PEXA

ESG REPORT 2024

PEXA Group Limited
ABN 23 629 193 764

The PEXA Group acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of the lands on which we work, live and dream, we pay respects to elders past and present.

We recognise that we have a role to play in creating space and place for Aboriginal and Torres Strait Islander voices in our business, and our impact. We continue to explore how we walk together, how we co-design with Aboriginal and Torres Strait Islander Peoples, to develop meaningful relationships, with mutual benefit. We will continue to embrace the spirit of reconciliation, as it is evolving in nature, toward an equitable future.

ABOUT THIS REPORT

This is PEXA Group's first dedicated Environmental, Social and Governance (ESG) Report.

This Report covers PEXA's global operations and controlled entities (collectively 'the PEXA Group', or 'the Group') for the financial year ended 30 June 2024, with the exception of our gender pay gap data. The gender pay gap data has been reported for the 12-month period from 1 April 2022 to 31 March 2023 in line with our published Workplace Gender Equality Agency reporting.

References to '2024', 'the year', 'period' or 'FY24' are to the financial year ended 30 June 2024. References to '2023', 'comparative period' or 'FY23' are to the financial year ended 30 June 2023. A glossary of key terms is provided at the end of this Report, within our Annual Report and our Investor Presentation.

This Report is structured to align with PEXA's ESG Framework to ensure that we provide balanced disclosures relevant to our most material issues. This Report has been reviewed by our Executive Leadership Team and our Board. We welcome any feedback on this Report to help us shape our forward ESG strategy as we Enhance, Extend, Expand and Evolve our business impact.

ADDITIONAL DOCUMENTS

PEXA's Annual Report details statutory, financial and assurance disclosures, and supporting business and operational performance data. PEXA's ESG Report should be read in conjunction with the other materials that comprise our 2024 annual reporting suite. These are available at our online Investor Centre:

- 2024 Annual Report
- 2024 Full Year Results ASX Announcement
- 2024 Full Year Results - Appendix 4E
- 2024 Full Year Results Investor Presentation

Our 2024 Corporate Governance Statement is included in our Annual Report, disclosing our adherence with the ASX Corporate Governance Council's 'Corporate Governance Principles and Recommendations 4th edition'.

Our 2023 Modern Slavery Statement provides an overview of how we approach modern slavery risks in our operations and supply chains and can be found on our website pexa-group.com.

Our 2024 Modern Slavery Statement will be released later this calendar year.

Our Environmental Statement provides an overview of our approach to environmental sustainability and can be found on our website pexa-group.com.

MATERIALITY

PEXA is continuing to progress its reporting in line with legislative requirements and with consideration of guidelines, frameworks and feedback from stakeholders.

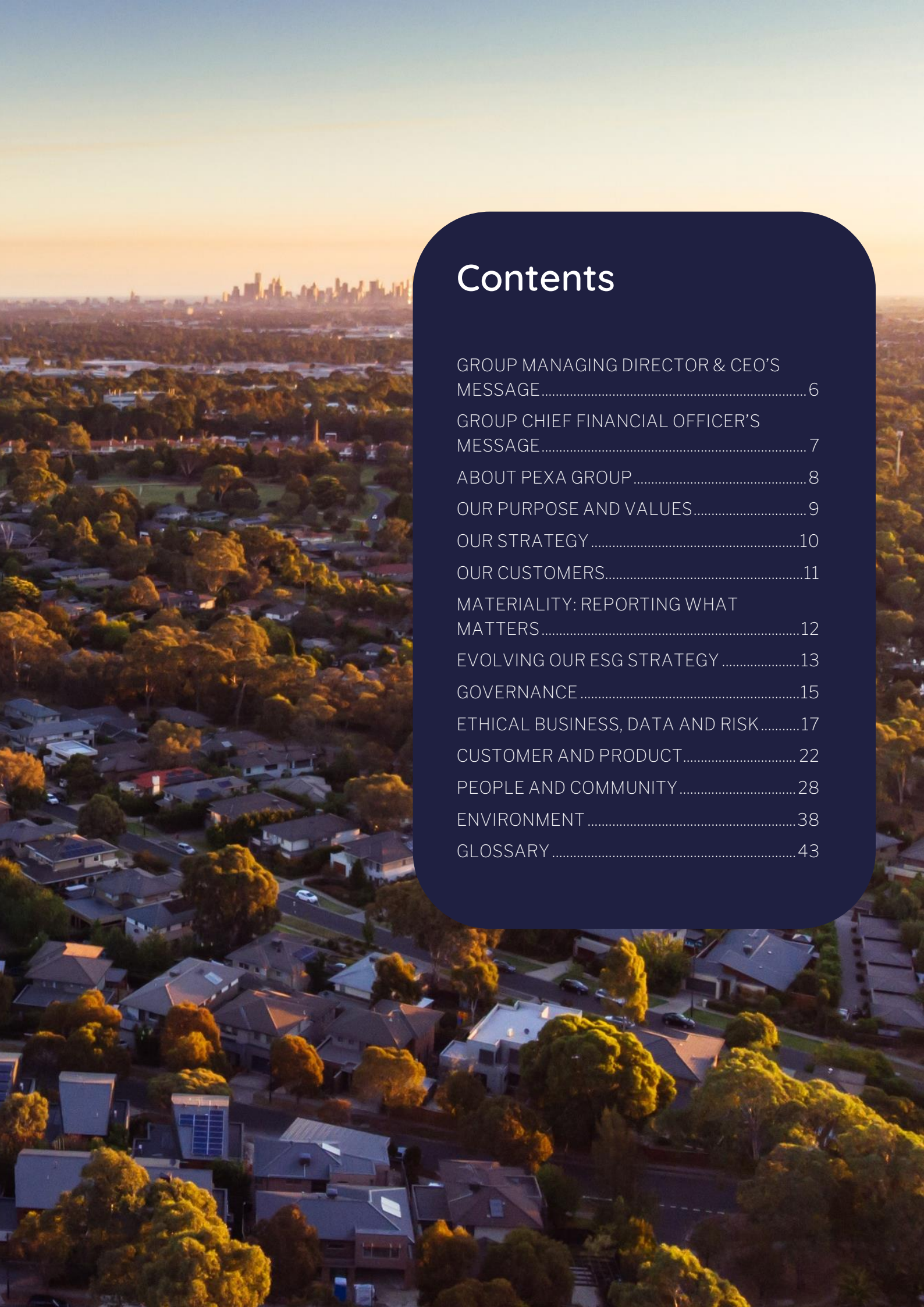
PEXA recently completed our inaugural ESG Materiality Assessment. This assessment supported the development of a refreshed ESG Strategy and Framework and enhanced ESG disclosures. For details about the material topics identified, and the stakeholder engagement process, refer to 'Materiality – reporting what matters' on page 12. We have also included performance information with respect to our material topics on pages 15-41. Our approach to sustainability will continue to *evolve* and we will *enhance* our reporting each year.

ASSURANCE

Assurance statements in regard to PEXA's Remuneration Report and Financial Report have been included in PEXA's Annual Report available at our online Investor Centre. Independent Limited Assurance has been provided over our Scope 1 and Scope 2 greenhouse gas emissions. Scope 3 emissions have not been assured.

Ernst & Young's statement has been included in the Annual Report and on the company website pexa-group.com alongside the 'Basis of Preparation'. We have also conducted an internal independent pre-assessment of Scope 3 emissions to prepare for future assurance.

We expect to further extend external assurance over key ESG metrics as our reporting develops.



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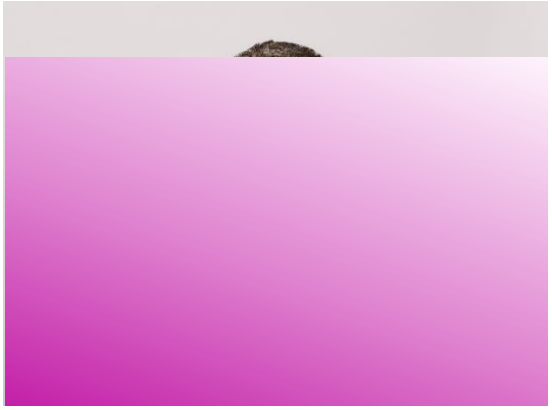


GROUP MANAGING DIRECTOR & CEO'S MESSAGE

I am delighted to provide PEXA Group's inaugural ESG Report.

Across the Group we are committed to our environmental, social and governance (ESG) practices, performance and disclosure. However, whilst our ambition is strong, we recognise we have work to do to realise it.

As a Group, we understand our responsibilities, and we are progressing opportunities across PEXA to support sustainable communities and deliver our social impact. Over the past twelve months, we have continued to integrate ESG practices with the aim of surpassing customer, shareholder, and community expectations across our Exchange, International, and Digital Solutions businesses.

During the year we refreshed our ESG Strategy with a future focus on our core risk and opportunity areas of Governance, Customer and Product, People and Community and Environment. We also concluded our inaugural Materiality Assessment and built our ESG Framework focused on our most material topics.

We are proud to have joined the United Nations Global Compact this year and participate in the Compact's Climate Ambition Accelerator program in support of our net zero target (for scope 1 and scope 2 emissions) and Modern Slavery Community of Practice. This year we submitted our first 'Communication on Progress' report as part of our Global Compact participation.

We delivered 2,700 unique learning experiences to our people through our PEXA Academy and our valued partnership with Victoria University. We now have 47% female participation in leadership roles.

We continued our three-year partnership with Homes for Homes and developed an engagement plan to measure our collective impact. As a Group, we continue to advocate for uptake in Homes for Homes, use our voice to support initiatives to help end homelessness working with Housing all Australians and The Big Issue, and encouraged our team to volunteer for causes they feel connected to. In 2024, our teams contributed 248 volunteering hours across our communities in Australia and UK.

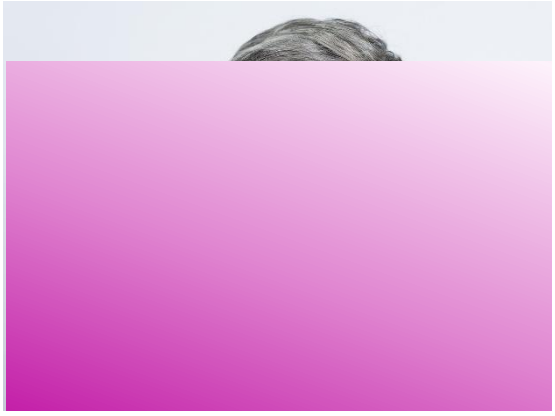
PEXA remains committed to the development and implementation of a rigorous privacy compliance program, ensuring our products and services remain privacy compliant, whilst always upholding the trust of our customers. PEXA was again an active supporter of Privacy Awareness Week, we continued to stage our annual CEO Boardroom Lunch, engaging with industry to discuss emerging privacy trends, evolving community expectations around data use, and the importance of protecting personal information.

We have put in place a Technology and Operations Committee, which is a sub-committee of the Group's Board, and continued our Ethical Advisory Committee, to leverage data in an ethical and privacy compliant manner, in addition to considering all the nuances of AI and cyber resilience.

PEXA is passionate about engaging our people in our journey and thank all who contributed to our results. As we continue to build our ESG capability, we welcome your feedback.

Yours sincerely,

Glenn



GROUP CHIEF FINANCIAL OFFICER'S MESSAGE

I am proud to sponsor PEXA's first ESG report which supports disclosures made in our Annual Report, and provides a deeper understanding of our ESG activities.

