



Australian Government



Workplace
Gender Equality
Agency

2021 - 22 Gender Equality Reporting

Submitted by:

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#Workplace overview

Policies and strategies

1: Do you have a formal policy and/or formal strategy in place that specifically supports gender equality in the following areas?

...Recruitment	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Retention	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Performance management processes	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Promotions	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Talent identification/identification of high potentials	Yes(<i>Select all that apply</i>)
...Yes	Strategy
...Succession planning	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Training and development	Yes(<i>Select all that apply</i>)
...Yes	Policy Strategy
...Key performance indicators for managers relating to gender equality	Yes(<i>Select all that apply</i>)
...Yes	Strategy

2: Do you have formal policy and/or formal strategy in place that support gender equality overall?

Yes(<i>Select all that apply</i>)	
...Yes	Policy Strategy

3: Does your organisation have any of the following targets to address gender equality in your workplace?

Reduce the gender pay gap Increase the number of women in leadership positions Increase the number of women in male-dominated roles Other(<i>Please provide details</i>)	
...Other	Board targets

4: If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

The Pepper Money Diversity & Inclusion Committee meets quarterly to set the strategy and agenda for the year. The committee is gender ratio F:M 4:2. Chaired by our Head of Human Resources, other committee members include our Chief Financial Officer, Chief Risk Officer, Chief Human Resources Officer, Head of Collections and Senior Manager, Corporate Services, Philippines.

Our values and ethos are underpinned by our guiding diversity principles, ACE – Allyship, Celebration and Education.

Pepper Money has established Working Groups that support the Committee’s strategy and drive initiatives and programs across the business. There are 14 contributors and a 50/50 gender split. A new initiative over the 2021 - 22 reporting period includes:

Supplier agreements – Pepper Money introduced a clause to our Master Services Agreement for all vendors and suppliers to ensure vendors align to our gender targets and values. A section specifically on Diversity & Inclusion for new suppliers to gauge the level of their subject maturity was introduced to the Know Your Supplier (KYS) process, that asks the following 3 questions:

§ Is your organisation a ‘relevant employer’ under the Workplace Gender Equality Act 2012? (ie are you required to submit mandatory annual gender reporting to the WGEA?)

§ Does your organisation have an EEO, Anti-Discrimination and Harassment policy? (if yes, please provide copy)

§ Does your organisation have a Diversity and Inclusion Policy and/or strategy? (if yes, please provide copy)

Governing bodies

Pepper Money Limited

1: Does this organisation have a governing body?	Yes(<i>Provide further details on the governing body(ies) and its composition</i>)
1.1: What is the name of your governing body?	Pepper Money Limited
1.2: What type of governing body does this organisation have?	Board of directors
1.3: How many members are on the governing body and who holds the predominant Chair	

position?	
...Chairs	
...Female	
...Male	1
...Non-binary	
...Members	
...Female	2
...Male	4
...Non-binary	0
1.4: Do you have a formal selection policy and/or formal selection strategy for this organisation's governing body members?	Yes(<i>Select all that apply</i>)
	Strategy
1.5: Has a target been set to increase the representation of women on this governing body?	No(<i>Select all that apply</i>)
	Other (provide details)
	Governing Body and Diversity Policy requires two female Non Executive Directors represented on the Board
1.6: Do you have a formal policy and/or formal strategy in place on the gender composition of your governing body?	Yes(<i>Select all that apply.</i>)
	Strategy Policy

2: If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.

Diversity and Inclusion is a standing agenda item at the Pepper Money Remuneration and Nomination Committee meetings each quarter.

The Diversity Policy is reviewed by the Board annually.

#Action on gender equality

Gender pay gaps

1: Do you have a formal policy and/or formal strategy on remuneration generally?

Yes(*Select all that apply*)

...Yes

Strategy
Policy

1.1: Are specific pay equity objectives included in your formal policy and/or formal strategy?

Yes(*Select all that apply*)

...Yes

To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews)

To achieve gender pay equity

To implement and/or maintain a transparent and rigorous performance assessment process

2: What was the snapshot date used for your Workplace Profile?

31-Mar-2022

3: Does your organisation publish its organisation-wide gender pay gap?

No

4: Do you give WGEA permission to publicly publish your organisation-wide gender pay gap?

No

5: If your organisation would like to provide additional information relating to gender pay gaps in your workplace, please do so below.

Employer action on pay equity

1: Have you analysed your payroll to determine if there are any remuneration gaps between women and men (e.g. conducted a gender pay gap analysis)?

