

Corporate Social Responsibility

2015 REPORT



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Message from our Managing Director and Chief Executive Officer

Maintaining our commitment to corporate social responsibility

In the 2013-14 report, I announced the establishment of a dedicated Corporate Social Responsibility (CSR) program in Collection House (CLH). This year, I am pleased to confirm the delivery of our range of innovative CSR activities and results that represent what Collection House stands for.

The 2014-15 Corporate Social Responsibility Outcomes Report is the second report released by Collection House specific to its CSR program. This report details how we delivered the commitments we made last year and the range of positive results achieved through the program.

Importantly, during the year we also used the CSR program as an opportunity to engage in innovative activity with various community groups. This included deepening our relationship with the Financial Basics Foundation, assisting St Vincent de Paul with its Clemente Learning Program, and supporting the Conexu Foundation with its project delivery.

Further, we have seen increases in the number of Company staff supporting agencies and causes through our re-launched volunteering program. I thank those staff for their enthusiasm to give back to their local communities.

This report also updates our key CSR measures and describes our progress across these. In particular, we are open and transparent in the areas where

we need to improve. Through this transparency, we continue to actively apply the guidance provided by the International Standard ISO 26000 Guidance on Social Responsibility. This ensures our efforts remain informed by internationally recognised best practice and apply a consistent structure for our program over time.

I welcome the content of this report and its demonstration of our long-standing commitment to leading the way in ethical debt collection practice.



Matthew Thomas

Managing Director and Chief Executive Officer

"The investor community expects that companies deliver the highest levels of performance, but not at the expense of poor governance or unethical practices. Our CSR program demonstrates how we achieve CLH profitability in a socially and environmentally responsible manner."

Matthew Thomas
Chief Executive Officer & Managing Director | Collection House





Our Ethos

To achieve profitability in a socially and environmentally responsible manner

Our Practice

Our Corporate Social Responsibility program will deliver results across four key areas:

- **Supporting the community** – we give back to our communities and contribute to the social good
- **Protecting the environment** – we maintain sustainable business practices and environmentally responsible conduct
- **Respect for the law** – we commit to the spirit and intent of the law, including the protection of the financially vulnerable
- **Engaging stakeholders** – we preserve our constructive engagement with stakeholders, consistent with our commitment to open and transparent business practices

Our Approach to Corporate Social Responsibility

We continue to drive a legacy of ethical conduct

Collection House's commitment to ethical conduct has been an enduring feature of its culture and brand.

In 2013, this legacy was advanced with the formal establishment of a CSR program. This allowed for the coordination of the range of existing CSR - affiliated activities already undertaken by the Company and to drive specific results over time. It also allows for new activities and initiatives to be developed and delivered in a way that maximises their social benefits.

The program is guided by the International Standard ISO 26000 Guidance on Social Responsibility (ISO 26000). This allows for the program to align its practice and activities with a recognised best practice framework.

In delivering our CSR program, we:

- **Focus our efforts in four key areas to enable us to deliver sustainable positive change**
- **Inform stakeholders of our activity through an annual outcomes report**
- **Continuously validate and improve our CSR practices as guided by ISO 26000**
- **Establish new objectives in each annual report and communicate our achievement against these**
- **Continue to lead the way in ethical debt collection practice**

As our program matures, we anticipate seeing an increased scope and range of innovative activities that we undertake, which we'll continue to measure and monitor to ensure the program's effectiveness and intent.

Supporting the community



Protecting the environment



Respect for the law



Engaging stakeholders



Continuing to Make a Difference

We seize innovative CSR opportunities to make a positive and sustainable difference

Collection House's CSR activity during 2014-15 was driven by the objectives provided in the previous report. As the year progressed, opportunities emerged that allowed us to progress additional outcomes across our four key areas, resulting in a strong suite of CSR activity over the period. Some of these activities also positioned Collection House to deliver additional CSR outcomes over successive years.

