



Sustainability Impact Report



FY25

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A message from the CEO

I am pleased to share CHU's FY25 Sustainability Impact Report, which demonstrates how we are reducing our footprint and supporting stronger, more connected communities.

CHU's long-term vision is built on innovation, efficiency, and sustainability leadership. With half of Australians projected to be living in strata by 2040, our role as industry leaders carries significant responsibility. We are evolving our products, strengthening action on climate, and supporting healthier strata living – all with the aim of staying on the front foot.

This year we delivered some of our most important initiatives. The launch of Building Resilience Services marks a major step in how insurance can support strata communities, giving them practical tools to prevent issues before they arise. I am also proud to confirm that CHU has maintained Scope 1 and 2 carbon neutrality, and we have taken new steps to address the complex challenge of supply chain emissions through the release of our Supplier Code of Conduct.

Our broader impact extends into the community. More than 200 of our employees took part in volunteering, supporting charities and programmes ranging from food security and children's wellbeing to reforestation. We also progressed our reconciliation journey, guided by YarnUp, with the development of our Reconciliation Action Plan - a key milestone in embedding respect, relationships, and opportunities for First Nations peoples.

We have continued to invest in the future of our products and partnerships, reshaping our insurance offerings to meet the evolving needs of strata communities. The long-term renewal of our binder with QBE secures the underwriting stability to deliver on this vision with confidence.

While challenges of Scope 3 measurement and a broader industry transition remain, we remain steadfast in our determination to lead by example.

Thank you for your continued trust and partnership.

Kimberley Jonsson
CEO, CHU



Award Winner for ANZIIF 2024
Excellence in Environmental, Social
and Governance Change



[CHU's sustainability charter](#)

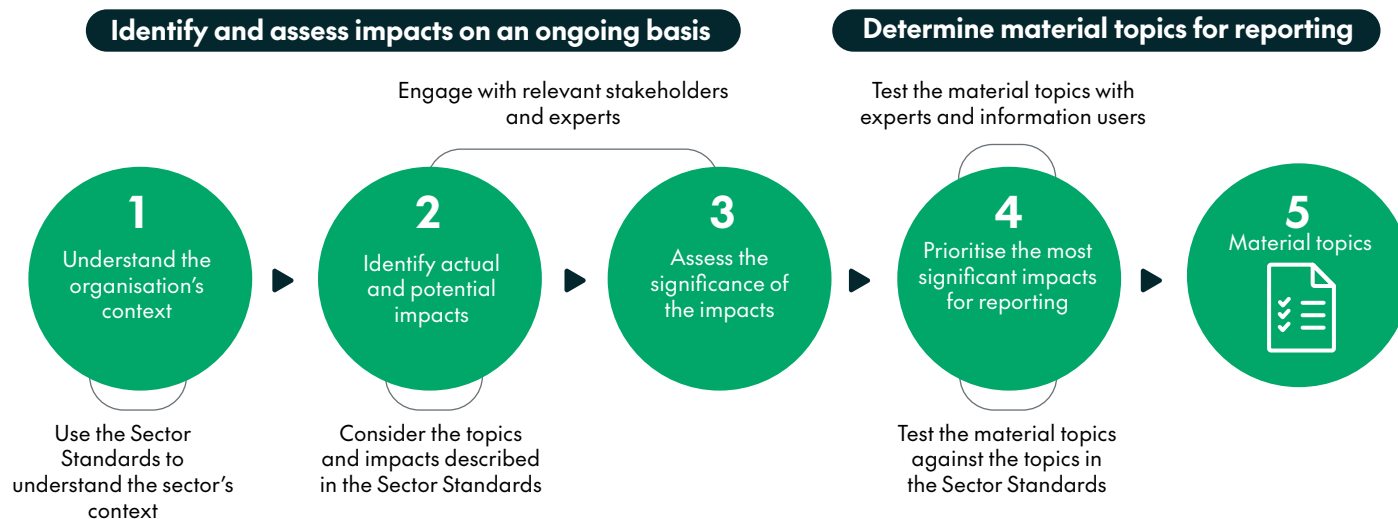
Reporting Framework

We are committed to providing all our stakeholders including customers, suppliers, employees and partners with comprehensive insights into CHU’s environmental, social, and governance (ESG) performance when it comes to our triple bottom line.

Our commitment to clear and transparent reporting extends across a variety of channels to meet the diverse needs of our stakeholders.

As part of our Sustainability Charter published in August 2023, CHU commits to undertaking an annual reporting process. This annual sustainability report serves as comprehensive documentation of our sustainability journey each year. It discloses pertinent information regarding our sustainability policies, activities, achievements, challenges, and future strategies.

We are committed to reporting annually referencing the Global Reporting Initiative (GRI) Framework to consistently compare and track our performance when it comes to sustainability.



How we report

Following the launch of our [Sustainability Charter](#) in August 2023, CHU will produce an annual sustainability impact report that discloses sustainability policies, activities, targets, strategies and performance data for CHU Underwriting Agencies, subsidiary businesses and our downstream supply chain.

We will link our strategies and objectives to the UN Sustainability Development Goals, and report with reference to the [Global Reporting Initiative \(GRI\) Standards](#).



Our commitment to reporting is aligned with Steadfast and QBE Insurance and with reference to GRI 308 – Supplier Environmental Assessment.

United Nations Sustainable Development Goals

As part of CHU's Sustainability commitment, CHU has adopted the United Nations Sustainability Development Goals (SDGs), a set of 17 global goals adopted by the UN General Assembly which aim to address the world's most pressing challenges.

CHU has prioritised 8 of these goals which we believe align with our guiding principles and that will have the greatest positive impact within our industry and the built environment we operate in.



Ensuring gender equality and equal opportunities for all.



Developing sustainable and resilient infrastructure, as well as promoting innovation for inclusive economic growth.



Reducing economic and social inequalities, and supporting underprivileged communities.



Promoting sustainable practices and reducing environmental impact.



Encouraging responsible consumption and production patterns.



Mitigating climate change and its impact.



Protecting and restoring ecosystems especially when it comes to natural disasters.



Continuing our partnerships and seeking new partnerships to achieve common goals toward sustainable development.



Stakeholder Engagement

CHU has begun the process of identifying and assessing the most important issues for our community and our business. To do this, we need to engage with stakeholders in a variety of ways to ensure our strategies are aligned to the right issues. The table reports on the stakeholder engagement in reporting with reference to GRI 2-29.

Who we engage	How we engage	Key topics & concerns discussed
<p>EMPLOYEES Sustainability and unity are values at the centre of our organisation and we utilise our initiatives to guide our business through the changing perspectives of our team.</p>	<ul style="list-style-type: none"> • Internal blog post engagement • Open dialog with Green Team • Employee engagement surveys • SDGAlign toolkit survey • HatCHUry innovation lab engagement • Learning and development platform 	<ul style="list-style-type: none"> • Diversity and inclusion • Climate change • Carbon emissions • Employee health and wellbeing • CHUry initiatives • Supply chain engagement
<p>SUPPLY CHAIN An understanding of the priorities that our suppliers value assists in gaining a greater understanding of not only the service that we're providing our customers, but the ways in which our suppliers could see positive change.</p>	<ul style="list-style-type: none"> • Sustainability surveys • SDGAlign toolkit survey and analysis • Supplier audits • Collaboration to create a shared vision 	<ul style="list-style-type: none"> • Climate change • Carbon emissions • Material sourcing/lifecycle • Virgin materials alternatives • Modern slavery
<p>CUSTOMERS Strong engagement with our customers enables us to understand the changing priorities of the communities we service. We want to be able to anticipate consumer demand and have time to put policy in place to adapt.</p>	<ul style="list-style-type: none"> • Customer and industry conferences and events • Leverage our prioritisation of AI and technology to enhance insights into consumer trends • Direct customer feedback requests through Feefo and NPS surveys • Select SDGAlign Toolkit surveys 	<ul style="list-style-type: none"> • Circular economy • Climate change • Business ethics/transparency • Environmental focuses • Responsible procurement • Human rights
<p>LOCAL COMMUNITIES Our core business is insuring local strata communities. We intend to stay actively engaged with the changing priorities of not only people living in strata but the way in which society is adapting to changing global issues.</p>	<ul style="list-style-type: none"> • Ongoing relationship with Strata Communities Australia • Educational webinars run in conjunction with SCA and other industry bodies • Two-way communication with strata management firms about strata environments 	<ul style="list-style-type: none"> • Self-sustaining communities • Green initiatives and additions • Local community development • Biodiversity • Social wellbeing



Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Stakeholder engagement - Employees

Employee voice remained at the centre of CHU’s sustainability efforts in FY2025. Through internal blogs, surveys, innovation forums, and the Green Team, staff provided input that directly informed initiatives on climate change, carbon emissions, diversity and inclusion, and wellbeing. These conversations helped us identify practical actions, such as expanding office waste reduction programs and strengthening supply chain engagement.



