

We are committed to continually improve our risk management systems and processes and maximise safety outcomes for all.

All employees, officers, volunteers, and contractors have a responsibility to actively participate in Multicap's Risk Management policy, Risk Management procedure and all policy and procedural documents within the Risk Management framework.

Scope:

This Multicap Group Policy (and related document/s) applies to Multicap Limited and all subsidiary companies, related entities, and affiliates anywhere in Australia.

We will:

- ✓ Create a culture where the management of risk is embedded as an integral part of our business practice and decision making.
- ✓ Put procedures in place that will as far as possible ensure that risks are minimised and their consequences averted.
- ✓ Apply risk tolerance levels as approved by the board and executive to ensure appropriate management and reporting of risk.
- ✓ Seek to fully understand risks that are material to our business or impact on our customers.
- ✓ Ensure workers have the appropriate training and tools commensurate with the risks associated with their roles.

We recognise we will inevitably encounter some risk in the everyday management and delivery of our services. To ensure the current and future viability, quality and accountability of our people and services, we manage the risk by assessing what could cause harm and responding by putting controls in place to ensure risks are removed, minimised, or managed effectively. We use assurance checks to help us ensure the controls are working effectively.

Our objective is to always ensure we maximize the safety outcomes for our customers, staff, volunteers, officers, contractors, and general public.

Accountability sits with the Chief Executive Officer who is accountable to the Board for the development and implementation of a risk management framework specific to the business and organisational needs. Ultimate responsibility for risk management sits with the Board for determining the appropriate level of risk that Multicap is willing to accept.

We will comply with the requirements laid down by relevant legislation and develop strategies and systems to assist our customers understand and manage risk.



Angela Tillmanns, Chair
April 2022



Joanne Jessop, CEO
April 2022

