



Diversity Code

We take pride in providing car finance to a diverse range of people. Thus, we do not discriminate against applicants for credit, or existing customers during all service encounters, based on the following factors:

- Race
- Colour
- Religion
- National Origin
- Sex
- Marital Status
- Age (providing the applicant is over the age of 18)
- Having income from public assistance programs

As part of this policy we never:

- Refuse to deal with specific individuals inquiring about credit
- Discourage inquiries or applicants by delays, discourtesy, or other means
- Provide incomplete or misleading information about the availability of credit, application requirements, and processing and approval standards or procedures (including selectively failing to inform them of better alternatives that we may have to offer)
- Provide different, or contrasting information only to certain applicants
- Encourage or more vigorously assist only certain inquiries or applicants
- Refer credit seekers to other lenders

Additionally, we do not discriminate in the following activities:

- Making exceptions during the application process and/or credit standards
- Suggesting we are willing to negotiate
- Using different procedures or standards to evaluate applications
- Providing certain applicants opportunities to correct or explain adverse of inadequate information, or to provide additional information
- Accepting alternative proofs of creditworthiness
- Requiring co-signers, including but not limited to requiring that a co-signer be a spouse
- Offering or authorising loan modifications
- Suggesting or permitting loan assumptions

In addition, it also our policy to ensure that the company and its employees do not:

- State racial or ethnic restrictions in advertisements
- Use code words in advertisements that convey racial or ethnic restrictions



- Use advertisements that someone would regard as suggesting minority customers are less desirable
- Advertise only in media serving non-minority areas of the market
- Conduct other forms of marketing only in non-minority areas of the market
- Any employee found engaging in any discriminatory conduct will be subject to disciplinary action, up to and including termination.