Our CHUurity initiative remained a focal point for community involvement, with team members volunteering and fundraising in support of our charity partners and local causes.

At the same time, our L&D platform supported capability-building, with particular emphasis on ESG training, governance, and mental health awareness. This multi-layered engagement ensures that sustainability is embedded not only in our strategy, but also in the way we work together every day.



Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Stakeholder engagement – Supply Chain

To supplement our network of builders, in 2024 we conducted a thorough RFP process for two additional supply chains – Loss Adjusters and Legal Services Providers.

The outcome of this review resulted in a refined panel of expert service providers, servicing the CHU Group nationally, increasing adaptability and efficiencies in vendor management.

The review was conducted with a strong emphasis upon Environmental, Sustainability and Governance (ESG) capabilities. It is a requirement for all CHU Group service providers to have a clearly defined ESG strategy demonstrating measurable commitments to environmental responsibility, social impact, and governance integrity.

The CHU Group will also continue to review and strengthen this requirement to ensure providers’ ESG strategies evolve in line with best practice.

The refined panel comprises service providers that were able to demonstrate their commitment to these important initiatives.

As part of our broader materiality work, CHU previously conducted an SDGalign survey to understand which aspects of sustainability our supply chain partners

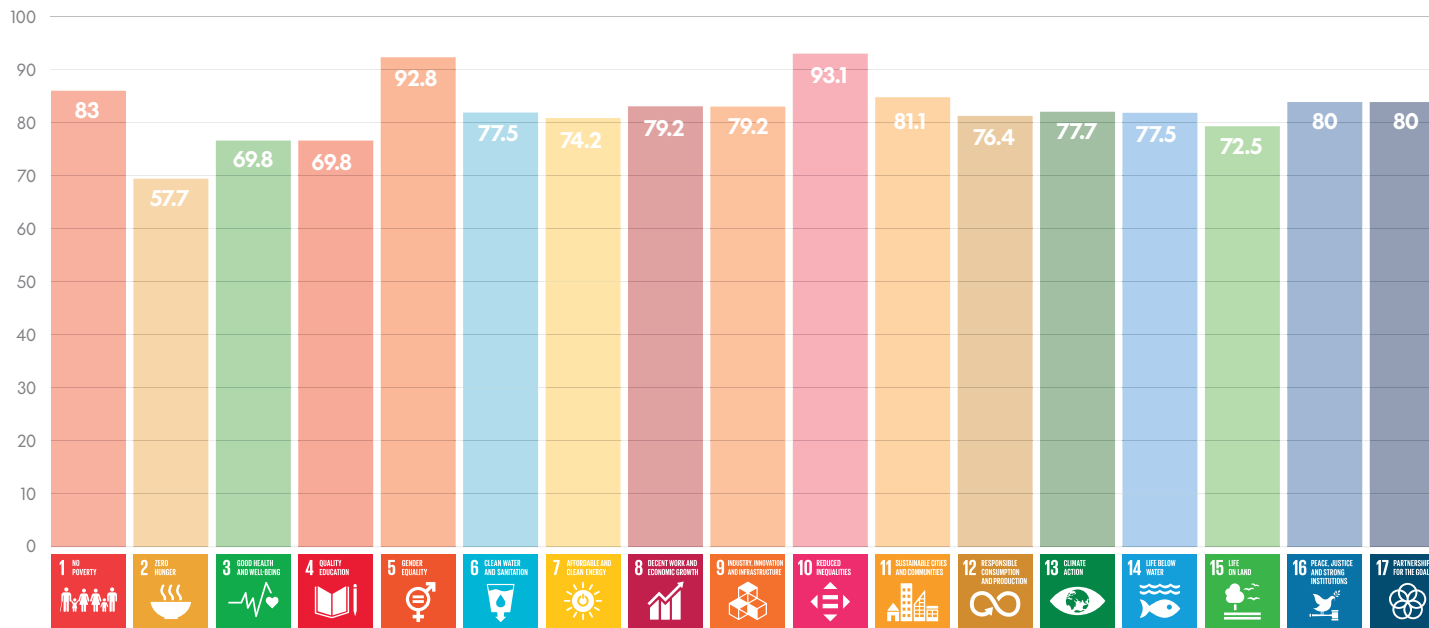


consider most material. The survey canvassed suppliers on the relevance of all 17 UN Sustainable Development Goals, providing a clear view of where our builder network sees the greatest opportunities and responsibilities for impact.

We’ve updated our supplier materiality through additional survey responses, and this continues to inform our approach to supply chain engagement. Results reveal that while climate-related issues are important, suppliers place strongest emphasis on SDG 1 (No Poverty), SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities). This indicates that income stability, fairness and broader social outcomes are viewed as more pressing than environmental concerns within the strata construction supply chain.

These insights are helping to shape the evolution of the guiding principles in CHU’s Sustainability Charter, ensuring that our future objectives reflect both the environmental ambitions of CHU and the social priorities most valued by those who deliver services on the ground.

Supplier-identified importance placed on each SDG



Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement) and GRI 3-1 (General Disclosures, Approach to Determine Material Topics)

Stakeholder engagement – Customers & Communities

In FY2025, we made strong progress on our commitment to engage customers and communities on sustainability in strata. Our flagship ESG webinar attracted over 1,200 attendees and provided practical guidance on mandatory ESG reporting, while positioning sustainability as central to the future of strata management. Across the year, our Intermediary Webinar Program delivered 7,075 CPD hours to brokers, strata managers and other professionals, extending education well beyond ESG into broader industry capability.

We continued to invest in industry partnerships, including sponsorship of the NIBA Mentor Program and the ANZIIF Diversity and Inclusion Seminar, and provided direct support to communities through our charity and volunteering program. Education for lot owners and strata managers also advanced, with resources on sustainable living, energy efficiency and waste reduction made more accessible through digital channels.

Looking ahead to FY2026, we plan to build on these achievements by:

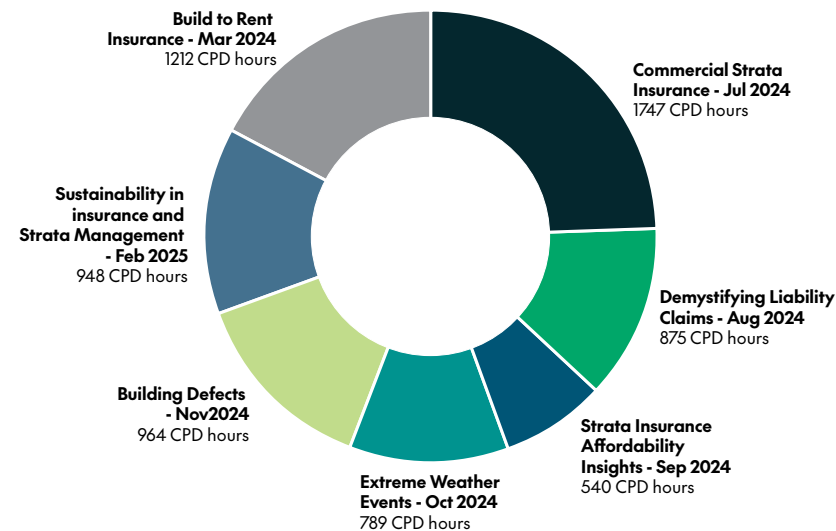
- Launching a structured customer and strata property owner survey to capture motivations and concerns around sustainability in strata.
- Expanding our education program with a series of sustainability “masterclasses” tailored for strata managers and lot owners.

- Extending our community impact through new volunteering opportunities aligned with climate resilience and sustainable living.
- Incentivising sustainable development by launching a Green Grant to directly support strata communities across the country.

- Continuing to align customer engagement with CHU’s 2030 strategy of fostering liveable, sustainable strata communities.