This range of activity reflects the diversity of our efforts to make a difference in our communities, environment and stakeholder experience. In particular, during the year we trialled the supply of in-kind professional services to community groups by providing assistance in areas such as business intelligence and analytics, project and program management, and learning support. Through these efforts, we were able to



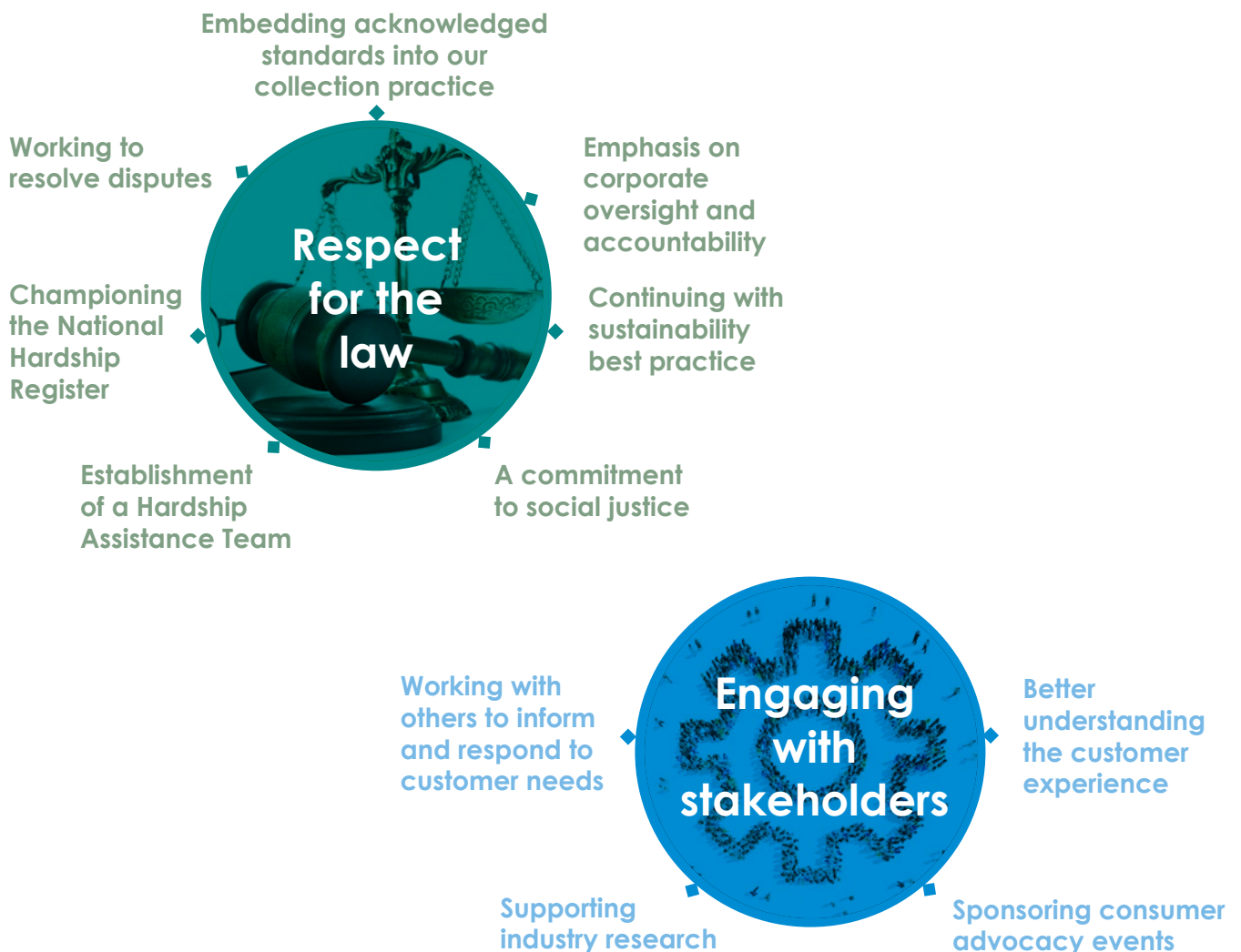
share professional knowledge, provide practical assistance, and assist not-for-profit organisations to deliver their outcomes.

Given the effectiveness and positive outcomes of these trials, we will pursue additional opportunities to provide professional services to suitable organisations during 2015-16.

"Collection House helped us create an effective process to deliver accessible tours, opening the way for more people who are deaf, hard of hearing or visually impaired to experience world-class art and museum venues across Australia."