Core to the Group's strategy is to evolve our capabilities to support our purpose of '*connecting people to place*'. Integral to this work is to embed good ESG practices into our business and contribute positively to our stakeholders and communities. During 2024, we:

- Refreshed our ESG goals, strategy, framework and roadmap, taking account of the United Nations' Sustainable Development Goals and our updated assessment of PEXA-specific material ESG issues.
- Took important steps forward to progressing towards our ESG goals. Amongst other areas of activity, this included:
  - Continuing our commitment to net zero for scope 1 and scope 2 emissions to achieve in 2025. Our net zero pathway begins with energy efficiency, includes renewable energy and offsetting of our residual emissions. Including scope 1, 2 and 3 emissions categories, our 2024 total net emissions were 13,027.4 tCO_2e, which was a 4% increase on 2023 as a result of our business expansion in the UK. In May 2023, we moved our Head Office in Melbourne to 100% renewable electricity, and we expect to realise the emissions benefit in our 2025 reporting year. We have commenced our climate uplift program, with our next step to deliver a roadmap and our climate risk and opportunities assessment before the close of the calendar year; and
  - Working towards a Modern Slavery roadmap and gap analysis to further support our risk management and supply chain activities.
- Enhanced our risk management framework and committee structures, with a focus on key strategic and operational risk topics and metrics being identified, in addition to ensuring comprehensive deep dives into risk topics most relevant to our business practices and key issues are understood and escalated.
- Improved our governance processes. This includes continuing work by our Ethics Advisory Committee to ensure we develop our digital solutions responsibly and ethically and to guide us through the evolving legislative and technology landscape; and
- Increased our accountability for action by improving our external reporting on ESG matters.

Building on our commitment to align to global ESG frameworks, we became a signatory to the United Nations Global Compact. We also completed our first Communication on Progress, and undertook our first Ecovadis ESG assessment, a global ESG benchmarking and rating system scoring an equivalent 'good' rating.

We continue to embed our ESG Strategy to create positive and responsible impact across our business communities, we welcome your feedback as we progress.

Yours sincerely,

Scott

ABOUT PEXA GROUP

We are a world-class ASX200 digital property exchange platform and insights solutions business.

Our business	Our employees
$340.1m Group business revenue	**900+** Employees[1]
90% Customer satisfaction[2]	**47% Female participation** in leadership roles[3]
36.5%[4] Group operating EBITDA margin	**63%** Employee engagement[5]

Our environmental impact	Our social impact
100% renewable Melbourne Head Office[6]	**22 student clinics** Victoria University (Australia)
Targeting net zero Scope 1 and 2 emissions in 2025[7]	**$245k to Homes for Homes** 3-year partnership 2024-2026[8]
Ecovadis 'good' rating Ecovadis UK[9]	**Ranked #20** in Top 20 Best Workplaces to Give Back by GoodCompany[10]

[1] Across the PEXA Group.
[2] PEXA Exchange Australia.
[3] PEXA Group. Defined as women with more than one direct report.
[4] Group Operating EBITDA margin excluding Smoove.
[5] PEXA Australia.
[6] PEXA's Head Office located at Tower 4, Level 16, 727 Collins Street in Melbourne.
[7] Net zero scope 1 and scope 1 emissions across the PEXA group. Target to be achieved in the 2025 financial year.
[8] PEXA Australia's partnership plan for annual donations to Homes for Homes over 3 consecutive years.
[9] PEXA UK.
[10] Rating issued by GoodCompany, Australia.

OUR PURPOSE AND VALUES

OUR PURPOSE

'Connecting People to Place' is PEXA's purpose and the basis for our strategy and values.

Since PEXA began in 2010, we have been dedicated to a singular idea: simplifying, accelerating, and transforming property transactions. We achieve this by leveraging our transaction platforms and property insights to help individuals realise their dreams of homeownership, investment, or establishing a place of business.

For a detailed account of our journey and achievements, please visit our history.

OUR VALUES

We have embedded a consistent set of values to help us live our purpose and deliver our strategic and operational goals while focusing on our customers and engaging our people.

OUR STRATEGY

PEXA's strategy aims to create long-term, sustainable, value by delivering for our customers in line with our purpose of 'Connecting People to Place'.

To do this, in Australia:

- We support our customers by continually ***enhancing*** our Exchange so that Australia's leading electronic lodgement network remains robust, resilient, and increasingly integrated into the broader marketplace.
- Further ***extending*** our relationships with existing customers, and supporting new customers, with property insights and other digital solutions that use our distribution and data[8] assets and other newly acquired businesses and investments.

Overseas, we are ***expanding*** by using the benefits of our intellectual property to solve customer problems and detriments in markets with Australia-like land title systems, starting with the UK.

To support our growing business, we are ***evolving*** our capabilities by investing in our people and innovating our technology. We are also contributing more broadly to our communities with our targeted and on-going environmental, social and governance programs.

Purpose	CONNECTING PEOPLE TO PLACE			
Position	Australia's #1 digital property Exchange platform	Leading digital solutions Unique distribution	Powerful platform Developing ecosystem	Trusted and influential in property markets
Business	Australian Exchange	Digital Solutions	International	Group
FY24 est. TAM [1]	$330m	~$500m[2]	$520m [3]	~$1,350m
Objective	Enhance Maintain leading position	Extend Adjacent solutions supporting existing and new customers	Expand Create Exchange-like economics offshore	Evolve Deliver purpose Drive sustainable returns
Brands	PEXA Exchange	PEXA, value australia, .id, Land Insight	PEXA, Optima Legal, smoove	PEXA
	Australian Region			
Values	Better together	Innovate for good	Make it happen. Make it count	
Foundations	People	Community / ESG	Resilience and Security	Data and privacy

[1] Total Addressable Market [2] Digital TAM includes Traditional & Augmented Solutions [3] International TAM purely reflects UK (England and Wales)

OUR CUSTOMERS

AUSTRALIA

Our Exchange and Digital Solutions businesses support a broad range of participants in the property market. These include:

Our Australian customers

300+

State and local governments and agencies

160+

Financial institutions

10,000+

Conveyancers and lawyers

70+

Developers and associated parties such as consulting engineers

By supporting them, we have also supported over 1 million consumers in taking out a mortgage or buying and selling a property over the past year.

UK

We are also bringing the benefits of the PEXA Exchange and expertise in the property sector to the UK. Our acquisitions of Optima Legal and Smoove have strengthened our position in this market. Through our combined businesses we now serve:

Our UK customers

18

UK financial institutions, including 7 of the 8 largest in the market via Optima Legal

80

Conveyancers and lawyers through Smoove's e-Conveyancer offer

2,000

Practitioners through Smoove's legal panel management activities

MATERIALITY: REPORTING WHAT MATTERS

During 2024 we finalised our inaugural ESG Materiality Assessment which supported the development of our refreshed ESG Strategy and Framework.

Our materiality process enabled us to identify the most material topics to our business and our stakeholders, gather stakeholder insights and feedback, and prioritise our key ESG issues to inform future decision making.

The comprehensive assessment was conducted by an external consultant and followed a multi-stage process which included:

1. Desktop research - to understand PEXA's sustainability context and to identify relevant ESG issues, risks and opportunities and relevant industry standards.
2. Stakeholder engagement – executive interviews, internal and external engagement surveys to determine the areas of greatest impact and priority for PEXA.
3. Analysis and validation of findings – identification of the most material issues and to verify these with relevant stakeholders.
4. Prioritisation of material issues – to support our management approach, strategy and reporting.

The process considered both internal and external feedback from our key stakeholder groups (including employees, investors, and customers). Each potential material topic was defined to ensure it represented key issues and sub issues.

From the assessment, 22 material sustainability topics were validated with our Executive Leadership Team. Using this input, the issues were then prioritised based on their importance, the risk and/or opportunity they presented, and were identified as current or emerging issues.

Material issues were then grouped under our key ESG focus areas:

- Governance
- Customer and Product
- People and Community
- Environment

Of the 22 issues, the 12 most material sub-topics are captured within our ESG Framework to ensure we align our disclosures to those issues that are most material.

We have also elevated the importance of our customers and people to sustainability outcomes achieving good governance and environmental sustainability.

GOVERNANCE	CUSTOMER & PRODUCT	PEOPLE & COMMUNITY	ENVIRONMENT
> Data protection and privacy > Regulatory management > Ethical business principles > Transparency and disclosure > Systematic risk management > Competitive behaviour > Human rights and modern slavery	> Customer experience > Innovation > Supply chain management > Product design and lifecycle management > Support and complaints resolution > Sustainable suppliers/finance > Fair marketing practices	> Equal opportunities, non-discrimination (D&I) > Social and community investment > Employee health and wellbeing > Stakeholder relations and Indigenous engagement > Training and development	> Climate > Greenhouse gas emissions > Energy management

EVOLVING OUR ESG STRATEGY

PEXA is committed to creating positive and responsible impact in our communities by managing our material environmental, social and governance risks and opportunities towards a sustainable future.

OUR APPROACH

As we continue to build our sustainability credentials, we recognise the impact that our sustainability-related risks and opportunities can have on the value we create. As our business grows, we are committed to positively impacting our people, communities and environment by embedding a sustainability-minded culture across our teams and creating long-term value for our stakeholders.

ALIGNMENT TO ESG FRAMEWORKS

In November 2023, PEXA joined the United Nations (UN) Global Compact corporate responsibility initiative in support of the 10 principles on human rights, labour, environment, and anti-corruption as part of our ESG journey. We recently reaffirmed our commitment to the UN Global Compact and published our first Communication on Progress.

To help provide insights to our Australian and UK stakeholders about our ESG practices, we also completed our first Ecovadis ESG assessment, a global ESG benchmarking and rating system. Key performance areas included environment, labour and human rights, ethics and sustainable procurement.

PEXA's inaugural submission scored an equivalent 'good' rating across all industries. A future focus area is to expand and improve our baseline rating.

As we mature our ESG approach, we are also continuing to align further with global benchmarks and frameworks, as well as the Australian Sustainability Reporting Standards.

FOCUS AREAS

- Finalising our ESG roadmap and progress activities.
- Further embedding and integrating the ESG Strategy and Framework at all levels across our business.
- Adopting ESG frameworks and further standards alignment.
- Progressing our climate risk program and our Carbon Management Plan.
- Completing our Modern Slavery roadmap and gap analysis.

OUR ESG FRAMEWORK AND STRATEGY

As part of our *Evolve* strategic pillar, we have refreshed our ESG Framework and Strategy. Our ESG Framework and Strategy aligns to our business strategy, our purpose and our PEXA values and was developed in consultation with key stakeholders with a focus on best practice and global ESG standards.

Informing our strategy and framework were outcomes from our Materiality Assessment (refer 'Materiality: Measuring What Matters'). We use this framework, supported by our strategy roadmap, to focus efforts on our most material issues, prioritise our impact metrics and deliver more structured disclosures.

Our strategy approach considered the United Nations Sustainable Development Goals (SDG's) and targets and the 10 principles of the UN Global Compact.

Our roadmap, refreshed strategy and assessment of material topics is intended to contribute SDGs 3, 5, 8, 9, 11, 13, 16 and 17.

Our purpose

CONNECTING PEOPLE TO PLACE

Strategic pillars

ENHANCE	EXTEND	EXPAND	EVOLVE
Maintain leading position	Adjacent solutions supporting existing and new customers	Create Exchange-like economics offshore	Deliver purpose, drive sustainable returns

ESG Framework

PEXA is committed to creating positive and responsible impact in our communities by managing our ESG risks and opportunities and delivering measurable outcomes towards a sustainable future. Our ESG Framework supports this commitment and our group strategy by helping guide our activities aligned to our strategic focus areas and material issues.

Strategic focus areas and material issues

Governance	Customer & Product	People & Community	Environment
Ethically and responsibly manage our key risks, uphold best practice governance and communicate openly with stakeholders.	Delivering secure digital infrastructure, insights and improving customer experience by enabling innovation and partnering with the right suppliers.	Working towards outcomes by supporting industry and our communities to make positive change, by leveraging our people and their talents who lead with a better together culture.	Protect our natural assets for future generations by supporting sustainable communities, managing carbon emissions and climate risk.
• Ethical business principles • Risk and regulatory • Data protection and privacy	• Customer experience and design • Innovation • Sustainable supply chain	• Social and community impact • Diversity, inclusion and reconciliation • Wellbeing and engagement	• Climate • Carbon and energy • Sustainable communities

Key measures

- Actions and impact metrics
- Transparent annual ESG disclosures

GOVERNANCE

Our governance arrangements and processes play a critical role in delivery of our strategic objectives and in maintaining our social licence to operate. They include a clear framework for decision-making and complement our values by providing guidance on the standards of behaviour we expect of each other.