Through these initiatives, we aim to deepen our understanding of customer priorities, strengthen community resilience, and reinforce our role as both insurer and partner in building sustainable strata living.

CHU’s Intermediary Webinar Program



Our commitment to reporting is in line with GRI 2-29 (General Disclosures, Approach to Stakeholder Engagement).

Our Impact July 2024 to June 2025

PLANET



75

Suppliers signed on in agreement with our ESG-based Code of Conduct



98%

of our fleet are hybrid vehicles with a target of 100% by 2025.



9,700

trees planted via Fork Tree Project since our partnership commenced in 2019.

PEOPLE



1,581

hours of training delivered



Top 5% of Industry

CHU engagement score of 8.7 continues to be above Industry benchmark



3rd consecutive year of Gender Pay Gap improvement, maintaining a strong position versus industry and the Australian private sector.

PROSPERITY



\$47,763

fundraised for a range of charity partners.



200

CHU team members attended volunteer days.



12,840

Meals have been provided to individuals in need across Australia via OzHarvest through CHU donations



Sustainability Partnership



Carbon Offset Partnership



RAP consultation



Finalised supply chain sustainability audit



Environmental Stewardship and Sustainability

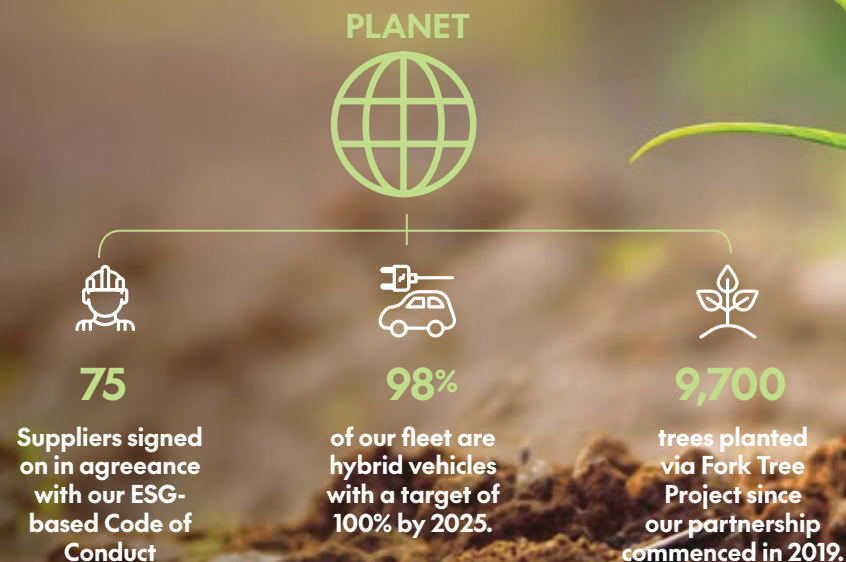
In FY2025, CHU maintained its position as a Scope 1 and 2 carbon neutral organisation, continuing to offset our operational footprint through our partnership with the Forktree Project. While our largest challenge remains Scope 3 supply chain emissions, we took an important step forward with the release of our Supplier Code of Conduct. This establishes clear expectations of environmental and social responsibility across our supply chain, and provides the foundation for the data collection and reduction strategies we will pursue in the years ahead.

Progress on baselining supply chain emissions has been slower than anticipated. The complexity of the strata repair and rebuild ecosystem, with multiple layers of sub-contracting and sole traders, makes emissions data collection difficult and inconsistent. We recognise this challenge and are committed to working with our suppliers and industry peers to find practical and collaborative solutions that will enable robust measurement and transparent reporting.

Looking forward, our environmental strategy remains anchored in our full-scope net zero roadmap. We are continuing to advance against the staged approach set out in last year's report – **Assess, Educate, Track, Report, Reduce, Offset** – and in FY2025 will focus on developing sustainability action plans across four priority areas: waste management, energy use, material choices and fleet emissions. Our ambition is to establish a transparent, data-driven method of tracking progress, supported by a "Green Points" system to evaluate supplier performance.

In parallel, we have established **Building Resilience Services**, a new division designed to help strata communities adopt preventative maintenance and resilience measures.

This marks the next evolution of our strategy – extending beyond carbon neutrality towards enabling more liveable, sustainable buildings and communities. By tackling both the direct and indirect impacts of our operations, CHU is committed to leading the strata insurance sector towards a resilient, net-zero future.



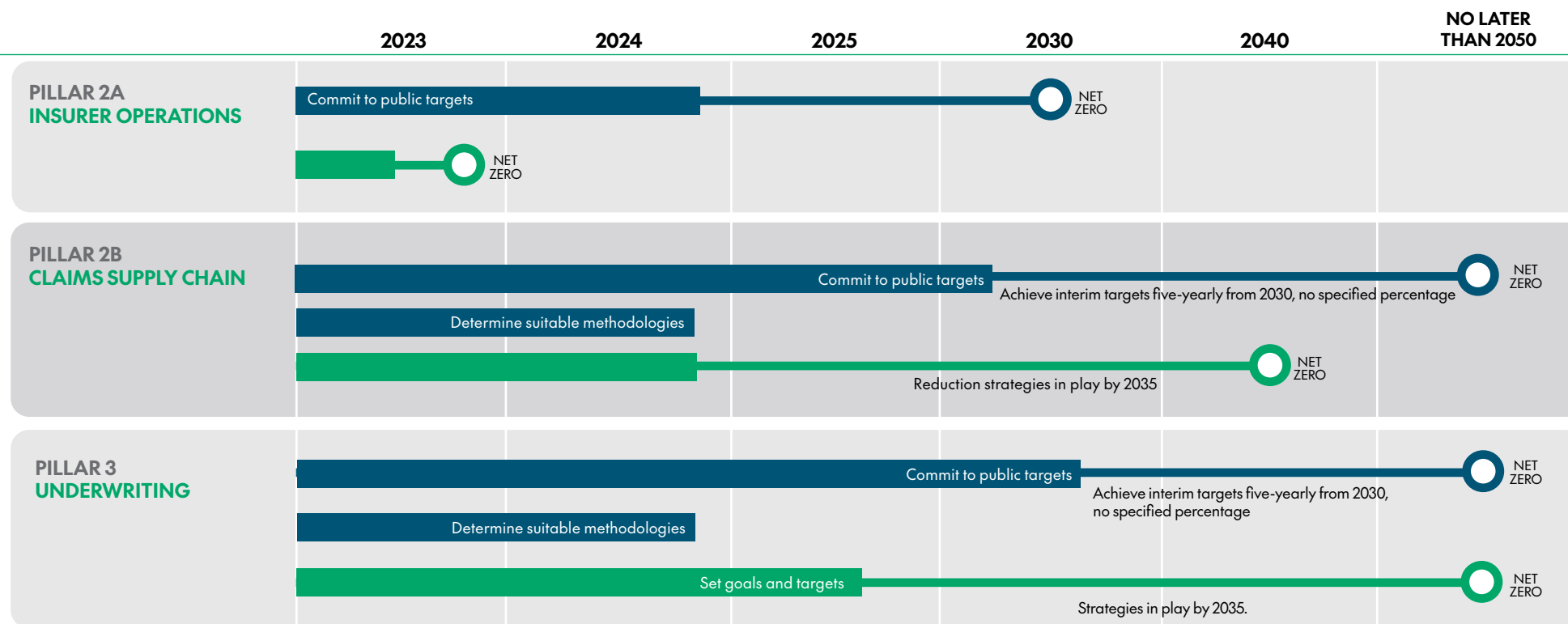
CHU's Environmental Social and Governance Strategy

CHU's ESG strategy continues to align with the Insurance Council of Australia's (ICA) Climate Change Roadmap, which provides a framework for reducing emissions, building resilience and supporting the transition to a net zero and circular economy. This roadmap remains the benchmark for the insurance industry, and we measure our progress against its key pillars: insurer operations, claims supply chain, and underwriting.

Having achieved carbon neutrality for Scope 1 and 2 emissions, our immediate focus is on the more complex challenge of Scope 3 supply chain emissions. In FY2025 we formalised expectations through the launch of our Supplier Code of Conduct, which sets out clear ESG

standards for all partners and suppliers. This step provides the foundation for more robust data collection, measurement and eventual reduction strategies across our supply chain.