Rachel McKay

Chief Strategy Officer | Conexu Foundation





2015-16 Objectives: Supporting the Community

- 1.1 Support St Vincent de Paul's Clemente Program by enabling our staff to engage in Learning Partner opportunities
- 1.2 Increase staff participation in our Community Volunteering Program
- 1.3 Partner with the Financial Basics Foundation to deliver debt literacy educational programs in secondary schools
- 1.4 Explore additional opportunities to provide in-kind professional services to not-for-profit community organisations

Supporting the Community

Strong communities promote a healthy business environment

A key component of our CSR program is providing services that contribute to the social good and to strengthen the communities we operate in. Our approach demonstrates how we 'give back' to our communities and how we work with the not-for-profit sector to achieve practical, positive and immediate outcomes.

In 2014-15 we supported our communities by:

Partnering with the Financial Basics Foundation

Our work with the Financial Basics Foundation during the reporting period centred on deepening our partnership. This included a series of workshops across each of our sites that improved staff awareness of the Foundation's work and how they can volunteer to support this.

We also progressed plans to commence a 2015-2016 education program with high school students to help them acquire debt literacy and understand best practice for avoiding 'bad' or unmanageable debt. Topics will include:

- **How people acquire debt that they cannot later manage**
- **The consequences of not controlling debt or meeting repayment obligations**
- **Addressing strategies to solve a debt problem before it escalates**

We believe that by helping young people develop debt literacy they will be better equipped to avoid future fiscal hardship and financial exclusion. This is a priority area for the CSR program. The broader work of the Financial Basics Foundation is detailed separately in this report.

Supporting staff volunteerism

We re-launched our Community Volunteering program in June 2015. The new program encourages each staff member to access one day's paid leave per year to undertake volunteer work with a community agency or charity event of their choice.

In 2014-15, staff contributed 30 volunteer days to community agencies. In 2015-16, we plan to significantly increase staff awareness and engagement in the program.

Building positive community outcomes

Our staff provided volunteering support and in-kind professional services to a range of community organisations during the year, including the:

- **Red Cross**
- **Samaritan's Purse**
- **Melbourne Brotherhood of St Laurence**
- **Oxfam**
- **BiBi Youth and Family Service**
- **Conexu Foundation**
- **St Vincent de Paul Society**

Our work with the St Vincent de Paul Society and the Conexu Foundation is showcased separately.

Supporting the Community (continued)

Supporting UnitingCare Community through workplace giving

We also expanded our workplace giving program to allow staff to nominate a fortnightly deduction from their pay to give to UnitingCare Community. This allows for significant regular donations to be provided to drive one or more of the following initiatives:

- **Provide support to 420 clients who call the Financial First Aid Helpline to decrease their stress and anxiety, developing skills to improve future money management, and create ongoing support networks through relevant referrals**
- **Run 35 financial literacy education workshops promoting early intervention and empowering attendees to manage their financial situation and to self-advocate. These workshops target groups such as clients who are unemployed, experiencing homelessness, dealing with severe mental health or medical issues, living with a disability, and young and/or single parents**

- **Support 175 prioritised high needs clients such as those who are experiencing homelessness, domestic violence, severe medical issues, living with a mental illness or disability and those who are considering self-harm or suicide as a result of the stress involved with their financial situation**

Through the substantial consolidated donations from our staff, Collection House is able to assist UnitingCare Community in a significant and enduring way.

FINANCIAL
Hardship
Services

FINANCIAL
First Aid
Helpline

FINANCIAL
Literacy
Workshops

Financial Basics Foundation

During 2014-2015, Collection House expanded its support to the Financial Basics Foundation (FBF) by exploring opportunities for its staff to become more aware of and better engaged in the Foundation's work.

Throughout March and June 2015, Katrina Birch, FBF Chief Executive Officer and Anne Nunan, FBF National Program Manager visited nine offices and facilitated 26 presentations to 514 staff. These presentations created an opportunity to fully engage staff in the work undertaken by the Foundation and highlighted the depth of Collection House's relationship with FBF. Staff responded very positively to the presentation and were highly responsive, while feedback from attendees was universally supportive.



