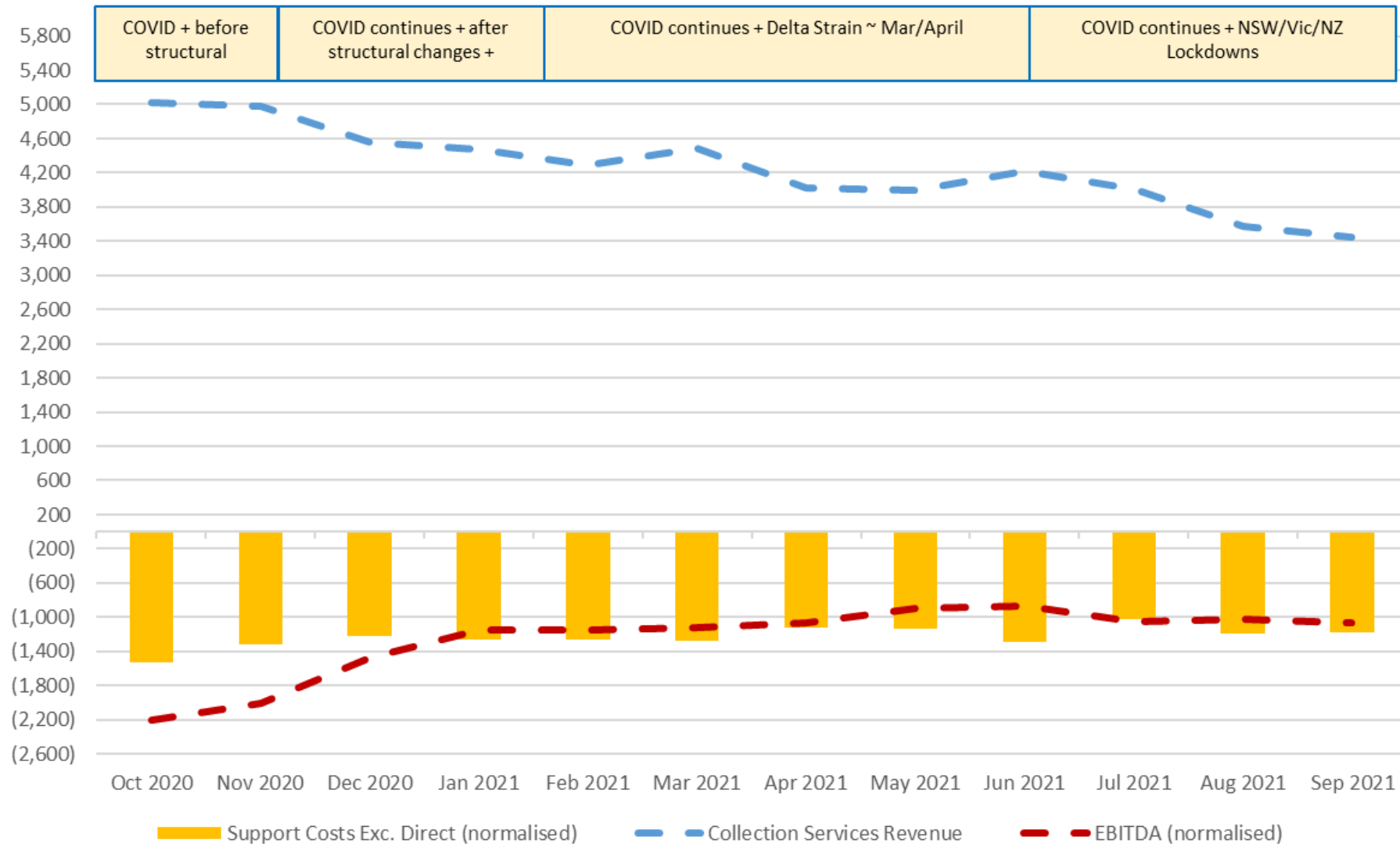


- Collection House Limited
- Lion Finance
- CLH Lawyers
- MCC
- Collection Learning & Development
- CLH Business Services
- Safe Horizons

FY21 Collection Services Revenue by type (\$56.3m)



12 Month Trading Performance





Our **strategic foundation** and direction

We consider ourselves a purpose-driven organisation with a renewed focus on being a socially aware contributor both operationally and culturally within financial services.

By helping individuals and businesses improve their financial position, we're passionate about creating a better future for customers, clients and ultimately, the industry. This is represented in our organisational purpose and intent.



PURPOSE

Reimagine how debt is done.
Better.



INTENT

We solve complex financial problems by focusing on human connections.

Our Values

BETTER EXPERIENCE



We show up every day to better the lives of others.

BETTER SOLUTIONS



Constantly improving to deliver exceptional outcomes.