While progress across our claims supply chain and underwriting pillars has been slower than initially planned, our commitment remains unchanged. We have adjusted our timelines to reflect the complexity of measurement and the need for industry collaboration, but our long-term ambition to meet or exceed the ICA's roadmap targets remains firm. Our strategy continues to be guided by the principle that sustainability in insurance is not only about emissions reduction, but about supporting more resilient, liveable strata communities.



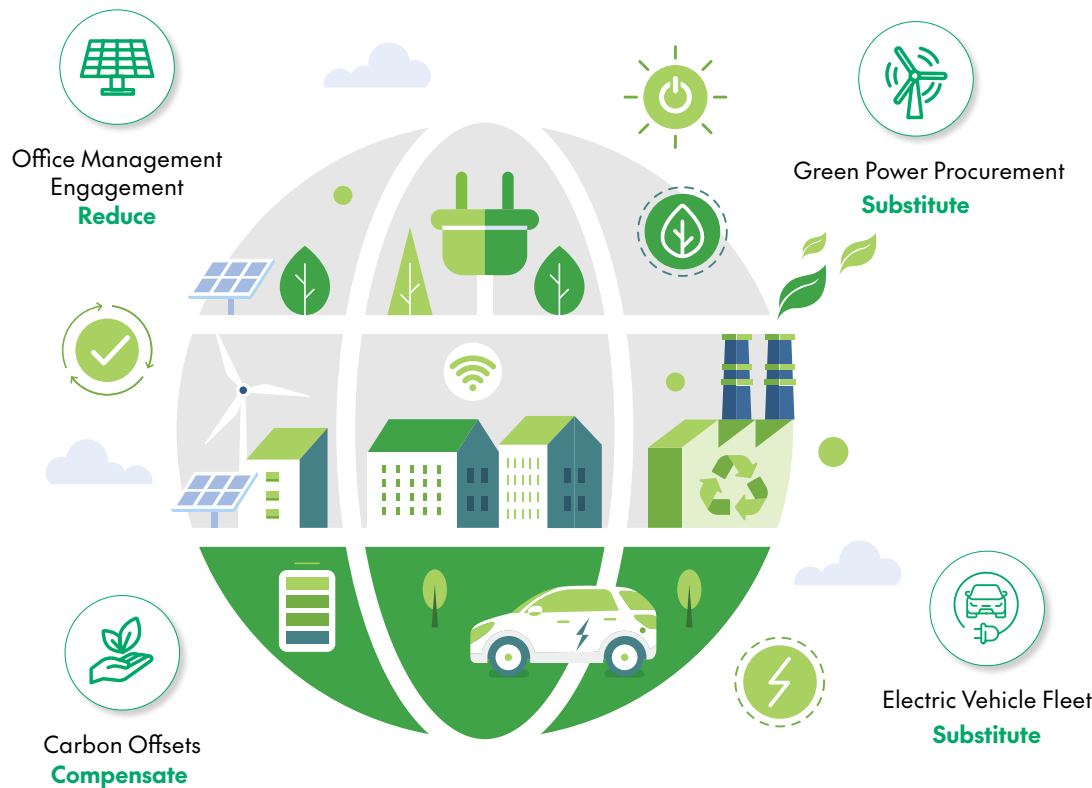
Source: Source: [ICA Climate Change Roadmap](#)

● CHU Roadmap ● ICA Roadmap

Carbon Neutrality – Scope 1 & 2

As CHU is primarily a service-based business we have a relatively small environmental footprint. CHU has been Scope 1 & 2 carbon neutral for the past few years and continues to find ways to reduce and offset our emissions.

CHU recognises the importance of reducing our total effect on the environment and strives to take meaningful action in our communities for the benefit of future generations. With that in mind, we have turned our focus to Scope 3 and working with our supply chain to reduce and offset these emissions.



Scope 1
Emissions that CHU controls and is directly responsible for. For example, the fuel burned by company vehicles and the business travel undertaken by our employees.

Scope 2
Emissions that are not directly produced by CHU but are created by the production of energy that the organisation uses. For example, the electricity that our offices consume.

In line with Steadfast’s Carbon Neutral Transition Plan we commit to pursuing a reduction in absolute terms of our operating emissions (Scope 1, 2, and 3), with a target to be carbon neutral by 2040.

Our commitment to reporting is in line with GRI 305-1 (Emissions, Direct) and GRI 305-2 (Emissions, Indirect)

Carbon Neutrality – Scope 3

The CHU Group continues to adopt a proactive strategy toward supply chain sustainability by learning from the best practices of each panel builder and developing a framework to measure and report environmental impact.

As well as maintaining our focus upon supply chain sustainability, we examine our indirect contribution to emissions via our network of suppliers by virtue of the products and services procured by the CHU Group and the effectiveness of this.

This includes aligning our efforts with relevant Global Reporting Initiative (GRI) standards to promote transparency and accountability. The ongoing integration of these GRI standards into our sustainability framework is leading the CHU Group to a more data-driven, responsible, and transparent approach to supply chain management.

Scope 3

Emissions that are not directly produced by CHU and are not the result of activities owned or controlled by us, but by those we're indirectly responsible for up and down our supply chain. For example, when we buy, use and dispose of products from a builder we've contracted to rectify damage.

We intent to retain our focus on four key areas of supply chain sustainability and establishing a way to measure and report on this impact is a priority in 2025-26.

WASTE MANAGEMENT

ENERGY USE

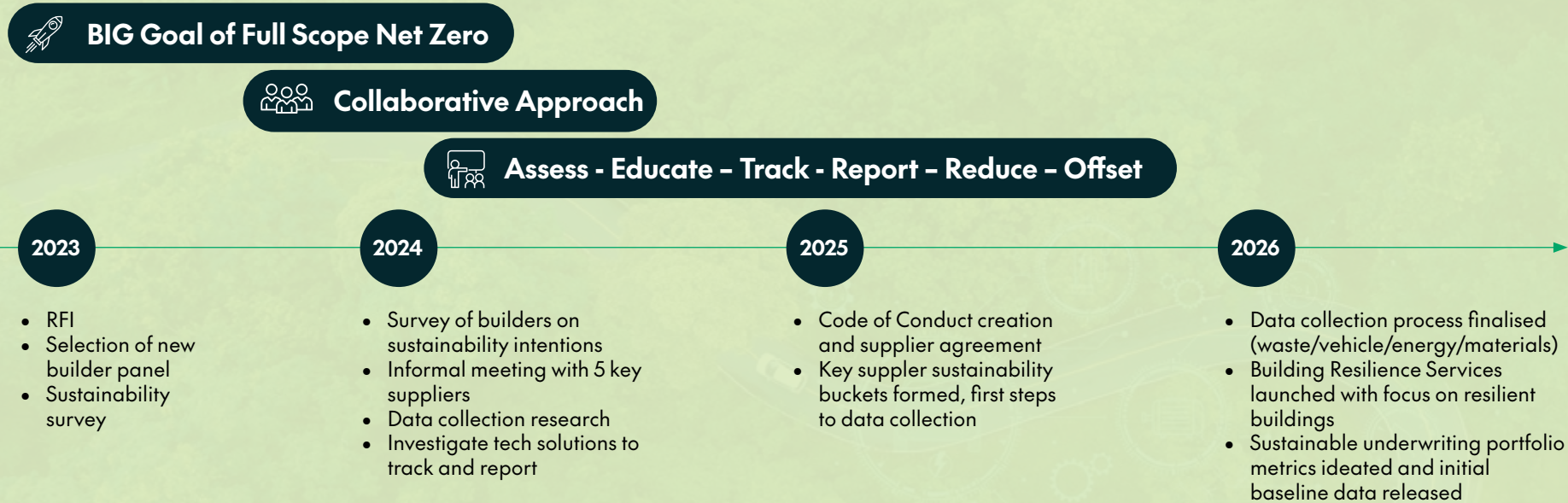
FLEET VEHICLE EMISSIONS

MATERIAL USE

We will report on these emissions and the activities of our supply chain with reference to GRI 305-3 (Emissions, Other Indirect Emissions) and GRI 203-1 (Infrastructure Impacts)



Supply Chain Sustainability – Roadmap



We report on these activities and emissions with reference to GRI 308-1 (Supplier Environmental Assessment)

Supplier Code of Conduct

In 2025, CHU devised a new Code of Conduct for its suppliers and service providers. This sets out the ethical, environmental, social and governance standards expected from all suppliers to ensure a responsible, transparent, and sustainable supply chain.