Financial
Basics
Foundation

Collection House staff were introduced to a number of FBF resources and invited to contribute content that would form the basis of a new resource around the topic of indebtedness and the consequences of not meeting financial commitments. The creation of a comprehensive resource which supports and provides teachers with strategies and activities to deliver this was seen as critical due to the lack of current practical classroom resources which address over-indebtedness.

The first in a series of resources about this topic was circulated for review in June 2015. As an 'open access' resource, it will be available publically through the FBF website. It will also be delivered directly to over 4,500 teachers in 1,500 secondary schools across Australia.

"In 2015, the partnership with Collection House enabled the Financial Basics Foundation to deliver a new resource to help young people better understand debt and the consequences of bad debt. This partnership truly demonstrates Collection House's commitment to bring about positive social change."

Katrina Birch
Chief Executive Officer | Financial Basics Foundation



1,500
Secondary Schools
with access to financial
literacy resources

Supporting the Conexu Foundation

The Conexu Foundation is a national not-for-profit organisation that provides research, services and solutions to address the communication barriers for people who are communication impaired, deaf, or hard of hearing.

During the year we provided in-kind project management services to the Conexu Foundation.

By working with Conexu to optimise their project management processes, we helped them achieve measurable and significant improvements in efficiency, process and output quality.



Supporting St Vincent de Paul Society

We also partnered with the St Vincent de Paul Society in progressing the Clemente Education Program. This program helps marginalised and disadvantaged people re-engage in their communities through a free-of-charge university program designed to build confidence through education. It is modelled on a successful program in the USA and has been recently implemented in Queensland.

As part of a trial, Collection House volunteers work as learning partners with Brisbane Clemente students. Through the program, our learning partners provide support, encouragement and study skills assistance. Collection House also contributes to the program costs.

This trial will continue into 2015-16. By resourcing this program, we seek to help socially excluded individuals overcome adversity and achieve higher education outcomes that improve their life opportunities.



St Vincent de Paul Society
QUEENSLAND
good works





2015-16 Objectives: Protecting the Environment

- 2.1 Explore opportunities with precinct partners to undertake joint environmental initiatives
- 2.2 Increase the renewable energy component of total energy consumption from across our sites
- 2.3 Continue our trend of reducing paper consumption through improved efficiencies, implementing digital processes that replace the use of paper, and increasing staff awareness of wasteful paper consumption practices
- 2.4 Undertake a whole-of-company switch to carbon neutral or recycled paper

Protecting the Environment

Better business through positive sustainability practices

Collection House maintains its commitment to fostering sustainable resource use and environmentally responsible conduct. We do this because it is an inherent component of our corporate ethos, but also because sustainability practices are in line with good business management.

In 2014-15, we contributed to environmental protection measures by:

Continuing to arrange tenancies in 'green' infrastructure

We continue our commitment to transition wherever possible, our domestic operations into sites that have been accredited for strong environmental performance in their construction or which access renewable energy sources.

The environmentally-friendly features of our domestic operations are as follows:

Brisbane (current headquarters)	Six Star Green Star – Office Design v2 rating; 4.5 NABERS energy rating. Includes a Selective Catalytic System that reduces harmful emissions from exhaust steam and a co-generation plant to reduce greenhouse emissions.
Brisbane (future headquarters)	Five Star Green Star – Office Design v3 rating; anticipated to receive 4.5 NABERS energy rating.
Sydney	6 NABERS energy rating. Utilises a 100 per cent renewable energy arrangement as part of its tenancy.
Melbourne	Five Star Green Star – Office Design v3 rating; 4.5 NABERS energy rating. Utilises a 20 per cent renewable energy arrangement as part of its tenancy.

Reducing our consumption while increasing recycling

During the year we sought to deliberately reduce the volume of paper consumed by the Company through a review of printer operations, pursuing the digitalisation of processes and products that are currently paper dependant, making staff more aware of the impacts of wasteful printing, and improved analysis of paper consumption.

Establishing governance that supports sustainability

We revised our procurement practices to formalise our preference to work with suppliers who also engage in sustainable practices. We also introduced an Environmental Management Policy that formalises our environmental commitments and management practices.

Combined, these efforts saved approximately 35.62 trees. When combined with the company's paper recycling program, an estimated 172.6 trees were saved through our CSR program efforts.