Yes(*Provide further details on the most recent gender remuneration gap analysis that was undertaken.*)

1.1: When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Yes(*Select all that apply*)

1.2: Did you take any actions as a result of your gender remuneration gap analysis?

Identified cause/s of the gaps

Corrected like-for-like gaps

.. Yes

2: For organisations with partnership structures: Have you undertaken a gender remuneration gap analysis ('gender pay gap analysis') in the current reporting period to determine if there are any remuneration gaps between women partners and men partners in your organisation?

No

3: If your organisation would like to provide additional information relating to employer action on pay equity in your workplace, please do so below.

Commitment to review pay equity is in Pepper Money's Diversity Policy and is a KPI for the PML Board.

Employee consultation

1: Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes(*Provide further details on the employee consultation process.*)

1.1: How did you consult employees?

Survey
Consultative committee or group

1.2: Who did you consult?

ALL staff

2: Do you have a formal policy and/or formal strategy in place on consulting employees about gender equality?

Yes(*Select all that apply.*)

...Yes

Strategy
Policy

3: On what date did your organisation share your previous year's public reports with employees?

9-Sep-2021

4: Does your organisation have shareholders?

Yes

4.1: On what date did your organisation share your previous year's public reports with shareholders?

9-Sep-2021

5: Have you shared previous Executive Summary and Benchmark reports with the governing body?

Yes

6: If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.

#Flexible work

Flexible working

1: Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes (*Select all that apply*)

...Yes	Policy Strategy
...A business case for flexibility has been established and endorsed at the leadership level	Yes
...Leaders are visible role models of flexible working	Yes
...Flexible working is promoted throughout the organisation	Yes
...Targets have been set for engagement in flexible work	Yes
...Targets have been set for men's engagement in flexible work	Yes
...Leaders are held accountable for improving workplace flexibility	Yes
...Employees are surveyed on whether they have sufficient flexibility	Yes
...The impact of flexibility is evaluated (e.g. reduced absenteeism, increased employee engagement)	Yes
...Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel	Yes

2: Do you offer any of the following flexible working options to MANAGERS in your workplace?

...Flexible hours of work	Yes (<i>Select one option only</i>)
...Yes	SAME options for women and men (<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available Informal options are available
...Compressed working weeks	Yes (<i>Select one option only</i>)
...Yes	SAME options for women and men (<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Time-in-lieu	Yes (<i>Select one option only</i>)
	SAME options for women and men (<i>Select all that apply</i>)

...Yes	<i>that apply)</i>
...SAME options for women and men	Informal options are available
...Telecommuting (e.g. working from home)	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available Informal options are available
...Part-time work	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Job sharing	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Carer's leave	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Purchased leave	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available
...Unpaid leave	Yes(<i>Select one option only</i>)
...Yes	SAME options for women and men(<i>Select all that apply</i>)
...SAME options for women and men	Formal options are available

3: Are your flexible working arrangement options for NON-MANAGERS the same as the options for managers above?

Yes

4: Has your organisation implemented an 'all roles flex' approach to flexible work?

Yes

5: Did you see an increase, overall, in the approval of FORMAL flexible working arrangements for your workforce during the 2021-22 reporting period?

Yes, for both women and men

6: If your workplace includes hybrid teams (i.e. some employees in a team work remotely while other employees in a team work at the organisation's usual workplace), have any of the following measures been utilised to ensure the fair treatment of all employees regardless of work location?

Employee performance is measured by performance and not presenteeism

7: If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, including specific changes due to the impact of the COVID-19 pandemic on your workplace, please do so below.

#Employee support

Paid parental leave

1: Do you provide employer funded paid parental leave regardless of carer's status (i.e. primary/secondary) in addition to any government funded parental leave scheme?

Yes, we offer employer funded parental leave (using the primary/secondary carer definition)

1.1: Do you provide employer funded paid parental leave for primary carers in addition to any government funded parental leave scheme?	Yes (<i>Please indicate how employer funded paid parental leave is provided to the primary carers.</i>)
1.1.a: Please indicate whether your employer-funded paid parental leave for primary carers is available to:	All, regardless of gender
1.1.b: Please indicate whether your employer-funded paid parental leave for primary carers covers:	Birth Adoption Surrogacy Stillbirth
1.1.c: How do you pay employer funded paid parental leave to primary carers?	Paying the employee's full salary
1.1.d: Do you pay superannuation contribution to your primary carers while they are on parental leave?	Yes, on unpaid parental leave Yes, on employer funded parental leave
1.1.e: How many weeks (minimum) of employer funded paid parental leave for primary carers is provided?	12
1.1.f: What proportion of your total workforce has access to employer funded paid parental leave for primary carers, including casuals?	91-100%
1.1.g: Do you require primary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer funded parental leave?	Yes
1.1.g.1: How long is the qualifying period?	12
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Yes
1.1.h: Do you require primary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Within 12 months