It defines suppliers to include contractors, loss adjusters, consultants, and other service providers supporting our business.

Suppliers are expected to uphold high standards of environmental sustainability by complying with laws, minimising environmental impact and setting measurable reduction targets.

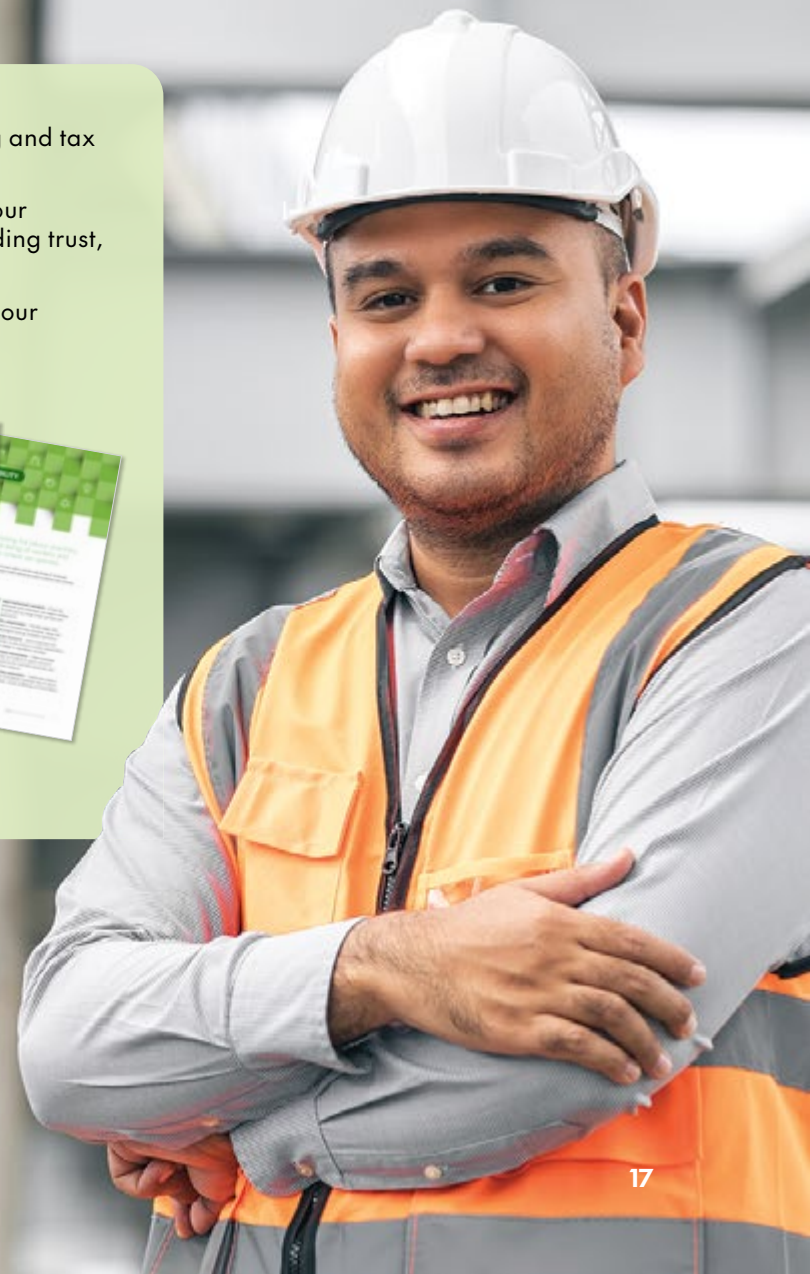
The social sustainability expectations include upholding human rights, safe working conditions, prevention of exploitation, fair wages as well as supporting diversity, inclusion, and community engagement.

In terms of governance, suppliers must act with honesty, integrity, and fairness, while avoiding conflicts of interest, anti-competitive practices, bribery and corruption. The CHU Group expects safeguarding of confidential information, compliance with privacy and data protection regulations,

and that obligations under anti-money laundering and tax laws are met.

By aligning with this code, suppliers contribute to our sustainability strategy and play a vital role in building trust, resilience and positive community impact.

The full Code of Conduct can be found [here](#), or on our website.



We report on these activities in line with GRI 308: Supplier Environmental Assessment and GRI 414: Supplier Social Assessment, while supporting broader governance disclosures under GRI 2.

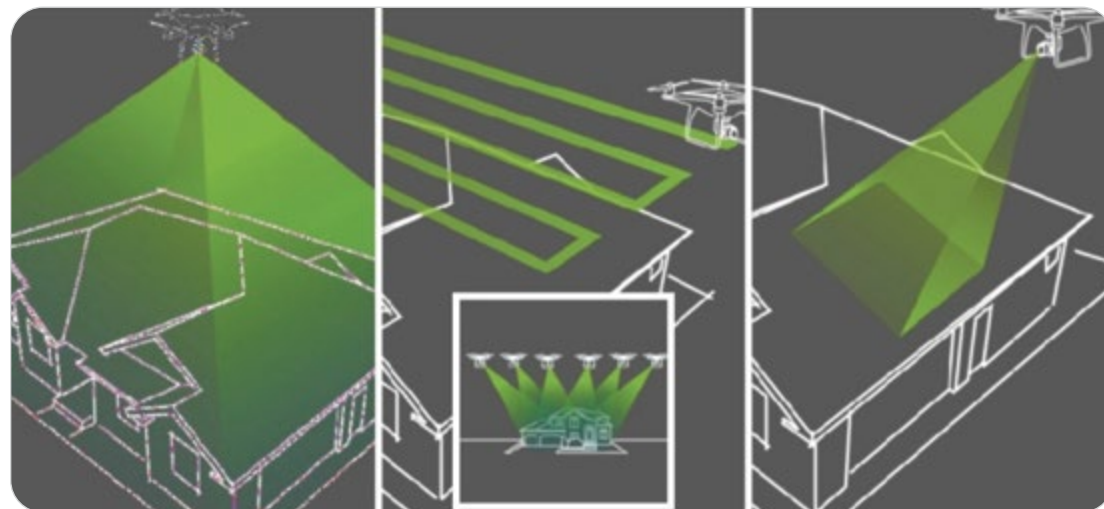
Building Resilience

In 2025, CHU launched Building Resilience Services – a division dedicated to supporting and safeguarding strata communities by providing proactive tools to manage property resilience before issues arise.

At the core of the service is the use of lidar and drone technology to generate high-resolution, inspection-grade digital models of strata buildings. These virtual assets improve safety, accessibility and accuracy in property assessments, while also reducing the environmental footprint of traditional inspection methods.

By limiting the need for multiple site visits, Building Resilience Services helps to minimise carbon emissions, extend the lifecycle of building assets through early issue detection, and prevent unnecessary waste. This enables strata communities to optimise resource use and plan long-term maintenance in ways that protect both their properties and the environment.

Through cost-effective and sustainable imaging technology, property owners are empowered to make more informed decisions about maintenance and investment, ultimately enhancing efficiencies and strengthening the long-term resilience of their buildings.



We report on these activities in line with GRI 203: Indirect Economic Impacts and GRI 413: Local Communities.