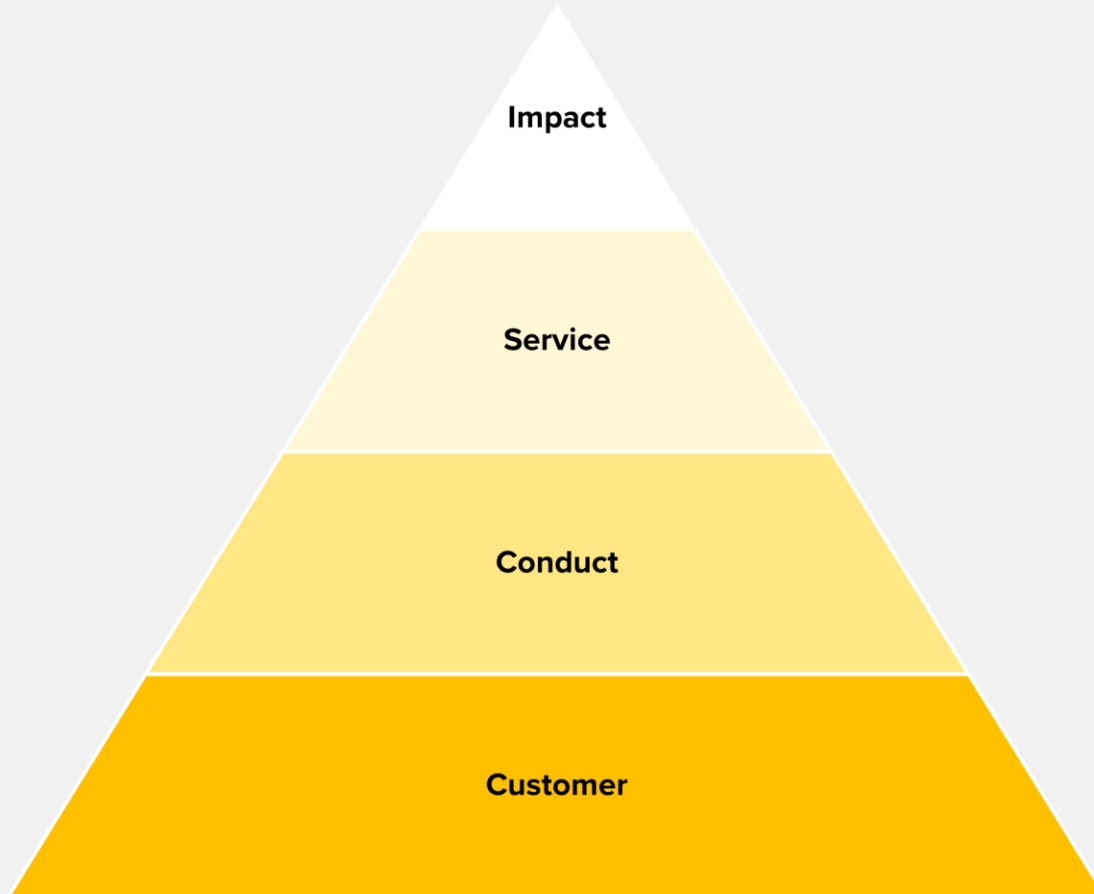
BETTER CONNECTIONS



Building a better place to work is the responsibility of every one.



Strategic Foundations



- **Be our bigger selves**
- Help our people, clients and customers be their best
- Expand our scope of social influence

- **Be the first choice for our clients** (#1 on every panel)
- Deliver innovative customer centric solutions
- Remain competitive through efficiency

- **Do what's right**
- Provide assurance to our clients and customers
- Lead the industry through transparency

- **The customer at the heart of everything we do**
- Engage with genuine empathy and compassion
- Industry leader in supporting the vulnerable

Commercial Outlook

1. We have **repositioned the Company** to broaden the application of its customer focussed Collection Services capabilities
2. We have **deepened relationships** with clients through a more sustainable strategy, focused on protecting our clients' brands and reputations
3. We will leverage revenue growth against a **reduced fixed overhead cost structure**, which requires **negligible further capital**
4. We will continue to develop our people and our systems to **improve productivity**, by driving increased average collections per FTE, and reducing our cost to collect
5. Sustainable net revenue margins and **attractive return on equity** is achievable as market conditions stabilise

An aerial, top-down view of a large group of people in a meeting. The individuals are represented by small, colorful icons in various colors (blue, yellow, red, green, white) and are scattered across a dark blue background. Some icons are holding documents or laptops, suggesting a professional setting. The overall composition is dynamic and diverse.

Formal Business of the Meeting.

An aerial, top-down view of a large, diverse crowd of people. The individuals are represented by small, colorful icons in various colors (blue, yellow, red, green, white, black) and are scattered across the upper half of the frame against a dark blue background. The crowd appears to be moving or gathered in a large open space.

Adoption of Annual Report.

Resolution 1 - Remuneration Report

To consider and, if thought fit, pass the following Resolution as an Advisory Resolution:

“That, for the purposes of section 250R(2) of the Corporations Act, the Remuneration Report for the financial year ended 30 June 2021 (as set out in the Directors’ Report section of the Annual Report) is adopted.”