"Sustainability is a key element of Charter Hall's approach to designing, creating and managing our assets. Through a commitment to best practice at each step of the design and construction process, 100 Skyring was able to achieve a 5 star Green Star – Office Design v3 rating and is on track to achieve a 4.5 star NABERS Energy rating. Today, 100 Skyring is recognised as a highly efficient and inspiring workplace for our tenants that encourages collaboration and productivity as well as a sense of community within Newstead."

Chris Chapple
Head of Office and Industrial Property Services |
Charter Hall



2015-16 Objectives: Respect for the Law

- 3.1 Learn from financial counsellors to enhance how our Hardship Assistance Team engage with financially vulnerable customers
- 3.2 Support the National Hardship Register and its transition to an ongoing program with more participants and greater outreach
- 3.3 Complete an annual review of our alignment with ISO 26000 to ensure we remain consistent with its guidance

Respect for the Law

We set the industry benchmark in ethical debt collection practice

The Collection House brand is synonymous with ethical business conduct, strong governance, and a proactive approach to our legal responsibilities. Further, in committing to the spirit and intent of the law we also acknowledge the need to facilitate the protection of the financially vulnerable.

In 2014-15, we continued our ethical leadership in the receivables management industry by:

Embedding acknowledged standards into our collection practice

We incorporate full compliance with the ACCC/ASIC Debt Collection Guidelines: For Collectors and Creditors into our training regimes, our code of conduct, and staff employment agreements. This ensures the primacy of the guidelines in all aspects of our collections practice and the respectful engagement of our customers.

Working to resolve disputes

We have a robust dispute resolution process that is provided by specialist Resolution Officers. These officers are independent from our operational areas and engage customers to resolve their complaints in a demonstrably fair and unbiased way. We handle complaints through a responsive and diligent approach that allows customers to continue to have confidence in the services provided by the Collection House Group of Companies.

In circumstances where customers are not satisfied with the outcomes of our process, they are able to lodge a complaint with the Credit and Investments Ombudsman. Collection House is responsive to the findings and recommendations made by the Ombudsman.

Emphasis on corporate oversight and accountability

In 2014-15, we changed our internal structures to develop a single point of contact for all matters in

relation to corporate governance, risk, audit, business continuity, compliance and resolutions. This has allowed for the harmonisation of these programs and the coordination of their activity in pursuit of the highest level of strong corporate governance.

Our compliance and corporate governance policies, Board and Committee Charters, and details of our adherence with the Principles and Recommendations of the ASX Corporate Governance Council are publically available on our website.

Continuing with sustainability best practice

We will continue to be guided by ISO 26000 during 2015-16 to ensure we remain consistent with international best practice.

Establishment of a Hardship Assistance Team

During the year, we established a specialist hardship assistance team to provide specialised support to customers experiencing financial difficulty and who advise they are unable to meet their current or future obligations. The formation of this team has allowed for these requests to be addressed in a sensitive, consistent and timely way. Further, during 2015-16 the team will undertake training with financial counsellors to enhance their engagement skills with customers experiencing financial vulnerability.

A commitment to social justice

Collection House applies social justice guidelines for the debts it acquires to assist customers experiencing significant adversity access an adjusted collection arrangement.

Championing the National Hardship Register

The National Hardship Register (NHR) is a pilot program between the Australian Collectors and Debt Buyers Association (ACDBA) and the community sector to protect individuals experiencing long-term and severe financial hardship from unnecessary debt collection activity. In addition to acknowledging the ethical need to protect the financially vulnerable, this mature business approach recognises that debt recovery against these individuals is counter-productive for all parties.

Collection House has championed the NHR since its initial proposal in 2012 and committed itself to the preparation and resourcing of the current pilot program. Since its launch in 2014, the pilot has registered over 100 people experiencing acute hardship and arranged for the forgiveness of their outstanding debt.

The pilot has also been key in developing the knowledge and experience for how best to transition its work into an ongoing program from 2016. Further, the pilot has provided an opportunity to gain a better insight of the personal circumstances of the applicants engaging the NHR.