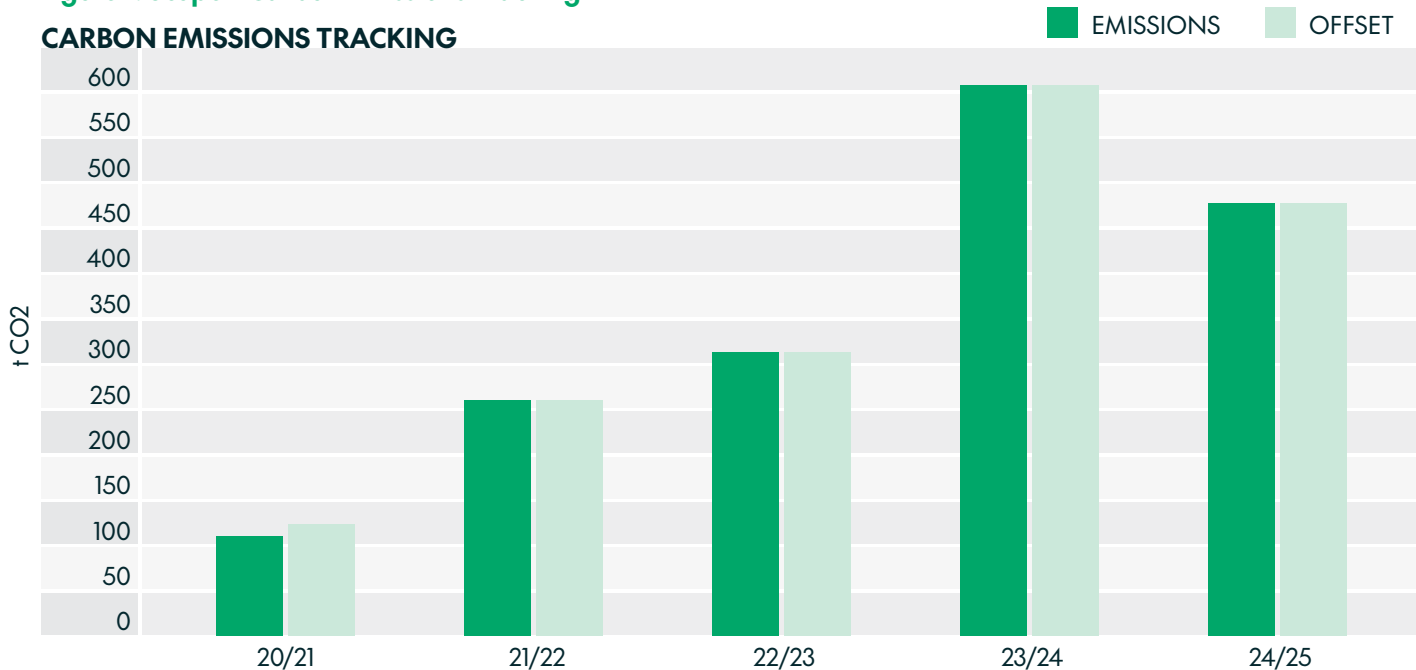
CHU has proudly maintained Scope 1 and 2 carbon neutrality since FY2019, offsetting our operational footprint each year through our partnership with the Forktree Project and its native revegetation efforts in South Australia’s Fleurieu Peninsula. This commitment ensures that, regardless of fluctuations in business activity, our direct emissions are consistently neutralised.

In FY2025, we are pleased to report that our total operational emissions decreased substantially, falling from 584 tCO₂e to 466 tCO₂e. The most significant reductions came from air travel (down from 412 tCO₂e to 290 tCO₂e) and petrol vehicle use (down from 23 tCO₂e to 4 tCO₂e). Electricity consumption

also declined slightly (34 tCO₂e to 31 tCO₂e), reflecting more efficient energy use across our offices. While hybrid vehicle emissions rose modestly as part of our fleet transition, the overall trend represents a clear step forward in reducing our environmental footprint.

To maintain neutrality this year, CHU has funded the planting of 2,664 trees through Forktree, which will sequester the equivalent carbon emissions over a 10-year period. These results reinforce our ongoing commitment to practical, measurable action on climate change.

Figure 1: Scope-1 Carbon Emissions Tracking



We report on these emissions in line with GRI 305-1 (Emissions, Direct)

Scope 1

- Flights: **290tCO₂e**
- Taxi: **8tCO₂e**
- Cars - Hybrid: **132tCO₂e**
- Cars = Petrol: **4tCO₂e**

Scope 2

- Electricity: **31tCO₂e**

Energy Usage

We report on these emissions in line with GRI 305-1 (Emissions, Direct)

During 2024/25, CHU reduced Scope 1 office energy consumption by 1,400 kWh, bringing total usage down to 54,724 kWh. However, with higher in-office attendance forecast across regional sites in 2025/26, overall consumption is expected to rise.

Figure 1: Electricity usage at CHU office locations, FY25

	NORTH SYDNEY		BRISBANE		PERTH		ADELAIDE		Total	
	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)
Jul-23	2,386.00	\$1,035.43	635.00	\$230.07	1,110.00	\$363.45	257.00	\$155.41	4,388.00	1,784.36
Aug-24	2,349.00	\$1,028.70	759.00	\$295.62	1,221.00	\$398.00	282.00	\$174.15	4,611.00	1,896.47
Sep-24	2,282.00	\$933.37	866.00	\$328.93	1,083.00	\$354.12	295.00	\$178.11	4,526.00	1,794.53
Oct-24	2,339.00	\$1,018.49	826.00	\$316.91	1,294.00	\$420.16	305.00	\$186.53	4,764.00	1,942.09
Nov-24	2,339.00	\$1,018.49	692.00	\$272.27	1,162.00	\$376.16	289.00	\$176.37	4,482.00	1,843.29
Dec-24	2,339.00	\$1,018.49	882.00	\$364.22	1,161.00	\$379.46	289.00	\$176.37	4,671.00	1,938.54
Jan-24	2,210.00	\$953.61	882.00	\$331.11	1,161.00	\$379.46	239.00	\$147.27	4,492.00	1,811.45
Feb-24	2,316.00	\$1,005.55	869.00	\$331.43	1,249.00	\$404.01	266.00	\$169.93	4,700.00	1,910.92
Mar-24	2,271.00	\$985.39	789.00	\$299.32	1,226.00	\$395.81	234.00	\$150.77	4,520.00	1,831.29
Apr-24	2,347.00	\$1,019.45	1,080.00	\$403.15	1,108.00	\$362.89	228.00	\$144.29	4,763.00	1,929.78
May-24	2,388.00	\$1,134.51	857.00	\$322.96	1,216.00	\$396.61	284.00	\$176.31	4,745.00	2,030.39
Jun-24	2,391.00	\$1,041.55	853.00	\$323.18	1,109.00	\$361.38	297.00	\$182.64	4,650.00	1,908.75
	27,957.00	\$12,193.02	9,990.00	\$3,819.17	14,100.00	\$4,591.51	3,265.00	\$2,018.15	55,312.00	\$22,621.85

	NORTH SYDNEY		BRISBANE		PERTH		ADELAIDE		Total	
	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)	Volume (kWh)	Expenditure (\$)
Jul-24	2,393.00	\$1,045.83	690.00	\$268.98	1,084.00	\$357.68	287.00	\$173.02	4,454.00	1,845.51
Aug-24	2,309.00	\$870.13	729.00	\$290.58	1,146.00	\$384.66	329.00	\$188.93	4,513.00	1,734.30
Sep-24	2,335.00	\$877.48	871.00	\$342.25	1,091.00	\$368.93	284.00	\$161.50	4,581.00	1,750.16
Oct-24	2,405.00	\$903.64	568.00	\$224.98	1,228.00	\$413.63	285.00	\$165.50	4,486.00	1,707.75
Nov-24	2,340.00	\$879.30	823.00	\$323.27	1,072.00	\$359.83	284.00	\$161.50	4,519.00	1,723.90
Dec-24	2,383.00	\$894.85	738.00	\$287.45	1,064.00	\$355.70	281.00	\$161.35	4,466.00	1,699.35
Jan-25	2,323.00	\$876.68	818.00	\$323.15	1,289.00	\$431.07	220.00	\$123.63	4,650.00	1,754.53
Feb-25	2,242.00	\$841.07	938.00	\$355.27	1,025.00	\$342.71	293.00	\$173.80	4,498.00	1,712.85
Mar-25	2,366.00	\$890.49	990.00	\$378.64	1,151.00	\$386.09	285.00	\$164.31	4,792.00	1,819.53
Apr-25	2,258.00	\$850.86	1,004.00	\$377.15	980.00	\$329.84	269.00	\$152.47	4,511.00	1,710.32
May-25	2,449.00	\$919.36	867.00	\$330.22	1,148.00	\$387.07	264.00	\$151.45	4,728.00	1,788.10
Jun-25	2,333.00	\$876.82	810.00	\$309.78	1,118.00	\$376.66	265.00	\$159.02	4,526.00	1,722.28
Total	28,136.00	\$10,726.51	9,846.00	\$3,811.72	13,396.00	\$4,493.87	3,346.00	\$1,936.48	54,724.00	\$20,968.58
								Yearly Change	-588	-\$1,653

Sustainable Procurement

Ethically Sourced Marketing Procurement

Our sustainable procurement policy ensures that we source goods and services from suppliers who adhere to environmental best practices.