For further detail on PEXA's corporate governance framework, see our 2024 Corporate Governance Statement within PEXA's Annual Report available at our online Investor Centre.

OUR BOARD

Our Board is responsible for overseeing the Group and its businesses. This includes determining our strategic direction and governance structure, and monitoring performance.

Our Board sets the risk appetite for the Group and takes the lead in areas such as maintaining our reputation; as well as making sure we maintain a robust system of risk management and internal control. The Board also plays a significant role in setting and leading our corporate culture and wider sustainability goals which are critical to generating long-term value for our shareholders and other stakeholders. The members of our Board of Directors and their relevant business and management experience is detailed within our Annual Report available at our online Investor Centre.

UK SUBSIDIARY BOARD

Our strategy includes international expansion with our UK launch in 2022. Our UK subsidiary board has an Independent Chair and two other Independent Non-Executive Directors. The Board is supported by our International Advisory Committee.

OUR BOARD COMMITTEES

Three permanent Committees have been established by our Board:

- Audit and Risk Committee (ARC)
- Technology and Operations Committee
- Remuneration, Nomination and People Committee

Each Committee operates according to its own Charter which sets out its roles and responsibilities. These are publicly available on our website under Corporate Governance at pexa-group.com.

The Board delegates authority for all other functions and matters necessary for the day-to-day management of the Group to our Group Managing Director and CEO who operates within delegated authority limits determined by our Board.

BOARD COMPOSITION AND CHANGES

When recruiting new directors, the Remuneration, Nomination and People Committee reviews our Board's composition to ensure a diverse mix of backgrounds, skills, knowledge and experience necessary for diversity of thought and debate on key issues. Our Directors provide guidance, strategic direction, varying perspectives and leadership to our business. The collective experience of the current directors has been outlined against the areas of skill and expertise in our Annual Report.

In 2024, non-Executive Director Dr Kirstin Ferguson retired from our Board with effect from 1 March 2024. Georgina Lynch will join the Board as an independent non-Executive director on 1 September 2024.

We also appointed two new independent non-Executive directors to our UK Board – Nicky Heathcote and Tim Everest - who together bring a wealth of relevant industry experience which will benefit PEXA through our next phase of growth.

Gender and tenure metrics for our Group Board are reported below. Group Board Gender Representation includes PEXA's Group Managing Director and CEO as a member of the Board. From the 1st of September 2024, PEXA will move closer to recommended WGEA Board gender diversity target[11] of 40:40:20 as new non-Executive directors commence their tenure.

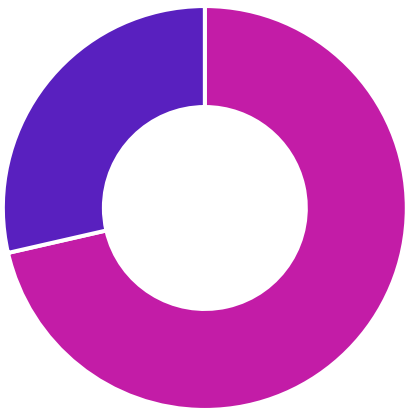
OUR GOVERNANCE POLICIES

Our corporate governance policies and practices are reviewed regularly and will continue to be developed and refined taking account of applicable legislation and other standards relevant to PEXA.

We manage our internal governance, including ESG governance, through a range of policy and operational structures that enhance ethical conduct and transparency, including the following documents which are publicly available on our website:

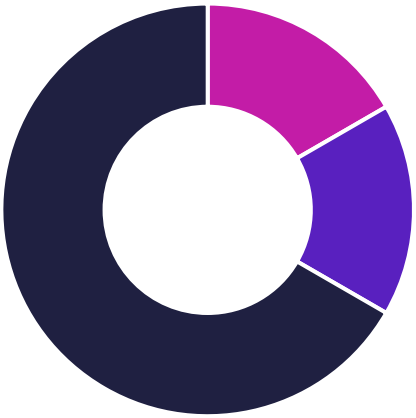
- Code of Conduct and Ethics Policy
- Securities Trading Policy
- Continuous Disclosure Policy
- Diversity, Equity and Inclusion Policy
- Anti-bribery and Corruption Policy
- Whistleblower Policy
- Privacy Policy
- Environmental Statement
- Modern Slavery Statement

Group Board Gender Representation[12]



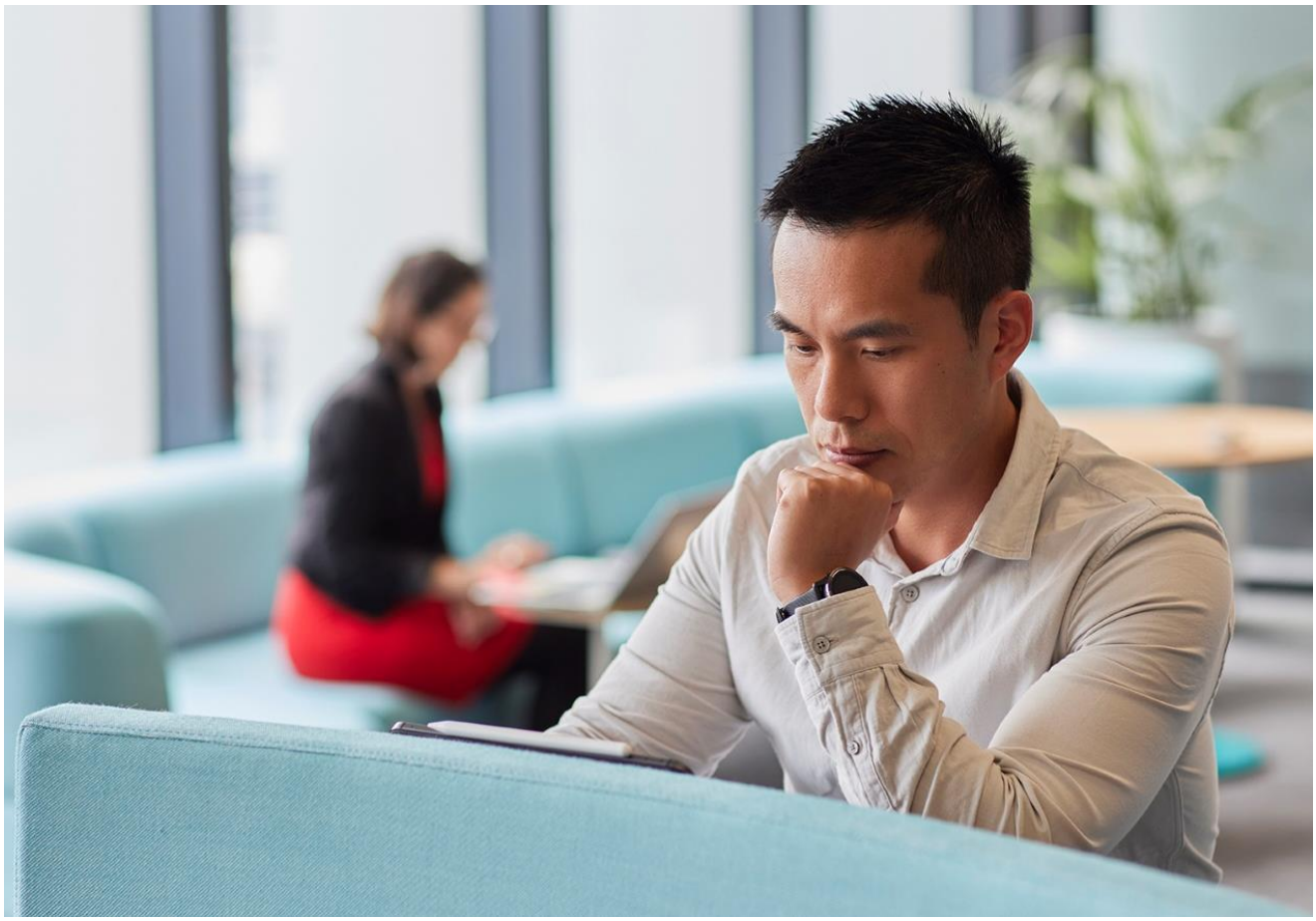
Male (71%) Female (29%)

Group Board Non-Executive Directors' tenure[13]



1 - 2 years (17%) 2 - 3 years (17%)
3 + years (67%)

[11] Recommended WGEA target: 40:40 Vision
[12] Excluding Company Secretary, including Group Managing Director and CEO
[13] Excluding Company Secretary



ESG FOCUS AREA

ETHICAL BUSINESS, DATA AND RISK

PEXA is committed to ethically and responsibly managing our key risks, upholding best practice governance and communicating transparently with our stakeholders.

MATERIAL TOPICS

- Ethical Business Principles
- Risk and Regulatory
- Data Protection and Privacy

PEXA upholds our business ethics through our governance processes, policies, advisory committees and by promoting and supporting a transparent and open culture. We operate according to our Code of Conduct and Ethics Policy can be found on our website pexa-group.com.

BOARD OVERSIGHT – ETHICS, DATA AND RISK

Our Audit and Risk Committee (ARC) - a committee of the PEXA Group Board - has oversight of all material risk and compliance matters, including those which may reflect ethical considerations.

PEXA's Technology and Operations Committee oversees PEXA's Technology Strategy and Operating Model, reviews continuous improvement matters and recommends strategies to manage technology risk.

The ARC has responsibility for data protection, cyber security, privacy and ethical governance.

Significant data and privacy matters, including privacy reform, incidents and pertinent updates including measures and controls continue to be considered through the abovementioned committees, however remain the responsibility of the ARC.

ETHICS ADVISORY COMMITTEE

PEXA's Ethics Advisory Committee (EAC) was established to guide our business on the evolving legislative and technology landscape we operate in, ensuring ethical product development that champions a 'security and privacy by design' approach.

As PEXA builds and implements solutions to deal with increasingly significant property-market related questions for policy makers, government, commercial players, and the wider community, we follow the guiding principles set out in our EAC Terms of Reference to help ensure we are doing so responsibly, ethically and with society in mind.

PEXA's Group Managing Director and CEO Glenn King is meeting Chair with secretarial support from the Group's risk function.

The EAC is represented by both AU and UK stakeholders to ensure a true representation of Group activities occurs. The three external members are independent of PEXA and were selected due to their deep experience across relevant industries in both the private and public sector.

The EAC meets quarterly to support critical decision-making and drive ethical discussions across product development and data use. Any EAC advice or feedback is communicated directly to the relevant business unit and product management team for consideration and/or implementation.

CYBER SECURITY AND FRAUD ADVISORY COMMITTEE

PEXA's Cyber Security and Fraud Advisory Committee comprises our Group Managing Director and CEO, Group Chief Technology Officer, Chief Information Security Officer, a non-executive director and two independent external advisors.

The role of the Committee is to proactively advise on best practice(s) to identify, manage, and monitor cybersecurity and fraud risks, including controls and effectiveness, across the Group. The Committee provides guidance on cyber projects and endorses key metrics to monitor and manage cyber risks. In addition to Committee members, PEXA invites external industry experts who provide thought leadership and advice in relation to external cyber events across industry to the Board and management.

DATA AND SECURITY

PRIVACY

During 2024 we refreshed our approach towards privacy compliance, a material consideration for PEXA. Our Privacy Management Plan ensures we consider privacy compliance across all operational and strategic activities.