For example:

- **there is a high reported incidence of mental health issues (48 per cent) and physical health issues (38 per cent) in the NHR applicant population**
- **72 per cent of applicants access the Disability Support Pension, and**
- **91 per cent of applicants do not have a partner**

We plan to leverage this understanding to enhance our knowledge and ability to work with applicants from these backgrounds.

It is anticipated that the future NHR program will engage more ACDBA members in its arrangements and the number of applicants seeking NHR assistance. Automated and on-line processes will also be introduced to facilitate more efficient processes and allow application status to be tracked over time, providing an improved user experience. These aspects, combined with an ambitious implementation plan, will ensure that the NHR becomes an important feature of the Australian financial sector and the protection of the financially vulnerable.

The National Hardship Register delivers positive and meaningful assistance to vulnerable consumers affected by long term financial hardship. Financial counsellors surveyed in April 2015 gave strong support and praise for the initiative. A respondent with multiple clients accessing the NHR reported:

"the most frequent response of clients is the relief from the continuous worry about their debt - this relief of pressure has usually meant clients are able to live a much healthier and happier life."

Collection House starting the journey with the initial idea has continued to support the National Hardship Register to an effective and worthy reality!

Alan Harries

Chief Executive Officer | Australian Collectors & Debt Buyers Association





2015-16 Objectives: Engaging Stakeholders

- 4.1 Continue our support of financial counselling services
- 4.2 Continue our work with government regulators to generate positive outcomes for both industry and stakeholders

Engaging Stakeholders

We work with our stakeholders to improve outcomes

We continue to maintain positive and productive relationships with our stakeholders. In addition to our customers, we recognise our stakeholders to include financial counselling bodies, community legal centres, and government regulators. By effectively working with our stakeholders, we are able to collectively engage in opportunities to achieve mutually satisfying outcomes and a better understanding of shared needs.

In 2014-15, we successfully engaged our stakeholders by:

Working with others to inform and respond to customer needs

During 2014-15 we continued to engage and support the work of a range of stakeholder groups including:

- **Financial Counselling Australia**
- **Legal Aid (Queensland, New South Wales, Western Australia and South Australia)**
- **Financial counselling entities in each state and territory**
- **Community legal centres**

By working with these organisations in a proactive way and understanding the best ways to engage and support our customers, we seek to improve our business practices and reduce the number of customer complaints registered against Collection House and its subsidiaries.

Better understanding the customer experience

During 2014-15 we ran surveys and face to face focus groups with some of our customers in Brisbane, Sydney and Melbourne to better understand their experiences with Collection House, their service expectations, and the products and services they consider relevant in assisting with their financial circumstances. We have been able to build on this engagement to identify better ways of working with our customers to resolve their needs.

Supporting industry research

We strongly support research into our industry and related areas such as financial hardship and financial exclusion to inform suitable and effective regulatory frameworks. An example of this commitment is our work with the Australian Competition and Consumer Commission to support their research into the Australian debt collection industry.

Sponsoring consumer advocacy events

We maintain our strong commitment to sponsoring and attending consumer advocacy events including their sponsorship and participation in a range of financial counsellor conferences.

2014-15 Corporate Social Responsibility Key Measures and Results

Key Measure	2013-14	2014-15	Supporting statement
Total staff donations (\$) to registered charities through the Workplace Giving program	8,580	5,165	The 2014-15 figure represents the total donations made since the re-launch of the Workplace Giving program in February 2015. Accordingly, the measure is not a full year representation. It is anticipated that the increased emphasis and profiling of the program during 2015-16 will result in more staff contributing to the program with a substantive full-year effect.
Sponsorship support (\$) provided to charitable organisations	70,958	76,500	Our sponsorship support and commitments have either been maintained or increased.
Per cent (%) of total energy consumption across CLH domestic sites that is generated from renewable resources	7.29	4.29	<p>This outcome is the result of:</p> <ul style="list-style-type: none"> • The inclusion of data from our Adelaide office not available for the previous report • Repeated interruption of the renewable energy arrangements for our Sydney site did not allow it to meet its 100 per cent renewable energy target • We substantially increased our staff numbers in locations not accessing renewable energy sources, causing greater consumption of conventional energy.
Estimated number of trees saved through paper recycling programs	166.1	172.6	In addition to maintaining our high levels of recycling, we also introduced an accompanying program to systemically reduce the overall amount of paper we consume. These measures incorporate paper recycling and paper reduction program outcomes.
Estimated tonnes of carbon emissions saved through paper recycling programs	31.4	32.64	
Number of community volunteering days accessed by staff	-	30	This is a new measure introduced in 2014-15.
Consumer debt (\$) treated through social justice guidelines	3,660,604	3,445,700	We continue to apply robust guidelines that assist customers experiencing hardship access adjusted arrangements.
Per cent (%) of staff contacts made with consumers resulting in a referral for dispute resolution	.006	.005	Our effective and respectful engagement of customers continues to generate very low referral levels for dispute resolution.