.. Yes	
1.2: Do you provide employer funded paid parental leave for secondary carers in addition to any government funded parental leave scheme?	Yes(<i>Please indicate how employer funded paid parental leave is provided to the secondary carers.</i>)
1.2.a: Please indicate whether your employer-funded paid parental leave for secondary carers is available to:	All, regardless of gender
1.2.b: Please indicate whether your employer-funded paid parental leave for secondary carers covers:	Birth Adoption Surrogacy Stillbirth
1.2.c: How do you pay employer funded paid parental leave to secondary carers?	Paying the employee's full salary
1.2.d: Do you pay superannuation contribution to your secondary carers while they are on parental leave?	Yes, on employer funded parental leave
1.2.e: How many weeks (minimum) of employer funded paid parental leave for secondary carers is provided?	2
1.2.f: What proportion of your total workforce has access to employer funded paid parental leave for secondary carers, including casuals?	90-100%
1.2.g: Do you require secondary carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer funded parental leave?	Yes
1.2.g.1: How long is the qualifying period?	12
1.2.h: Do you require secondary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Yes
1.2.h: Do you require secondary carers to take employer funded paid parental leave within a certain time period after the birth, adoption, surrogacy and/or stillbirth?	Within 12 months
.. Yes	

2: If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Support for carers

1: Do you have a formal policy and/or formal strategy to support employees with family or caring responsibilities?

Yes(*Select all that apply*)

...Yes	Strategy
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2: Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

...Employer subsidised childcare	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...On-site childcare	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Other (provide details)
...Other (provide details)	Not available at office location
...Breastfeeding facilities	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Childcare referral services	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Not a priority
...Internal support networks for parents	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Other (provide details)
...Other (provide details)	Other options provided to support those returning, including superannuation being paid on unpaid leave
...Information packs for new parents and/or those with elder care responsibilities	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Referral services to support employees with family and/or caring responsibilities	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Targeted communication mechanisms (e.g. intranet/forums)	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Support in securing school holiday care	No(<i>You may specify why the above support mechanism is not available to your employees.</i>)
...No	Other (provide details)
...Other (provide details)	Has not been identified as a need of our employees
...Coaching for employees on returning to work from paid parental leave	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites

...Parenting workshops targeting mothers	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Parenting workshops targeting fathers	Yes(<i>Please indicate the availability of this support mechanism.</i>)
...Yes	Available at ALL worksites
...Other (provide details)	No

3: If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

Sex-based harassment and discrimination

1: Do you have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention?

Yes(<i>Select all that apply</i>)	
...Yes	Policy
1.1: Do you provide a grievance process in any sex-based harassment and discrimination prevention formal policy and/or formal strategy?	Yes

2: Do you provide training on sex-based harassment and discrimination prevention to the following groups?

...All managers	Yes(<i>Please indicate how often is this training provided (select all that apply):</i>)
...Yes	At least annually
...All employees	Yes(<i>Please indicate how often is this training provided (select all that apply):</i>)
...Yes	At least annually

3: If your organisation would like to provide additional information relating to sex-based harassment and discrimination, please do so below.

Family or domestic violence

1: Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes(<i>Select all that apply</i>)	
...Yes	Policy

2: Other than a formal policy and/or formal strategy, do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

...Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
...Training of key personnel	Yes
...A domestic violence clause is in an enterprise agreement or workplace agreement	No(<i>Select all that apply</i>)

...No	Other (provide details)
...Other (provide details)	Not applicable
...Workplace safety planning	Yes
...Access to paid domestic violence leave (contained in an enterprise/workplace agreement)	No(<i>Select all that apply</i>)
: How many days of paid domestic violence leave (contained in an enterprise/workplace agreement) are provided?	0
...Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement)	Yes(<i>Is the leave period unlimited?</i>)
...Yes	No
...Access to paid domestic violence leave (not contained in an enterprise/workplace agreement)	Yes(<i>Is the leave period unlimited?</i>)
...Yes	No
: How many days of paid domestic violence leave (not contained in an enterprise/workplace agreement) are provided?	5
...Access to unpaid leave	Yes(<i>Is the leave period unlimited?</i>)
...Yes	Yes
...Confidentiality of matters disclosed	Yes
...Referral of employees to appropriate domestic violence support services for expert advice	Yes
...Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
...Flexible working arrangements	Yes
...Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
...Offer change of office location	Yes
...Emergency accommodation assistance	Yes
...Access to medical services (e.g. doctor or nurse)	Yes
...Other (provide details)	No

3: If your organisation would like to provide additional information relating to family and domestic violence affecting your workplace, please do so below.