Privacy compliance is factored into our technology product development, our approach to AI and across our operating model. Ethical-data governance, use and handling is imperative to PEXA maintaining a strong social license and the confidence of our stakeholders.

PEXA has a dedicated Privacy Officer in Australia who helps to ensure that PEXA's privacy framework is fit-for-purpose and implemented across all key initiatives that use, disclose or handle personal information.

In the UK, PEXA has established a full suite of Data Protection policies, procedures, and templates, including 'Privacy Notices', 'Data Protection Impact Assessments', 'Records of Processing Activities', and a 'Transfer Risk Assessment' / 'International Data Transfer Agreement' for sub-processing in Australia. Our approach is set out in our 'UK Approach to General Data Protection Regulation (GDPR)' which articulates how we comply with UK GDPR and related Data Protection obligations.

All PEXA UK companies have a dedicated 'Data Protection Officer'. In addition, all UK companies are registered with the Information Commissioner's Office ("ICO"), which oversees UK GDPR compliance, refer to website https://ico.org.uk/.

Across the Group, PEXA adopts a privacy-by-design approach across all material projects and initiatives and our Data Protection Officer/Privacy Officer is responsible for ensuring our Data Protection Impact Assessment/Privacy Impact Assessment process is followed, and that privacy is appropriately considered across the data lifecycle. Our corporate policies are updated and maintained to ensure they are current and adopt any new legislative changes or enhancements.

CYBER SECURITY

Our Cyber Security Strategy guides our reaction to threats and proactively staying ahead of them. Cyber security and data protection are both material issues and strategic risks for PEXA.

We implement defence-in-depth network, cloud, and endpoint security measures, data protection practices, and identity access management.

Our focus on continuous improvement through regular testing and assessments, and our commitment to regulatory compliance and third-party risk management, seeks to ensure that we identify gaps and then take appropriate action to strengthen controls.

By fostering a culture of vigilance and leveraging industry partnerships, we aim to mitigate risks and ensure business continuity. PEXA maintains a structured multi-year view of continuously improving our cyber security capability recognising the continuously increasing and evolving threat environment.

CYBER STANDARDS, ASSURANCE AND RESILIENCE

PEXA's Exchange has been designated Critical Infrastructure by the Australian Government's Department of Home Affairs and is subject to the SOCI (2018) Act.

PEXA and the PEXA Exchange are certified to International Organization for Standardization (ISO) 27001 Information Security Management Standards, and we are currently undertaking recertification to the latest standard in 2025. Furthermore PEXA has alignment to ISO 27710 Privacy Information Management Standard. The PEXA Exchange also maintains a Service Organisation Control Standard (SOC) type 2 certification. Within the UK, PEXA Go was certified under ISO 27001 Information Security Management Standards in 2024.

PEXA recently completed a security integration program across Optima UK as part of the wider technology migration. This program ensures PEXA Security Operations Centre has visibility, monitoring and alerting across the migrated business infrastructure and included onboarding into our suite of security tooling ensuring alignment with current practices across PEXA Group.

Furthermore, under this integration program cyber incident mapping was also completed to ensure that UK have aligned and detailed playbooks to ensure swift and appropriate response to cyber incidents. Work has commenced to expand our security coverage across Smoove using a phased risk-based approach. Across the UK, monthly security reporting is provided to the UK team in line with Australian practices.

Our Strategy includes penetration testing releases and products, a private 'Bug Bounty' program for continuous

vulnerability testing, and an internal vulnerability management program for ongoing management of known vulnerabilities. We regularly perform simulations and tabletop exercises to challenge our people and process how they would react during an incident.

PEXA has an ongoing program of continuous improvement within cyber resilience. In August 2024, PEXA entered into a strategic Heads of Agreement with CyberCX Pty Ltd (CyberCX), a global leader in the provision of cyber security and resilience services with operations in Australia, the United Kingdom, New Zealand and the United States of America. PEXA intends to collaborate with CyberCX and scope out various initiatives which appropriately advance each Party's business objectives in Australia and abroad. In 2025 PEXA will continue with a security operations uplift, building upon the resilience framework and updating to latest ISO standards.

We are continuing to implement consistent coverage of cyber controls across the group and ensuring we uphold confidentiality, integrity, and availability of data by strategically partnering with best-in-class providers.

By linking together our programs in the Cyber Standards and Assurance and employee education and training in combination with various threat intelligence and industry advisors across emerging cyber risks areas such as Generative AI, PEXA continues to evolve to meet cyber resilience demand.

PERFORMANCE METRICS

PEXA tracks key cyber security and compliance metrics which include:

- Intrusion attempts
- Cyber incidences/near misses
- Critical vulnerabilities reported
- Reportable data breaches
- Phishing simulation click rates; and
- time to offboarded staff (to protect PEXA systems)
- Vulnerability management

EDUCATION AND TRAINING

To build a 'cyber-vigilant' culture we focus on educating employees and customers to reduce errors and improve incident response. We use a security-focused platform for continuous training and testing, including quarterly simulations and targeted monthly exercises. Regular security reminders, examples of 'real world' recent cyber breaches and case studies are shared to educate team members on the evolving nature of phishing and security intrusions.

We also provide regular in-person and online education sessions for staff and share insights with customers through articles, webinars, and speaking engagements to enhance overall cybersecurity posture.

All PEXA employees and contractors with system access are required to complete compliance training containing a mixture of e-learning modules and relevant internal policy training to ensure they are aware of their responsibilities across our privacy, cyber and data protection suite of models.

This process is managed by PEXA's Group Risk team utilising our e-learning platform.

Employees are required to review policies upon induction and every two years thereafter. E-learning 'refreshers' are required to be completed annually. The Privacy Officer also must conduct annual training.

RISK MANAGEMENT

RISK MANAGEMENT AND GOVERNANCE

A culture of risk awareness and the effective management of risks and opportunities is important to maintain trust in our business.

The Risk Management Framework outlines the governance, risk appetite, and accountability of our risk management responsibilities and operating model. We are guided by our Group Risk Appetite, as to how we innovate and grow.

RISK MANAGEMENT FRAMEWORK

To properly identify and develop strategies and actions to manage the risk of the business, PEXA works to a Risk Management Framework (RMF) which:

- Provides a fit for purpose process to identify, assess, manage, analyse, monitor, and report on risk;
- Promotes a culture of risk awareness where everyone demonstrates positive risk behaviours and ethical considerations in the management of risks;
- Applies risk management to all levels of PEXA and be used to inform decision making; and
- Establishes a clear and transparent approach to identifying and managing risks that drive positive outcomes.

In the UK, the RMF consists of 12 key integrated elements together with an 'Operational Resilience' component.

To assess the overall effectiveness of the RMF, independent expert 'fit for purpose' reviews are completed annually by an external independent third party.

In the UK, PEXA also aligns with the local Material Outsourcing, UK General Data Protection Regulation (GDPR) and Financial Crime requirements in addition to the Operational Resilience topic called out for PEXA UK. Plans are in place for Smoove to be harmonised with the Group and UK RMFs during FY25.

RISK APPETITE

The Group's risk appetite is expressed through the Risk Appetite Statement ('RAS'), which is the amount and type of risk that the Board is prepared to seek, accept, or tolerate in the pursuit of strategic objectives. Our risk appetite is regularly reviewed and updated by the Board in line with the strategic planning process to maintain consistency between the Group's strategic objectives, key risks, and its key risks.

Responsibility for managing risks with the Board-defined risk appetite is shared through our *three lines of defence* approach.

(L-R) Tara Dharnikota, Head of Information Security Management and Ameena Altaf, Security Engineer in the PEXA office.

ESG FOCUS AREA

CUSTOMER AND PRODUCT

We collaborate with our customers openly, exploring problems and delivering integrated and reliable solutions, including translating data into actionable insights and bringing clarity to the complex.

MATERIAL TOPICS

- Customer Experience and Design
- Innovation
- Sustainable Supply Chain

KEY HIGHLIGHTS

90% Customer satisfaction[14]

100% PEXA Exchange uptime

76.4% PEXA Exchange On-Day-Settlement rate

[14] PEXA Exchange users (Australia) inclusive of Financial Institutions and Practitioners

FOCUS ON THE CUSTOMER EXPERIENCE

Our key customer groups include legal practitioners, major law firms, financial institutions, developers and government. Our focus is on understanding our customers' key needs and delivering offerings which address those needs. We aim for our solutions to be easy to use, priced fairly, reliable, and readily integrated into their business.

CUSTOMER SATISFACTION

PEXA services customers across multi-jurisdictions. Over the last year we have been maturing how we listen to, learn from, and respond to our customers. An example of this is within Australia, our Exchange business has transitioned to a single measure of customer sentiment: Customer Satisfaction. Previously both Net Promoter Score and an internally developed metric, Customer Effort Score were collected.

Our PEXA Exchange Customer Satisfaction measure collects data from in-platform surveys that invite customers to rate their satisfaction with PEXA, with an opportunity to provide comments. Customers also have the option to provide feedback or suggestions for product enhancements through our "Always On" feedback option enabled in the Exchange platform.

Introducing a single measure ensures a consistent methodology across geographies, products, and partnerships.

In 2024, our Customer Satisfaction score was 90 per cent (2023: N/A) for the users of the PEXA Exchange.

As our UK Exchange service is in only in its initial rollout stages, we use proactive monitoring of customer issues as they are raised to understand their views of our service.

We are planning to standardise our use of customer metrics across the Group in 2025, using the satisfaction measurement approach trialled by the Exchange in 2024.

SERVICING CUSTOMERS IN THE PEXA EXCHANGE

Focusing on customer service has been a hallmark of our largest and mature business, the PEXA Exchange since its inception. Over time, we aim to embed the learnings from these activities into our businesses in Australia and the UK.

Reliability

Maintaining the resilience and reliability of the Exchange is critical to delivering first class service for our customers, as well as upholding our regulatory obligations. PEXA must demonstrate 'Service Reliability' during Service Availability Hours for:

i. not less than 99.8% during core hours (6:00am – 10:00 pm);

ii. and not less than 99% during non-core hours (10:00 pm to 6:00 am).

Over the past year, our Exchange platform remained 100 per cent available during core hours. There were no unscheduled outages during either core or non-core hours. We continue to invest in improving our cyber resilience.

On-Day-Settlement - A key PEXA Exchange customer measure

Ensuring settlement occurs on the date and time that the buyer and seller are expecting is a key focus of our customers.

In collaboration with industry, PEXA developed a metric called On-Day-Settlement (ODS) which is now a standard industry measure of the efficiency of the settlement experience. ODS measures the percentage of total settlements involving a change in ownership that successfully settled on the scheduled day via the PEXA Exchange.

Working with our customers complemented by data analysis uncovered the complex causes of missed settlements and informed a set of actions to drive ODS improvement including reducing the turnaround time of loan documents and better collaboration between settlement parties.

The overall ODS rate for 2024 was 76.4%, up 3% on 2023, albeit below our 80% target. The ODS performance of the 'big 4' banks continue to trend upwards, with all above 80%. We will continue to work with industry to drive further improvements, with a focus on automation as well as tackling the unique challenges found with settlements for new developments.

HARNESSING GENERATIVE AI IN CUSTOMER FEEDBACK

We are starting to use generative AI tools to gather customer feedback, and use the resulting insights to improve our processes and customer experience.

These tools quantify customer sentiment and provide us with an in-depth understanding of what we're doing well and where we can improve, helping us to prioritise product enhancements and new solution development. For example, customer feedback led us to develop a new 'notification' feature for customers so they can share news of a completed settlement in real-time.

BRAND HEALTH

PEXA is evolving and so too is our brand. Building on our position as a trusted digital infrastructure business we are now looking to use our growing capabilities for good, magnifying our positive social impacts and unique responsibilities we hold.