2014-15 Corporate Social Responsibility Objectives and Outcomes


#	2014-15 CSR Program Objective	Outcome
1.1	Explore opportunities for improving financial literacy in the community, including sponsoring research into issues impacting financial health	Collection House worked with the Financial Basics Foundation to develop financial literacy education material for secondary students to be delivered in classrooms during 2015-16. Possible research opportunities with tertiary and non-government partners were explored, but specific and viable opportunities were not identified.
1.2	Provide in-kind project management services to the Conexu Foundation to deliver products and services for people who are deaf, hard of hearing, or speech impaired	Please refer to the relevant section in this report for additional information.
1.3	Re-launch the Community Volunteering program and boost staff volunteerism with community based organisations	The program was relaunched and a target established for 2015-16.
1.4	Continue our support of the Financial Basics Foundation	Collection House's relationship with the Foundation was deepened during 2014-15 and will continue to be strengthened during 2015-16.
2.1	Explore opportunities for improving our environmental protection activities through the review of best practice approaches for the use of technology, property and processes	In 2014-15, Collection House undertook multiple activities to reduce our overall paper consumption and promote sustainable environmental practices with staff.
2.2	Review our Environmental Management Policy and existing range of environmental protection initiatives	A new policy was approved and reflective of our contemporary approach to sustainability practices and initiatives.
2.3	Review our procurement practice to reflect our preference to work with suppliers who also engage in sustainable practices	New guidelines were released requiring suppliers to demonstrate their sustainable practices and initiatives when seeking to provide services to Collection House.
3.1	Strengthen our focus on risk, legality and compliance by implementing an internal structure that enables full oversight of our risk functions and a single point of contact for all matters in relation to corporate governance, risk, audit, compliance and resolutions	The new structure was established and is in effect.
3.2	Complete an annual review of our alignment with ISO 26000 to ensure that we remain consistent with its guidance	We will continue to be guided by ISO 26000 during 2015-16 and will undertake a further review at the end of that period.
4.1	Continue to support the National Hardship Register and promote its positive results	This support will continue during 2015-16.

2015-16 Corporate Social Responsibility Program Objectives

2015-16 Objectives: Community Support

- 1.1 Support St Vincent de Paul's Clemente Program by enabling our staff to engage in Learning Partner opportunities
- 1.2 Increase staff participation in our Community Volunteering program
- 1.3 Partner with the Financial Basics Foundation to deliver debt literacy educational programs in secondary schools
- 1.4 Explore additional opportunities to provide in-kind professional services to not-for-profit community organisations
- 2.1 Explore opportunities with precinct partners to undertake joint environmental initiative
- 2.2 Increase the renewable energy component of total energy consumption from across our sites
- 2.3 Continue our trend of reducing paper consumption through improved efficiencies, implementing digital processes that replace the use of paper, and increasing staff awareness of wasteful paper consumption practices
- 2.4 Undertake a whole-of-company switch to carbon neutral or recycled paper
- 3.1 Learn from financial counsellors to enhance how our Hardship Assistance Team engage with financially vulnerable customers
- 3.2 Support the National Hardship Register and its transition to an ongoing program with more participants and greater outreach
- 3.3 Complete an annual review of our alignment with ISO 26000 to ensure we remain consistent with its guidance
- 4.1 Continue our support of financial counselling services
- 4.2 Continue our work with government regulators to generate positive outcomes for both industry and stakeholders





For additional information regarding
Collection House's Corporate Social Responsibility program,
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