This Resolution is advisory only and does not bind the Directors or the Company. However, if 25% or more of the votes cast on the Resolution are against the Resolution, the conditional spill resolution (Resolution 5) will be put to shareholders for their consideration and vote.

Total votes received prior to the meeting

Vote type	Voted	%	% of all securities
For	14,517,554	70.59	10.23
Against	4,502,432	21.89	3.17
Open-Usable	1,547,151	7.52	1.09
Board	1,379,022	6.70	0.97
Non- Board	168,129	0.82	0.12
Open – Cond	0	0.00	0.00
Open Unusable	0	N/A	0.00
Abstain	1,181,399	N/A	0.83
Excluded	225,895	N/A	0.16

Resolution 2 – Re-election of Leigh Berkley as Director

To consider and, if thought fit, pass the following Ordinary Resolution:

“That Leigh Berkley, who retires by rotation in accordance with Articles 17.1 and 17.2 of the Company’s Constitution and, being eligible, offers himself for re-election, be re-elected as a Director of the Company.”

Total votes received prior to the meeting

Vote type	Voted	%	% of all securities
For	15,789,407	75.22	11.12
Against	3,592,465	17.12	2.53
Open-Usable	1,608,696	7.66	1.13
<i>Board</i>	<i>1,440,567</i>	<i>6.86</i>	<i>1.01</i>
<i>Non- Board</i>	<i>168,129</i>	<i>0.80</i>	<i>0.12</i>
Open – Cond	0	0.00	0.00
Open Unusable	0	N/A	0.00
Abstain	983,863	N/A	0.69
Excluded	0	N/A	0.00

Resolution 3 – Re-election of Catherine McDowell as Director

To consider and, if thought fit, pass the following Ordinary Resolution:

“That Catherine McDowell, who retires by rotation in accordance with Article 17.2 of the Company’s Constitution and, being eligible, offers herself for re-election, be re-elected as a Director of the Company.”

Total votes received prior to the meeting

Vote type	Voted	%	% of all securities
For	13,988,601	65.99	9.85
Against	5,651,969	26.66	3.98
Open-Usable	1,558,485	7.35	1.10
Board	1,390,356	6.56	0.98
Non- Board	168,129	0.79	0.12
Open – Cond	0	0.00	0.00
Open Unusable	0	N/A	0.00
Abstain	775,376	N/A	0.55
Excluded	0	N/A	0.00

Resolution 4 – Amendment to the Constitution

To consider and, if thought fit, pass the following Resolution as a Special Resolution:

“That, in accordance with section 136 of the Corporations Act, and for all other purposes, the Constitution of the Company be amended in the manner set out in Schedule 1 to the Explanatory Memorandum, with effect from the close of the 2021 Annual General Meeting.”

Total votes received prior to the meeting

Vote type	Voted	%	% of all securities
For	15,814,770	77.74	11.14
Against	2,978,179	14.64	2.10
Open-Usable	1,549,636	7.62	1.09
Board	1,381,507	6.79	0.97
Non- Board	168,129	0.83	0.12
Open – Cond	0	0.00	0.00
Open Unusable	0	N/A	0.00
Abstain	1,631,846	N/A	1.15
Excluded	0	N/A	0.00



Closing Poll on Resolutions 1 to 4.

Resolution 5 – Conditional spill resolution

To consider and, if thought fit, pass the following Resolution as an Advisory Resolution:

“That, subject to and conditional upon at least 25% of the votes cast on Resolution 1 being cast against the Remuneration Report, to hold an extraordinary general meeting of the Company (Spill Meeting) within 90 days of this Resolution passing at which:

- (a) all the Non-executive Directors in office when the resolution to approve the Directors’ report for the financial year ended 30 June 2021 was passed (being Leigh Berkley, Michael Knox, Sandra Birkenleigh and Catherine McDowell) and who remain in office at the time of the Spill Meeting, cease to hold office immediately before the end of the Spill Meeting; and*
- (b) resolutions to appoint persons to offices that will be vacated immediately before the end of the Spill Meeting are put to the vote at the Spill Meeting.”*

Total votes received prior to the meeting

Vote type	Voted	%	% of all securities
For	3,789,239	18.52	2.67
Against	15,136,474	73.98	10.66
Open-Usable	1,534,084	7.50	1.08
Board	1,368,955	6.69	0.96
Non- Board	165,129	0.81	0.12
Open – Cond	0	0.00	0.00
Open Unusable	0	N/A	0.00
Abstain	1,513,634	N/A	1.07
Excluded	1,000	N/A	0.00



Shareholder Question & Answers.



Thank you.

CONTACT INFORMATION

Email: investor@collectionhouse.com.au

Phone 1300 662 537

The release of this Announcement was authorised by the Company's Board of Directors