In May 2023, we conducted our fourth annual Brand Health tracking research among our key Australian customer segments[15] of practitioners and financial institutions. Through qualitative and quantitative research[16], we measured participants' perceptions of our brand relating to trust, brand positivity, transparency, consistency, corporate and social responsibility, and influence on the industry.

Brand positivity and trust remained high in both the practitioner and financial institution segments compared to previous surveys. Practitioners scored PEXA an average 8.4/10 for brand positivity, and 8.8/10 for trust, while FIs averaged 9.2/10 for trust and 9/10 for brand positivity. Opportunities for improvement were observed from feedback on PEXA's user interface, with a small cohort of users seeking improvements in user experience. Results from our 2024 Brand Health research is due in September 2024.

[15] 84 practitioners and 36 financial institution customers participated.
[16] Brand health research conducted by Nature.

INNOVATING FOR GOOD

'Innovate for good' is one of our core values. Our customer innovation focus is on developing new products, solutions and enhancements that improve their experience and eliminate unnecessary effort and pain points.

As we *extend* beyond our legacy Australian Exchange business, our innovation focus has expanded to include developing solutions and offerings that address the industry-specific needs of our customers. This is where Digital Solutions comes in. Building on our core strengths of data and industry ecosystem orchestration our Insights and adjacent businesses can offer new tools and capabilities to deepen relationships with our customers and diversify revenue streams.

Beyond Australia, we have built an entirely new platform through PEXAGo to service the needs of our customers. Initially deployed in the UK, it has been built to be 'reusable by design', with over 85% of the code developed to date being able to be utilised in other international markets which use Torrens title land registration systems. The platform is designed to be modular and is 'cloud and API-first' in its underlying architecture.

HOW WE WORK

In Australia, following the implementation of our revised operating model (refer PEXA's Annual Report) and a review of our Customer Product Delivery framework - which details the way products and offerings are taken from idea through to delivery - we are making changes to our Ways of Working. The changes aim to simplify how we work to:

- Create a single pipeline from idea to 'be in market'.
- Enable greater collaboration across team functions and reduce duplication.
- Improve the translation from strategy to product and customer outcomes.
- Unify tools, templates, and processes to create a single way of working across the business.

Our customer solution and 'go to market' process is governed by several committees including a Product and Pricing Committee and a Customer Committee. The Committees are involved in critical stage gates from idea through to market release. Thereafter, our key performance indicators are measured and reset on a quarterly basis.

In the UK, we follow a similar style of process, albeit it is less formal and mature, reflecting that business' stage of development. To inform our product development work on PEXAGo (see above), we held our first customer summit to gain feedback on the platform from potential product users. We also regularly attend industry forums to showcase our technology and gather feedback.

ACCELERATING CUSTOMER CONNECTIVITY THROUGH APIS

APIs enable our customers to automate manual process steps to improve efficiency, provide a better user experience by allowing our customers to stay in their 'tool of choice' (such as a PMS), and improve system resilience through simplification and standardisation of technology.

In Australia, by June 2024, 316 instances of our Exchange APIs were being consumed by our customers.

We are also making use of API functionality for our UK exchange product. During the year, PEXA UK announced the launch of a new API Hub to speed up and ease customer integration. The Hub hosts all PEXA APIs that have been purpose built for the UK market, with UK lenders and law firms able to access them in one place.

ENCOURAGING INNOVATION

Our people innovate for good by collaborating and sharing knowledge and expertise. In Australia, each year PEXA hosts an annual event 'Hack Day' to encourage PEXArians to join teams, pitch ideas, and seek feedback. In 2024, 17 teams pitched their ideas on Hack Day to management for support and sponsorship, of these ideas 13 were taken forward for assessment of desirability, viability and feasibility.

SUSTAINABLE SUPPLY CHAIN

We manage our suppliers according to our Procurement Policy, Responsible Sourcing Policy and third-party risk assessment process. Our policies seek to align suppliers of goods and services to PEXA values, adhere to environmental, human rights and labour standards, and ethical business principles.

Our Responsible Sourcing Policy specifies requirements for supplier conduct and all new suppliers must comply. Across our Australian and UK operations, we have over 550 active suppliers. This includes 12 high value, high impact suppliers within our key spend categories of professional and technology services (including advisory, consulting, development, and managed services); and technology covering infrastructure services, software applications, and hardware.

MODERN SLAVERY

Our Modern Slavery Statement can be found on our website pexa-group.com.

GOVERNANCE

Modern Slavery risks and program activities, including review and approval of our annual Modern Slavery Statement, are the responsibility of the Board as stated in the Committee Charter. The Office of the Group Chief Financial Officer has responsibility for day-to-day management of modern slavery risks and activities, with guidance and oversight from the wider Executive Leadership Team and ARC.

PEXA released its fourth Modern Slavery Statement in 2023. Our 2024 Modern Slavery Statement will be available later this calendar year.

RISK AREAS

Our business activities do not substantively intersect with categories considered to be at high risk of modern slavery conditions.

PEXA products are technology-based with our employees predominantly based in Australia and the UK. However, we have identified that the use of services managed by third-party providers such as labour hire, outsourced activities, and sub-contracting, may represent a potential risk if third parties are not compliant with labour legislation and standards. Other notable procurement categories include recruitment services, facilities management, and advertising and marketing.

During 2023, our supply contracts were updated to address modern slavery risks and were operationalised with new suppliers in 2024. Modern Slavery questions within our third-party risk assessment, which forms part of the supplier onboarding process, continued with 43 third party risk assessments completed during the year.

Modern Slavery and Responsible Sourcing Policy training is compulsory for all new employees. Training must be refreshed every two years for all employees.

We are progressing a modern slavery risk assessment and roadmap to identify process improvement and uplift opportunities.

ESG FOCUS AREA

PEOPLE AND COMMUNITY

We are working towards outcomes by supporting industry and our communities to make positive change, by leveraging our people and their talents who lead with a better together culture.

MATERIAL TOPICS

- Social and Community Impact
- Diversity, Inclusion and Reconciliation
- Wellbeing and Engagement

KEY HIGHLIGHTS

47% Female Leaders

63% Employee Engagement

248 Volunteering Hours

People are at the heart of our purpose, values and strategy. We aim to create a workplace where all team members feel supported, have equal access to fulfil their potential and a sense of belonging. We also recognise the role we play in the lives of people in our wider communities, from advocating for more affordable housing through government engagement and community partnerships, to our approach to Indigenous engagement and reconciliation.

DIVERSITY AND INCLUSION

Diversity and Inclusion (D&I) is core to who we are at PEXA and it's critical for fostering innovation and creativity, leading to better outcomes for our stakeholders.

OUR D&I COMMITTEE

Our active and passionate D&I committee acts as a representative voice of our people to help create a safe and inclusive working environment. Through regular events, celebrations and education opportunities, the Committee aims to increase engagement and understanding of D&I across the Group.

As our business has expanded, we have brought our regional D&I committees together and established a single international Committee with dedicated leads to drive activity and inspire action aligned to our four core pillars across disability and accessibility, culture and linguistics, gender and LGBTQIA+/pride.

In its first year, our international D&I committee has engaged regularly with our people through, for example, 'Lunch and Learn' sessions and guest speaker spots to raise awareness and offer support to those in need.

OUR D&I TARGETS

Our FY23-26 D&I strategy was created to reflect our international footprint and ensure continued focus on championing an environment that fosters diversity, equity, and inclusion.

Our strategy outlines six key targets to demonstrably improve and sustain diversity and inclusion.

Our target	Success measures
1. Uplifting our gender balance	50:50 gender balance across the Group
2. Increasing female representation in leadership roles	50:50 gender balance in leadership roles
3. Increasing equity in remuneration	Year on year reduction in overall gender pay gap
4. Inspiring inclusive leadership	All leaders to be trained in Diversity and Inclusion in their first year
5. Diversifying talent in attraction and recruitment	60% diverse candidate shortlists
6. Continued visibility of Diversity and Inclusion at PEXA	90%+ internal engagement score for "PEXA values diversity"

PERFORMANCE AGAINST OUR D&I TARGETS

Uplifting gender balance and increasing female representation in leadership roles

PEXA has committed to achieving a 50% gender balance across the Group and a 50% gender balance in leadership roles by FY26. This year, we were pleased to exceed our Group gender balance target with women representing 55% (FY23:52%) of our global workforce. [17] We are also on track to achieve our leadership target, with women currently representing 47% of leadership (FY23: 38%).

Targeting equity in remuneration

Our Remuneration and Reward Policy is designed to establish competitive and balanced remuneration arrangements and includes specific pay equality objectives.

We have continued our efforts to minimise subjectivity with respect to salary decisions and address the root causes of like-for-like salary gaps. This includes introducing a remuneration framework to evaluate roles free of gender bias, conducting regular audits of annual remuneration review data, regularly reviewing and correcting any gender pay gaps in like-for-like roles, and reporting our progress to our Board.

In calendar year 2024, Workplace Gender Equality Agency (WGEA) Australia made several updates to their mandatory reporting requirements including reporting the remuneration of the CEO, Heads of Business, and casually employed managers. PEXA has sent WGEA its submission and will issue its annual Employer Statement 2023-2024, which includes its 2024 gender pay gap information, in November 2024.

Table 1: Gender Pay Gap[18]

All employees	2020-21	2021-22	2022-23
Median total remuneration	29.6%	20.9%	17%
Median base salary	28.4%	19.8%	15.9%

Inspiring inclusive leadership

We were proud to launch our Inclusive Leadership Program in May 2024. Between 21 May and 30 June, 59% of our Australian people leaders had participated. From the feedback received, 98% of participants indicated that they learnt something new and 98% feel 'confident or very confident' to lead inclusively after the session.

Diversifying talent in attraction and recruitment

We are evolving our recruitment practices to be more inclusive, improve candidate reach and reduce our gender pay gap. Changes have included:

- Using more inclusive language, encouraging disclosure of pronouns, and actively promoting reasonable adjustments during the advertisement and interview process.
- Seeking salary expectations rather than current salaries from candidates.
- Diversifying our hiring panels and candidate shortlists.
- Using insights and data from our Employee Engagement Survey to understand the employee experience and identify opportunities for improvement.

[17] Group gender balance reporting for FY24 includes PEXA AU and UK, and Optima Legal employees. Smoove, .id, Land Insight and Value Australia are not included as they are not integrated with our HR system (HiBob).

[18] WGEA reporting is for the 12-month period 1 April to 31 March

Visibility of diversity and inclusion at PEXA

Our 2024 Employee Engagement Survey was completed by permanent employees across PEXA Australia[19] and UK. [20] The results told us that 88% of all employees believe "PEXA values diversity", with 92% of respondents agreeing that their team is inclusive, and 89% agreeing that their people leader demonstrates inclusivity in their leadership.

SOCIAL AND COMMUNITY IMPACT

We seek to contribute positively to the communities in which we live and work.

GOVERNMENT AND INDUSTRY ADVOCACY ON HOUSING AFFORDABILITY

PEXA continues to participate in policy development on housing affordability and availability across the Federal Government, state governments, and departments. We submitted our Federal Pre-Budget Submission FY24-25 outlining five relatively simple, low-cost measures that could make an immediate and substantial difference to the nation's escalating housing affordability crisis.

We also hosted our third annual Federal Budget Breakfast, presenting alongside PEXA family brand .id and independent advisory group SPP[21]. The event saw key industry players gather to understand the implications of the Federal Budget on Australia's cost of living, particularly housing affordability, with discussions led by PEXA Chief Economist Julie Toth.

GIVING BACK: COMMUNITY PARTNERSHIPS

Partnering with Homes for Homes

Homes for Homes, created by The Big Issue, is a social enterprise dedicated to increasing social and affordable housing in Australia. Homes for Homes encourages property owners to register their property and make a promise to donate 0.1 per cent of their property sale price, or rent, to support community housing projects. For example, a property sale of $750,000 yields a $750 donation, which is transferred to Homes for Homes through the PEXA Exchange platform during settlement.