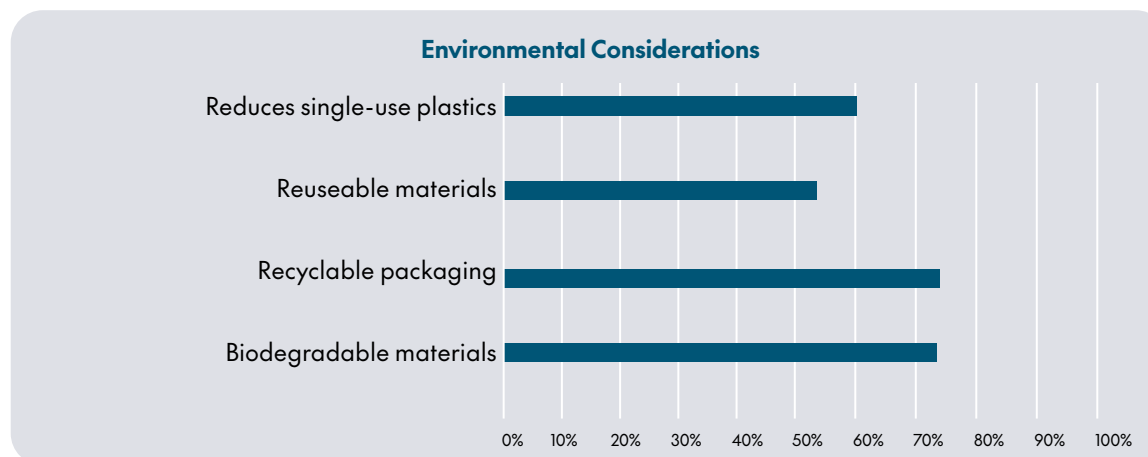
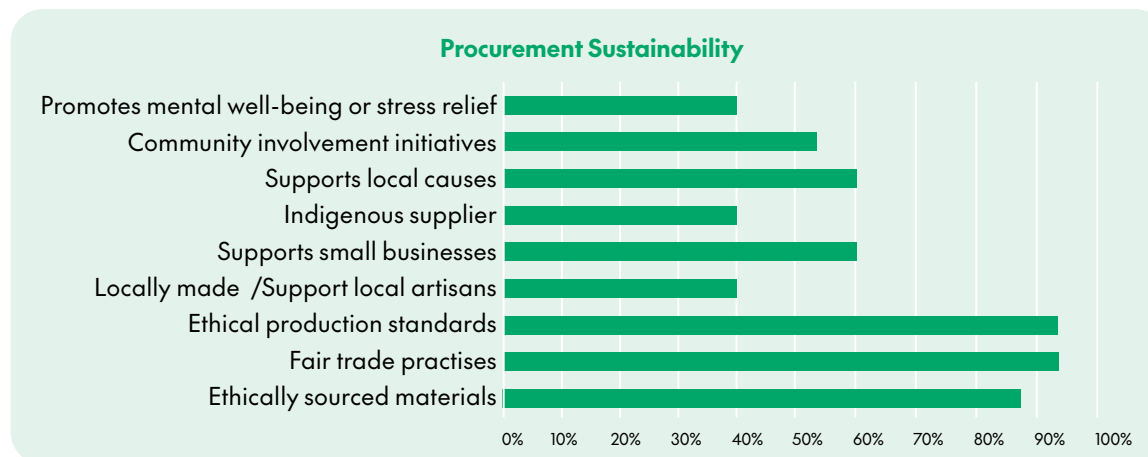
We've set guidelines relating to merchandise purchased for gifts for industry events, staff welcome packs, and office supplies.

In line with CHU's sustainable procurement policy, our marketing purchases over the past year have reflected a strong commitment to ethical and environmentally responsible sourcing.

Since February 2024, the majority of merchandise and promotional items have incorporated ethically sourced materials and fair trade practices with high adherence to ethical production standards and recyclable packaging. Over half of our purchases reduced single-use plastics or were made from biodegradable or reusable materials. While 40% of procurement engaged Indigenous suppliers through our ongoing partnership with Supply Nation, there remains room to expand the proportion of locally made products to further reduce transport-related emissions.

Supply Nation connect us with certified Indigenous-owned enterprises, fostering economic growth and social empowerment within Aboriginal and Torres Strait Islander communities. Through this collaboration, CHU are demonstrating our dedication to fostering more equitable and inclusive business partnerships.

These results demonstrate that our procurement decisions are not only aligned with sustainability principles but also contribute to broader social and economic impact.



We report on these activities in line with GRI 308 (Supplier environmental assessment) and GRI 414 (Supplier social assessment). Additionally, we report in line with GRI 413 (Local Communities) and GRI 306 (Waste).

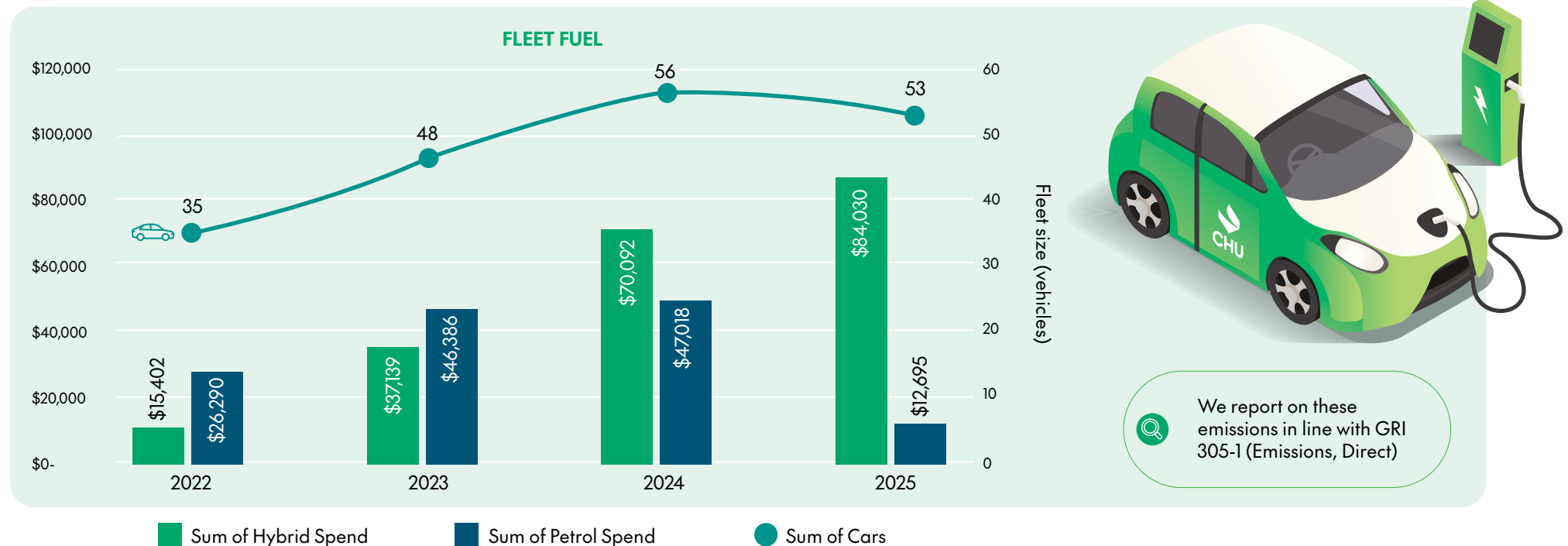
Our Fleet

From 2022 to 2025, the fleet has transitioned strongly from petrol to hybrid vehicles. From July 1, 2025, 98% of CHU's Fleet is hybrid, the trajectory indicates we are on track towards the goal of a predominantly 100% hybrid fleet. As CHU's business grows, our fleet has expanded with a clear strategic focus on sustainability. Each addition prioritises hybrid vehicles as replacements for petrol cars, rather than simply increasing overall numbers.

Overall, the trend highlights a clear shift towards hybrid adoption, improved efficiency, and reduced reliance on petrol.