#Diversity and inclusion

Voluntary section

1: Do you have a formal policy and/or formal strategy on diversity and inclusion in your organisation?

Yes (Select all that is covered.)

...Yes

Sexual orientation
Cultural and/or language and/or race/ethnicity background
Aboriginal and/or Torres Strait Islander identity

2: Do you collect data on whether employees identify as Aboriginal and/or Torres Strait Islander?

Yes

...If this data can be shared and is not confidential, please complete the below table:

3: Do you currently collect data on any of the following dimensions of employees' identities?

Gender identity
Sexual orientation
Disability
Cultural and/or language and/or race/ethnicity background

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
1. How many employees were promoted?	Full-time	Permanent	CEO, KMPs, and HOBs	1	1	2
			Managers	7	11	18
			Non-managers	30	15	45
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	1	0	1
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
2. How many employees (including partners with an employment contract) were internally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	6	4	10
			Non-managers	22	14	36
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
3. How many employees (including partners with an employment contract) were externally appointed?	Full-time	Permanent	CEO, KMPs, and HOBs	0	2	2
			Managers	8	9	17
			Non-managers	62	53	115
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	1	1
			Non-managers	11	7	18
	Part-time	Permanent	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
		Fixed-Term Contract	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	0	0	0
	N/A	Casual	CEO, KMPs, and HOBs	0	0	0
			Managers	0	0	0
			Non-managers	3	2	5

* Total employees includes Gender X

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Male	Total*
4. How many employees (including partners with an employment contract) voluntarily resigned?	Full-time	Permanent	Managers	5	6	11
			Non-managers	43	52	95
	Part-time	Permanent	Non-managers	1	1	2
5. How many employees have taken primary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	CEO, KMPs, and HOBs	1		1
			Managers	4	1	5
			Non-managers	16	5	21
	Part-time	Permanent	Non-managers	5		5
6. How many employees have taken secondary carer's parental leave (paid and/or unpaid)?	Full-time	Permanent	Managers		1	1
			Non-managers		4	4

* Total employees includes Gender X

Workforce Management Statistics Table

Industry: Finance

Question	Contract Type	Employment Type	Manager Category	Female	Total*
7. How many employees ceased employment before returning to work from parental leave, regardless of when the leave commenced?	Full-time	Permanent	Non-managers	1	1

* Total employees includes Gender X

Workplace Profile Table

Industry: Finance

Occupational category*	Employment status	No. of employees		Number of apprentices and graduates (combined)		Total employees**
		F	M	F	M	
Managers	Full-time permanent	57	73	0	0	130
	Full-time contract	0	3	0	0	3
	Part-time permanent	2	1	0	0	3
Professionals	Full-time permanent	135	126	0	0	262
	Full-time contract	5	2	0	0	7
	Part-time permanent	11	1	0	0	12
Clerical And Administrative Workers	Full-time permanent	40	23	0	0	63
	Full-time contract	2	0	0	0	2
	Part-time permanent	9	1	0	0	10
	Casual	3	0	0	0	3
Sales Workers	Full-time permanent	28	25	0	0	53
	Full-time contract	1	0	0	0	1
	Part-time permanent	2	0	0	0	2

* Categorized using ANZSCO major group codes (this means Professionals who are also Managers are categorised as Professionals)

** Total employees includes Gender X

Workplace Profile Table

Industry: Finance

Manager category	Level to CEO	Employment status	No. of employees		
			F	M	Total*
CEO	0	Full-time permanent	0	1	1
KMP	-1	Full-time permanent	3	7	10
	-2	Full-time permanent	0	1	1
SM	-2	Full-time permanent	17	22	39
		Full-time contract	0	2	2
		Part-time permanent	1	1	2
OM	-2	Full-time permanent	1	3	4
	-3	Full-time permanent	34	37	71
		Full-time contract	0	1	1
		Part-time permanent	1	0	1
	-4	Full-time permanent	2	2	4

* Total employees includes Gender X