PEXA has been collaborating with Homes and Homes since 2016 and this financial year committed to investing at least $245,000 over the three years ending 2026. We have continued to engage with practitioners through various events and forums to build customer support for the Homes for Homes mission. PEXA is represented in the Homes for Homes Investment Advisory Group by Group Managing Director and CEO, Glenn King.

[19] Includes Land Insight and Value Australia, excludes .id as they are not integrated with PEXA Group's HRIS & EEP systems (HiBob/CultureAmp).

[20] Includes Optima Legal, excludes Smoove as they are not integrated with PEXA Group's HRIS & EEP systems (HiBob/CultureAmp).

[21] https://spp.com.au/

Pictured: PEXA presents the Awards for Outstanding Students in Information Technology as part of our partnership with Victoria University; (L-R) PEXA Group MD and CEO Glenn King, Postgraduate award winner Tim Hunt, Undergraduate award winner Rylee George, VU Deputy Vice-Chancellor External Relations & Partnerships The Hon. Wade Noonan, and PEXA Group Chief People Officer Sabina Sopov

Partnering with Victoria University

PEXA and Victoria University (VU) share a commitment to nurturing learning, career development, and staff engagement, which led to the development of a Major Alliance partnership in February 2023. Together, PEXA and VU have developed student experiences, staff engagement opportunities, internships, graduate employment, and philanthropic efforts, all aimed at cultivating the digital skills essential for tomorrow's talent.

This year's achievements include:

- 5 student placements
- 22 Student Clinic engagements
- 2 VU graduates employed
- 3 student experiences
- 21 PEXA off-sites at VU's City Tower
- 2 student attraction engagements
- 7 staff experiences and knowledge exchange engagements
- 2 joint industry engagements
- $10,000 donated by PEXA for student support and awards. [22]

On the partnership, PEXA's Chief People Officer, Sabina Sopov said: "Throughout the first year of our partnership, we developed bespoke opportunities for our leaders and employees to engage with students and academics – including employment of graduates and collaboration on key issues such as housing affordability. We have provided a vehicle to nurture and foster the next generation of leaders."

Partnering with Leeds Action to Create Homes (Latch)

Our UK team has supported Latch (Leeds Action to Create Homes), a charitable organisation that refurbishes derelict houses around Leeds to provide supported housing for people who are experiencing homeless or in housing need and are ready to make a positive change in their lives.

Our team have:

- Completed free legal work for Latch as a Pro-Bono charitable contribution towards the organisation.
- Donated unallocated funds, totalling nearly £5,000 over the last 14 months helping 23 children across 14 families buy school uniforms, pay for school trips and school supplies.
- Donated furniture as part of the Leeds office relocation to help families setting up home.

GIVING BACK: VOLUNTEERING

We offer our permanent employees one day of paid volunteer leave per calendar year to complete time or skill-based volunteering. Our PEXA team members can also participate in our Workplace Giving Platform through GoodCompany who provide options to deduct a once-off or recurring donation from team members' pre-tax salary.

[22] Victoria University metrics are measured from February 23 - February 24 and represent a year of our partnership.

PEXA was awarded a GoodCompany Top 20 Best Workplaces to Give Back in 2024 in Australia. PEXA also participated in the *GoodCompany Games* to increase volunteering and workplace donations during Workplace Giving Month and National Volunteering Week.

To support our community impact, PEXA has developed its volunteering program and grown the uptake of both Australian and UK team member's using their volunteering. In 2024, PEXA staff volunteered a total of 248 hours in their communities across Australia and the UK.

Partnering with GoodCompany

PEXA and GoodCompany are proud to celebrate eight impactful years of workplace giving, fundraising, and volunteering. Together, we've made a significant difference in our communities and look forward to many more years of positive change.

Over $86,345 dollars in donations and matching has been donated to charities across Australia since 2016. In FY23/24, PEXArians donated over $2,153 dollars in donations.

On the partnership with PEXA, Taylar Registro-Larocca, Corporate Partnerships Manager at GoodCompany said: "GoodCompany's innovative platform highlights the benefits of workplace giving, making it easier and more rewarding for employees to contribute to causes they care about. Here's to continuing our journey of generosity and support!"

Simon on the Streets

Simon on the Streets offers practical and emotional support to people experiencing homelessness in Leeds. Our team contributed various activities to help build awareness and raise vital funds to support Simon on the Streets in FY24, with more activities planned for FY25.

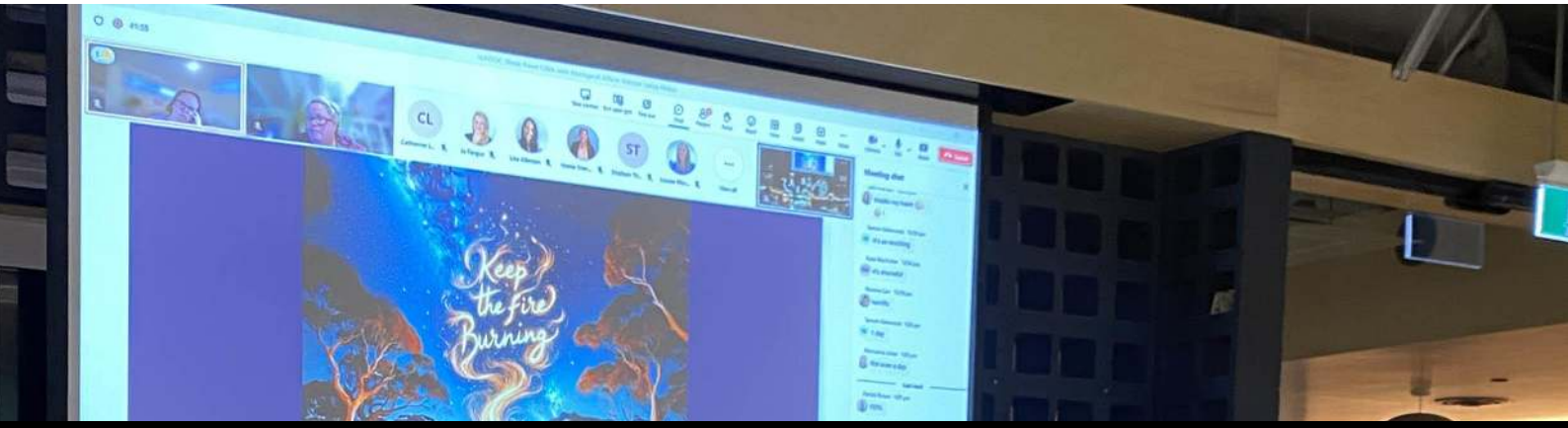
Our team collectively raised over £2.6k through the 'Big Sleepout' in October, a successful charity trivia night, and other fundraising initiatives. Our team have also partnered with Leeds-based organisation Surplus to Purpose who prevent avoidable food waste by repurposing unsold or unused produce from grocers and hospitality to ensure it is consumed or recycled responsibly. Our UK team have been using their volunteering days to support in the Surplus to Purpose warehouse in Leeds.

Pictured: PEXA Employees use their volunteering leave to volunteer at Collingwood Children's Farm

OUR APPROACH TO INDIGENOUS ENGAGEMENT

PEXA is continuing to build its indigenous engagement strategy with our External Aboriginal Affairs Advisor Leroy Maher, Managing Director of Dhiira. We've been working closely with Leroy to consult on PEXA's Indigenous Engagement Strategy, and to understand the role we play in creating space and place for Aboriginal and Torres Strait Islander voices in our business, and our impact. Our strategy continues to evolve as part of the Aboriginal-led co-design process. We are taking careful consideration in developing a strategy that is informed, tailoring actions and deliverables that are purposeful, intentional, and centered in meaningful outcomes.

Our strategy is expected to be complete later in calendar year 2024.



NAIDOC WEEK

In celebration of NAIDOC Week, we hosted Leroy Maher in the PEXA offices in Melbourne to foster an informal discussion between Leroy and our employee audience. Over the hour, we heard touching and eye-opening stories from Leroy's own experience, discussed the importance of this year's NAIDOC Week theme, and opened the floor to talk about some of the areas of impact that are required of corporates in forming equitable approaches toward a shared vision of equality.

Pictured: Leroy Maher in the PEXA Offices for NAIDOC Week

Volunteering with The Big Issue

During National Volunteer Week in May, PEXA Staff were given the opportunity to volunteer with The Big Issue. Chanelle McGuinness, Customer Solutions Specialist and Mara Pyrgiotis, Customer Relationship Lead (SA) volunteered their time over the week, helping to host The Big Issue fortnightly magazine launch in Adelaide.

Over the morning, Chanelle and Mara helped to prepare breakfast for the magazine vendors, clean up after the event, and had the opportunity to learn more about the magazine and how the vendors work.

“Seeing the smiles on the vendors' faces as they enjoyed a hot breakky and a chat reminded me of the importance of small acts of kindness,” said Mara. “It's not just about providing food; it's about showing care and respect for individuals who often face adversity.”

Pictured: (L-R) Chanelle McGuinness, Customer Solutions Specialist and Mara Pyrgiotis, Customer Relationship Lead (SA)

WELLBEING AND ENGAGEMENT

We focus on four key areas: physical health and safety, mental health, education, and support.

SUPPORTING PHYSICAL AND MENTAL HEALTH

We are committed to providing a safe work environment with minimal risk to health and safety for all employees, those contracted to perform work on PEXA's behalf, visitors on PEXA's premises, and anyone else affected by PEXA's activities. In Australia, over the year, we have continued to offer our flu vaccination program, our $299 Work from Home allowance benefit for new starters (to be used for establishing or upgrading their work-safe home office), as well as our annual $250 wellness contribution for all employees.

In FY21 we introduced the Mental Health First Aid Accreditation program in Australia. We currently have 44 Mental Health First Aiders trained in Australia, who act as our first line support alongside people managers and business partners. Our Employee Assistance Program is available to all employees and their immediate family members. This includes confidential economic and family counselling in times of personal stress or struggle.

We have also continued our popular 'Wellness Day' initiative which enables employees to take at least one wellness day off a quarter (once a month in Australia) to focus on their wellbeing.

WELLBEING SUPPORT INITIATIVES

We currently have 19 active 'Wellbeing Champions' who promote wellbeing support in Australia, with an extension planned for the UK. This is complemented by our internal communications channels where people share personal wellbeing stories and stay updated on our available benefits, such as retail discounts to support financial wellness.

'Flex First' policy

Our 'Flex First' policy is centred on the principle that all employees can decide where to work based on what works best for their customers, colleagues and themselves. Under the model, both in person connection and virtual working has its place, and leaders are encouraged to facilitate a strong hybrid working culture that promotes connection, productivity and innovation.

The feedback continues to be positive, with 92 per cent[23] of Australian employees affirming that they "continue to feel connected to my team members" and 94 per cent of Australian employees agreeing that they "feel productive working under the Flex First model."

THE PEXA ACADEMY: ENABLING OUR PEOPLE TO FULFIL THEIR POTENTIAL

PEXA's commitment to employee growth and skill development through our PEXA Academy has been a longstanding focus of our strategic plan under the 'Evolve' pillar. The PEXA Academy takes a comprehensive and balanced approach to Learning & Development using the 70/20/10 principles of learning. This means that 70% of learning happens through 'experience', i.e. skills learned on the job, 20% through 'exposure' or social means, and 10% through formalised education. This year we have also implemented LinkedIn Learning, which offers over 18,000 video courses that employees can complete at their own pace.

We've continued to see success under this model, with employees undertaking more than 4,700 of unique PEXA Academy training hours (from 2,700 individual unique learning experiences). [24]

[23] PEXA AU Engagement and DEI Survey May 2024.

[24] Excludes LinkedIn Learning courses.

EMPLOYEE ENGAGEMENT

Our key success metric for overall employee wellbeing is our Employee Engagement survey, measured annually complemented by regular pulse checks. These surveys provide us with clear, measurable insights which inform how we shape our employee value proposition and provide a critical opportunity for our people to contribute to shaping the PEXA culture.

This year's Engagement Survey was conducted among permanent employees across PEXA Australia[25] and UK.[26] Our global engagement score for FY24 was 63%, with 89% participation across the Group.

Whilst the overall engagement score was lower than we had targeted, mainly due to operating model changes made during the year, the high participation rate was pleasing to see. This reflects the commitment of our people to freely sharing feedback and ideas that will help to inform initiatives and areas for improvement.

Overall, employees affirmed that our hybrid 'Flex First' approach is highly valued and supports their productivity and wellbeing, they feel they're part of inclusive teams, and they feel strongly that their work aligns to PEXA's purpose. There is further opportunity to review reward and recognition programs across the business and ensure that development opportunities are better understood and more visible across the business.

PEXA's Wellness Days

Part of achieving a healthy work/life balance is having the option to take a day out to rest, relax and recuperate. PEXA's popular Wellness Day benefit enables permanent employees and maximum term contractors to take days out each year to recharge their batteries without impacting their leave entitlements.

For Liz Shereston, Release Manager, Wellness Days are a guilt-free opportunity to balance full-time work and time with her daughter with her personal passion: Roller Derby. She'll use the day to train at the roller rink, recover from a taxing game day, or recoup the time spent competing to tend to the veggie garden or clean the house before her daughter returns from daycare.

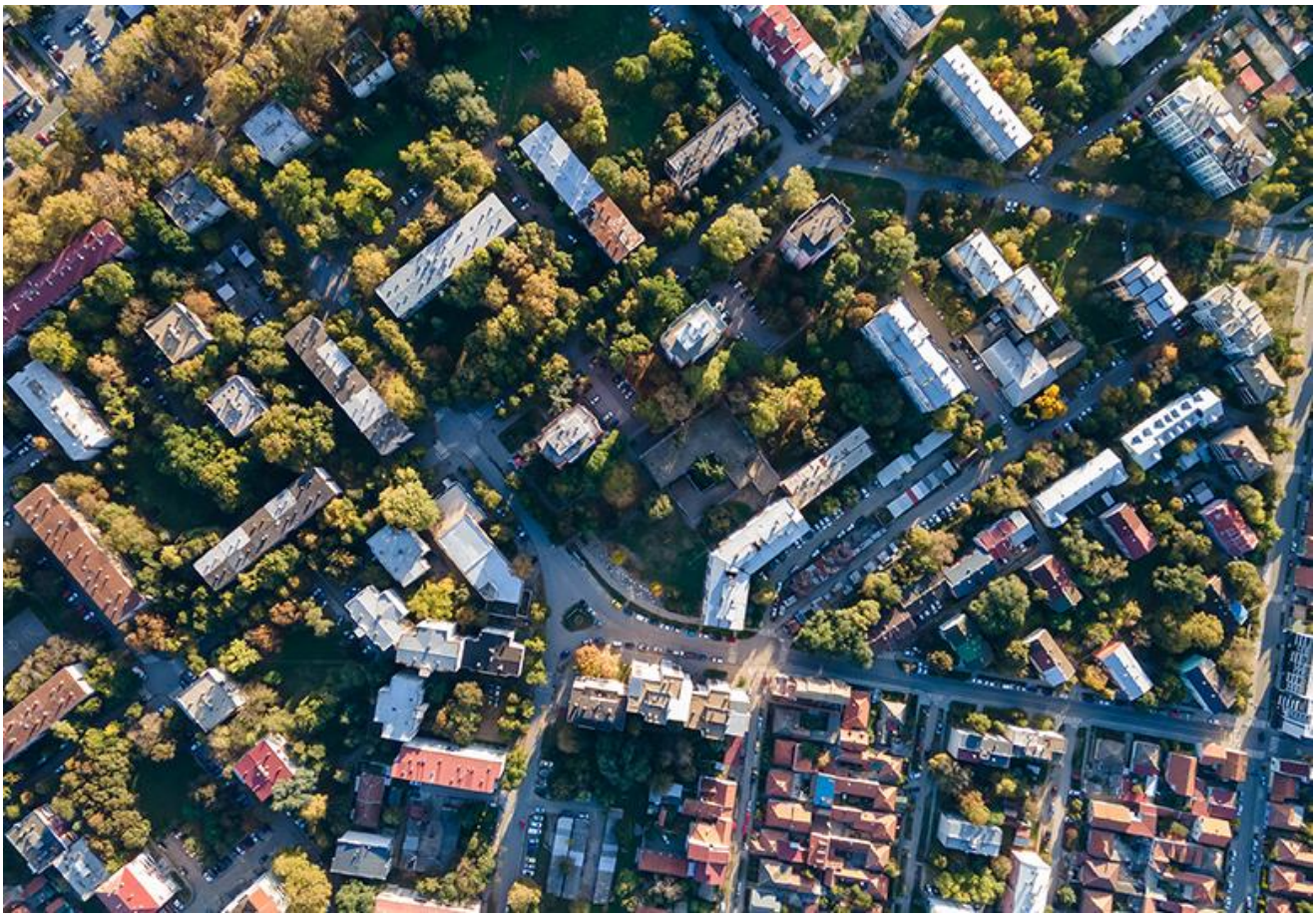
"Wellness Days mean I don't have to choose between family time and doing something for myself, I can do both. If I've spent time competing on the weekend, there is nothing better than taking a whole day just to hang out with my daughter," said Liz.

Liz sees Wellness Days as more than just a perk. They're an important demonstration of PEXA's values and purpose: "For employees, 'Connecting People to Place' can mean connecting you to something that centres you and makes you feel like you're at home. And for me, that's being with my family and belonging to the Roller Derby community."

Pictured: Liz Shereston, Release Manager

[25] Includes Land Insight and Value Australia, excludes .id as they are not integrated with PEXA Group's HRIS & EEP systems (HiBob/CultureAmp).

[26] Includes Optima Legal, excludes Smoove as they are not integrated with PEXA Group's HRIS & EEP systems (HiBob/CultureAmp



OUR ESG FOCUS AREAS

ENVIRONMENT

We're committed to protecting our natural assets for future generations by managing our carbon emissions and climate risks, reducing the impact of our operations and supporting sustainable communities.

MATERIAL TOPICS

- Climate
- Carbon and Energy
- Sustainable Communities

KEY HIGHLIGHTS

100% renewable energy at PEXA's Australian Head Office

Targeting net zero scope 1 and scope 2 emissions in 2025

Tenanting office space in sustainable buildings

Climate change and our management of carbon emissions and energy use are material topics for PEXA.

We continue to implement our carbon emissions reduction strategies, address our energy usage, and office-related environmental impacts including recycling rates, waste diversion from landfill, single use plastics, water consumed and office consumables.

More information on our approach to environmental sustainability is captured in our Environmental Statement which can be found on our website pexa-group.com.

CLIMATE

We are progressing a program of work for climate risk and opportunity management.

Our Board has responsibility for overseeing climate risks and opportunities. We are reviewing our climate governance model and establishing a cross-functional management committee to oversee these activities and drive the integration of our Australian Sustainability Reporting Standard requirements.

AUSTRALIAN SUSTAINABILITY REPORTING STANDARDS

We have determined our reporting obligations under the new Australian Sustainability Reporting Standards ***ASRS 1 General Requirements for Disclosure of Climate-related Financial Information*** (ASRS 1) and ***ASRS 2 Climate-related Financial Disclosures*** (ASRS 2). PEXA qualifies as a Group 1 reporting entity, and we are preparing ahead of our disclosure requirements from 1 July 2025.[27]

We are engaging third party services to begin implementation on our roadmap ahead of conducting climate risk and opportunity assessments later in the calendar year.

CARBON AND ENERGY

We are progressing towards our target of net zero scope 1 and scope 2 emissions by the end of 2025. Our pathway to net zero for scope 1 and scope 2 emissions is through energy efficiency where we can, purchasing of renewable electricity and offsetting any residual scope 1 or 2 emissions.

We have completed our Carbon Emissions Management Plan, with a focus on Scope 3 (our indirect emissions) in our value chain. As outlined in this plan, we have broken down Scope 3 emissions into categories to develop more targeted and effective reduction strategies and actions.

EMISSION MANAGEMENT

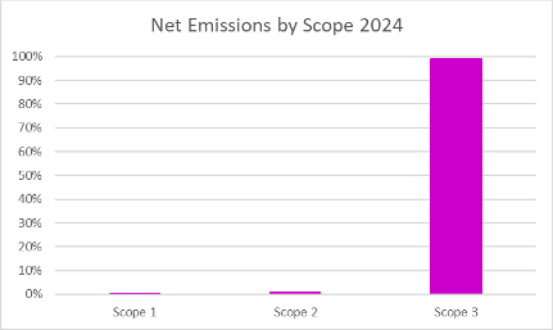
On an annual basis, our Scope 1, 2 and 3 emissions are independently assessed, categorised, and published on our website.

In 2024, PEXA's Scope 1 emissions were 0.01 tonnes (CO_2-e), Scope 2 emissions were 215.8 tonnes (CO_2-e) and Scope 3 emissions were 12,895.5 tonnes (CO_2-e).

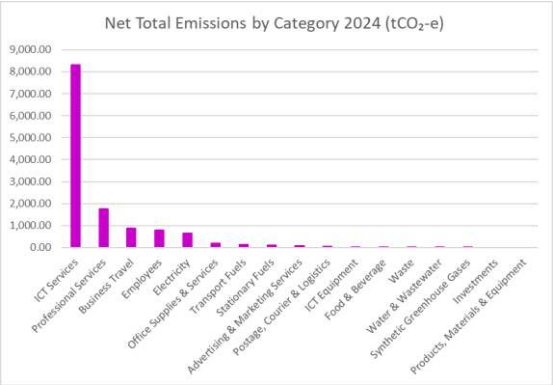
Total gross Scope 1, 2 and 3 emissions were 13,111.3 tonnes (CO_2-e). This includes 83.92 tonnes (CO_2-e) of carbon neutral emissions, and when removed from the gross emissions total, PEXA has produced a net emissions total of 13,027.4 tonnes (CO_2-e).

To help with aligning our emissions disclosures with the Australian Sustainability Reporting Standards, PEXA's scope 1 and 2 emissions have been estimated using 10 months actual (invoiced) energy consumption data, with the remaining two months extrapolated. This differs from the prior year when 12 months of actual consumption data was available at the time of publication of PEXA's GHG Report.

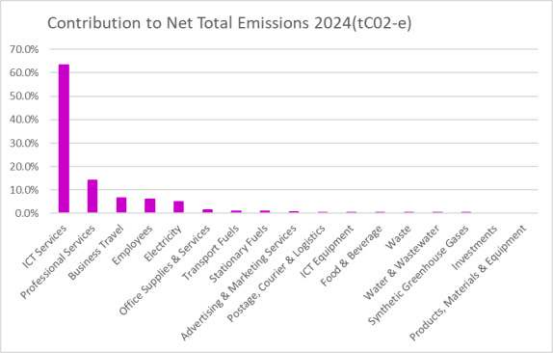
[27] In line with current, published draft Australian Sustainability Reporting Standards reporting timelines.



On a percentage basis, our total net emissions of 13,027.4 tonnes are comprised of approximately 0.001% of scope 1 emissions, 1.7% of scope 2 emissions and 98.3% of scope 3 emissions (subject to rounding).



We have identified our largest contributor of Scope 3 emissions is through the procurement of ICT services which contributed approximately 63% of emissions to our total net footprint for 2024. Professional Services is the second highest contributor at approximately 14%. These two categories will become our focus for 2025 for scope 3 emissions reduction.



From work completed in our Carbon Management Plan, we understand that many of our key suppliers and key emissions contributors in our supply chain have established net zero pathways and targets. PEXA welcomes active engagement with our suppliers to understand how they are approaching net zero and how future collaboration can support us to reduce our value chain emissions.

In line with previous years, in 2024 we engaged an external third-party service to quantify our greenhouse gas emissions inventory to ensure accuracy and completeness. This year, in addition we obtained independent limited assurance across our Scope 1 and Scope 2 emissions sources to verify the boundary, accuracy and reliability of our emissions data.

The Assurance Statement can be found within our Annual Report and on our website pexa-group.com.

We have also conducted an independent pre-assessment of Scope 3 emissions to prepare for future assurance.

To help accelerate future action on Scope 3 emissions, we have become a member of the Climate Ambition Accelerator, as part of our membership of the United Nations Global Compact.

ELECTRICITY CONSUMPTION

In total, the Group's controlled and third-party electricity consumption comprises approximately 5 per cent of our total net emissions footprint.[28]

PEXA's Head Office located at Tower 4, Level 16, 727 Collins Street in Melbourne is now running on 100 per cent renewable electricity. This abates approximately 110 tonnes of CO^2-e per annum using the market-based methodology.[29] Work is underway to roll out renewable electricity to PEXA's offices across Australia and the UK.

[28] PEXA does not purchase gas within our offices.

[29] Based on the market-based method.

SUSTAINABLE COMMUNITIES

Creating sustainable and healthy workplaces, and a culture of environmental responsibility across our teams, is important to us.

NATURE AND BIODIVERSITY

Across PEXA we are aware of the growing responsibilities for organisations to account for their impacts on nature and biodiversity. We will continue to consider the requirements of new frameworks including the Task-Force on Nature Related Financial Disclosures (TNFD) and the impacts on our business. In line with our purpose of Connecting People to Place, we are aware that land is transacted across the Exchange that may have both positive and negative effects on land use. Moving forward we will continue to assess our approach as requirements develop.

OUR OFFICE SPACES

We have chosen to lease office spaces in sustainable buildings aligning with our commitment to environmental impact reduction and creating healthy workspaces.

Our Australian Head Office in Melbourne is a 5 Star Green Star certified building. It holds NABERS (National Australian Built Environment Rating System) ratings of 6 Stars for Indoor Environmental Quality, 5.5 Stars for Energy and 5 Stars for Water[30] which is rated as excellent sustainability practice.

Our Sydney office is in a certified carbon neutral building which holds a 6 Star NABERS Waste Rating, a 5 Star NABERS Energy Rating (6.0 star with Greenpower) and a 4 Star NABERS Water Rating.

To improve the sustainability of our offices, we have implemented measures to manage water and electricity usage, and waste. While we don't have metered or operational control of water, where possible we ensure our office fit-outs use water-efficient (WELS-rated in Australia) fittings, energy-efficient lighting, and appropriate lighting zoning.

Our recycling systems are maximised to cover as many recycling streams as possible including ICT, paper, cardboard, commingle, and organics (in Sydney and Melbourne).

REPURPOSING OFFICE EQUIPMENT

During the year our UK team relocated offices. As part of the office move, charity partners were sought to repurpose furniture and fittings which included:

- Over 60 PC screens donated to GORSE academy trust schools.
- 5 PC Screens to Caring Together.

Many other items are recycled, reused and repurposed, including with local nurseries, allotments and local charities.

[30] Ratings are current at the timing of reporting.

INSTILLING A SUSTAINABILITY-MINDED CULTURE

To help foster a culture of sustainability, we celebrate Earth Hour, World Environment Day and National Recycling Week, actively engaging our teams in our ESG Strategy and commitments, and hosting sessions as part of our all 'All Team' briefings to share updates on our progress.

At our Melbourne Head Office, we are targeting a 75 per cent recycling diversion rate annually. In 2024 we achieved a rate of 52.6 per cent. To help us meet our target we are installing new signage and using our internal communication channels to share data, results and best practice recycling information with our people. We are continuing to identify opportunities to use compostable packaging for our catering and investigating reusable office consumable packaging.

West Village, Leeds: Our UK Head Office

Our newly opened UK Head Office in Leeds was designed to support our sustainability goals with a heavy focus on wellbeing and livability.

For the fit-out, we chose to engage a carbon neutral supplier, using materials sourced from within a 50-mile radius. The supplier has committed to a 50:50 management team gender split, and management policies aligned with our Modern Slavery and Responsible Sourcing policies.

The 'West Village' complex, in which our office is located, has a net zero commitment by 2030 for Scope 1 and 2 emissions and net zero by 2050 including Scope 3.

Waste within the office is processed by a carbon neutral service provider who diverts all waste from landfill, recycles where possible, and sends residual waste for energy recovery within the UK.

The complex has also introduced several measures to increase sustainability including a smart blue-green roof which can adapt to retain or release rainwater, depending on conditions. For example, in periods of heavy rain, the roof can absorb more water to prevent local flooding and reuse the water to support the rooftop garden.

Pictured: The PEXA Leeds HQ Office fitout

GLOSSARY

AI	Artificial Intelligence
AML/CTF	Anti-Money Laundering and Counter-Terrorism Financing
API	Application Programming Interface. Our APIs enable the PEXA platform to easily integrate with our customer's existing systems. Example: One customer connecting to one API as an "instance" and so one customer connecting to two APIs would be two instances as would two customers connecting to the same API.
ARC	(Board) Audit and Risk Committee
ASRS	Australian Sustainability Reporting Standards
ASX	Australian Securities Exchange
AVM	Automated Valuation Model
Archistar	Archistar is a PEXA partner brand. They are an award-winning Australian-based property intelligence platform that combines architectural design, planning and building regulations with artificial intelligence.
CapEx	Capital expenditure
CISC	Cyber and Infrastructure Security Centre
CO_2-e	Carbon dioxide equivalent
Critical Infrastructure	Assets deemed essential to the ongoing function of Australia's economy, society or national security.
CY	Calendar Year
DaaS	Data-as-a-service
DEI	Diversity, equity, inclusion
Dhiira	Dhiira is a 100% owned and operated Aboriginal professional services firm providing strategy, consulting, advisory, training and community engagement services to government, corporate and Aboriginal org clientele.
D&I	Diversity and inclusion
EAC	Ethics Advisory Committee
EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortisation
ELNO	Electronic Lodgment Network Operator
ELT	Executive Leadership Team
ESG	Environmental, Social and Governance
FI	Financial Institution
Flex First	Flex First is PEXA's inclusive hybrid working model
FY	Financial year
Hack Day	Hack Day is an annual PEXA event for employees, designed to foster collaboration and harness diversity of thought to develop

	fresh ideas for PEXA's products and operations. Our people are encouraged to join teams, present their pitch and seek sponsorship from our panel of Group Executives in this 'Shark Tank' style event.
Homes for Homes	PEXA community partner Homes for Homes is a social enterprise dedicated to increasing social and affordable housing in Australia, created by the Big Issue.
.id (informed decisions)	PEXA family brand .id (informed decisions) is an established data analytics business that bring spatial insights to local governments and any organisation engaged in location decision making. They help our customers make high-impact decisions by forecasting future demand for housing, infrastructure and services.
ICT	Information and Communications Technology
ISO 27001	ISO/IEC 27001 is an international standard to manage information security, originally published by the International Organization for Standardization
KRIs	Key Risk Indicators
Land Insight	In July 2023, Land Insight became part of the PEXA Group. Land Insight quantifies and evaluates natural hazards, pollution, and ground hazards, helping government and organisations such as banks and financial institutions understand the environmental risks in relation to land and property.
Leadership roles	Inclusive of permanent roles in the Executive Leadership Team, roles that report to the Executive Leadership team and employees with at least one direct report.
LGBTQIA+	Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual +
L&D	Learning and Development
Melbourne Plex	Our Melbourne Head Office at 727 Collins Street, Melbourne, Australia
NAB	National Australia Bank
NABERS	National Australian Build Environment Rating System
NatWest Group	NatWest Group PLC is a British banking and insurance holding company, based in Edinburgh, Scotland. The group operates a wide variety of banking brands offering personal and business banking, private banking, investment banking, insurance and corporate finance.
NECDL	National E-Conveyancing Development Ltd; PEXA's previous entity/brand name
NPAT	Net Profit After Tax
NPATA	Net Profit After Tax, excluding tax-effected amortisation of acquired intangibles
ODS or On-D	On-Day-Settlement
OneData	PEXA's new enterprise data platform
OpEx	Operating expenses
OPEX	OPEX is a PEXA partner brand and e-conveyancing platform used by all the key parties when selling off-the-plan or registered real estate projects – the law firm, the property developer, financiers and real estate agents. It is also

	accessed by the buyers and their solicitors when negotiating and e-signing contracts.
Optima Legal	PEXA family brand Optima Legal Services Limited (Optima Legal) is a high-volume remortgage processing firm headquartered in Leeds, England that provides legal services in the UK remortgage market. Optima has direct relationships with six of the UK's top eight lenders.
PEP	Productivity Enhancement Program
PEXA Allocations	PEXA Allocations is an additional module available via PEXA Planner. Using Allocations, you can set up rules to automatically assign workspaces to your team members or you can manually assign workspaces using the Allocations dashboard.
PEXA Planner	PEXA Planner is a tool integrated with the PEXA Exchange which is designed for high volume transactors, such as Financial Institutions. PEXA Planner displays live Workspace updates from PEXA Exchange, allowing users to prepare for high-volume periods and manage workload and resources efficiency.
PEXA Tracker	PEXA Tracker is a reporting tool integrated with the PEXA Exchange that provides high level, read-only property settlement status information. PEXA Tracker was designed for users such as Banks who outsource property settlements, or front-line staff or lending specialists who require visibility over transactions but don't need to action them.
PMS	Practice Management Software
Practitioners	Legal practitioners including conveyancers, property lawyers
RAS	Risk Appetite Statement
Reptrak	RepTrak is a company that reports on the reputation of corporations and places, based on consumer surveys and media coverage.
RMF	Risk Management Framework
S&P	Sale and Purchase
SaaS	Software-as-a-Service
Scope 1 Emissions	Scope 1 emissions are direct GHG emissions that occur from sources that are owned or controlled by the company
Scope 2 Emissions	Scope 2 emissions are indirect GHG emissions from the generation of purchased electricity consumed by the company.
Scope 3 Emissions	Scope 3 emissions are other indirect GHG emissions that are a consequence of the activities of the company, but occur from sources not owned or controlled by the company, for example, carbon embodied in goods and services consumed by the company.
Send Payments	PEXA partner Send Payments (Send) are a multi-award winning Australian based, non-bank, high volume international payments and foreign exchange specialist that assists businesses and their clients with cross-border transactions to and from Australia.
SDGs	United Nations Sustainable Development Goals
Shawbrook Bank	Shawbrook Bank Limited is a retail and commercial bank in the United Kingdom.
Smoove plc	PEXA family brand Smoove plc is a UK-based conveyancing technology provider. Smoove's primary product is e-Conveyancer, a panel management service that brings together conveyancers and

	introducers and their customers to offer a two-sided conveyancer marketplace.
Snowflake	Snowflake Inc. is a cloud computing–based data cloud company. The firm offers a cloud-based data storage and analytics service, generally termed "data-as-a-service".
SOC	Security Operations Centre
SPP	SPP is an independent advisory group
Torrens Title	Torrens title is a land registration and land transfer system used in Australia, the UK, New Zealand, Canada
UK	UK for PEXA is England and Wales only
UN Global Compact	The United Nations Global Compact is a non-binding United Nations pact to get businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation.
Value Australia	PEXA family brand Value Australia is a next-generation property valuation platform that uses enriched data and advanced artificial intelligence (AI) to provide highly accurate and immediate, automated property valuations (AVM).
WELS	Water Efficiency Labelling and Standards
WGEA	Workplace Gender Equality Agency
YWAM	Youth With a Mission

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