- Our fleet is now almost entirely hybrid, with just one petrol vehicle remaining.
- With petrol nearly phased out in 2025, CHU is on track to achieve the goal of a 100% Hybrid Fleet by 2026
- The hybrid emits less greenhouse gas emissions than the standard petrol or diesel vehicles, supporting our climate goals

- Hybrid vehicles directly support our goal of lower emissions, assisting the goal of scope 1 & 2 carbon neutrality
- Ensures CHU stays aligned with market trends and regulatory expectations while delivering on sustainable commitments
- Hybrid vehicles are practical, sustainable and a cost-efficient step, offering immediate environmental and operational benefits



Green Business Travel

In FY2025, CHU continued to strengthen its commitment to responsible business travel through our partnership with Corporate Traveller, which provides centralised reporting, integrated policy controls, and full oversight of company travel activity. This system allows us to track not only costs but also the environmental impacts of our travel, supporting greater accountability in line with our sustainability goals.

During the year, total business travel mileage fell slightly, from over one million kilometres to 905,000 kilometres travelled. This reduction reflects our ongoing efforts to optimise travel and prioritise digital collaboration where possible. While overseas travel remains a necessary component of our operations – including visits to our Manila office and engagement with partners such as Lloyd’s of London – we are increasingly balancing these requirements with carbon-conscious decision making.

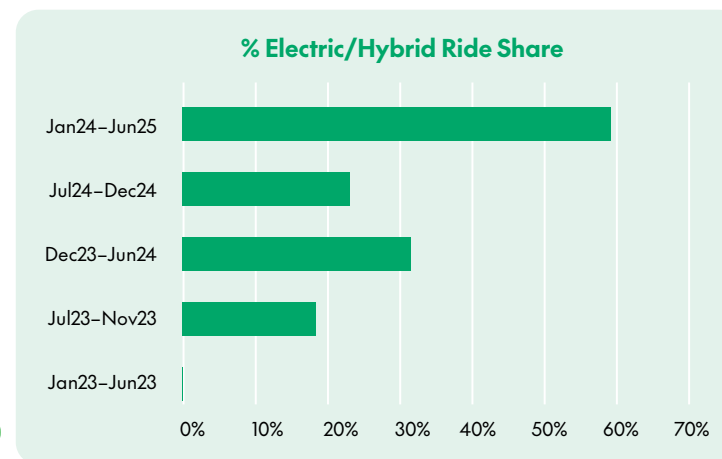
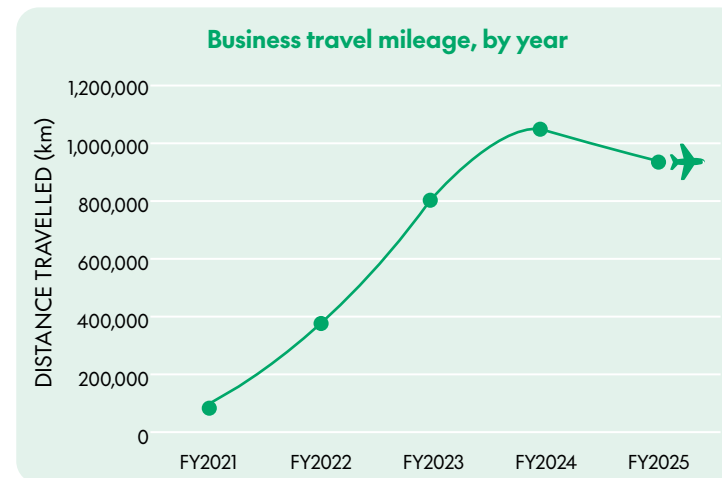
A particular highlight in FY2025 was the marked increase in the uptake of electric and hybrid rideshare options. Although we did not meet our 50% target for the full financial year, we achieved an adoption rate of 38% for the year, a significant improvement on prior periods. Notably, the last six months of the year saw a sharp rise, with 59% of all rideshare trips taken being electric and hybrid.

This shift demonstrates our employees’ growing commitment to lower-emission travel choices, complementing our broader environmental strategy.

In April 2025, Uber announced a major change to its Uber Green service. What was once a low-emission option will now be exclusively available in fully electric vehicles.

Launched in Australia in June 2023, Uber Green originally offered customers the choice of travelling in a hybrid, plug-in hybrid or battery electric vehicle, at the same cost as a standard UberX. From 2025, only battery-electric cars will qualify, removing hybrids from the mix.

This shift will likely reduce availability and increase costs in the short term, but the environmental benefit will be greater. Reflecting this change, CHU has reset its target, aiming for 35% of rideshares to be Uber Green for the FY2026. This recalibrated goal reflects both the momentum already achieved and our commitment to driving stronger outcomes in sustainable business travel.



We report on these emissions in line with GRI 305-3 (Emissions, Other Indirect Scope 3 GHG Emissions)

Insights

In 2025, CHU partnered with Frank Wild to deliver seven Symposiums across Australia – from ACT to WA – hosting 436 attendees in total. This collaboration was about more than event delivery. It was an opportunity to embed sustainability into every stage of planning and execution.

Frank Wild’s team worked closely with CHU and each venue to reduce waste, avoid unnecessary emissions, and measure our environmental footprint. A full carbon audit was conducted to understand the true impact of our Symposiums.

Through these measures, we avoided over 2.1 tonnes of CO2e (the equivalent of eight direct flights between Brisbane and Melbourne) by adopting sustainable practices.

Project Highlights:

- Avoiding single-use plastics and selecting recyclable signage materials, preventing 770kg CO2e in emissions.
- Using a reusable CHU-branded lightbox for future events, saving nearly a tonne of emissions.
- Encouraging sustainable attendee transport, with 32% choosing low-emission travel.
- Repurposing florals by gifting them to guests, extending their life and reducing waste.

Despite these efforts, the largest contributors to emissions were transport and catering. We took steps mid-series to adjust catering quantities after early overproduction, though further improvement was identified for future events.

For unavoidable emissions, CHU and Frank Wild offset the equivalent of 34 tonnes of CO2e through verified carbon credits, supporting reforestation and conservation projects in Australia and globally - including the Fish River Fire Project, Yarra Yarra Biodiversity Corridor, and Tiwi Islands Savanna Burning initiatives.

Our work with Frank Wild shows that while no event can ever be truly zero-emissions, careful planning, conscious decision-making, and ongoing measurement allow us to significantly reduce our footprint while delivering engaging experiences for our stakeholders.



“We report on these activities in line with GRI 305-5 (Emissions, Other Indirect Scope 3 GHG Emissions)”

Supporting Sustainable Communities through Regional Grants

As part of our 2030 strategy, CHU has taken a decisive step toward reshaping the strata landscape with the introduction of the Green Grant, a first-of-its-kind program designed to empower residential strata communities to deliver meaningful sustainability upgrades. The initiative is focused on enabling bodies corporate and property owners to implement projects that have the potential to reduce environmental impact and strengthen community wellbeing.

The program will provide five grants of up to \$10,000 each, with funding available for projects that address at least one ESG pillar: Environmental (e.g. energy efficiency, waste reduction, water conservation) and/or Social (e.g. community wellbeing, accessibility, safety). While the grant may not cover the full cost of a project, it will help close the gap, making impactful upgrades more achievable for a wider range of strata communities.

Eligibility is exclusive to CHU Residential Strata Insurance policyholders with a minimum of three consecutive years of cover.

In preparation for a FY26 launch, we have invested in a strong foundation for success by:

- Finalising eligibility criteria and a streamlined online application process.

- Designing a multi-channel marketing campaign to reach the strata sector and our customer network.
- Developing an impact measurement framework to capture environmental, financial, and social outcomes from day one.

The Green Grant is more than financial support; it is a strategic investment in the betterment of strata communities. By shifting from reactive to proactive insurance and embedding sustainability into the core of the strata market, CHU is making a clear commitment to lead the industry toward a smarter, fairer, and greener future.



We aim to report on this activity in line with GRI 302, 303, 305, 306 (Environmental Impacts) and GRI 413 (Community Wellbeing)

People – Diversity and Inclusion



CHU continues to be committed to creating a diverse and inclusive workplace where everyone feels valued. In FY24/25, we achieved a **D&I satisfaction score of 9.0** through our Peakon survey – our employee engagement platform, exceeding the finance industry benchmark of 8.9.

We also continue to rank within the **top 5% of the industry** for Employee Net Promoter Score (eNPS) via Peakon, highlighting the high level of engagement and advocacy among our people.

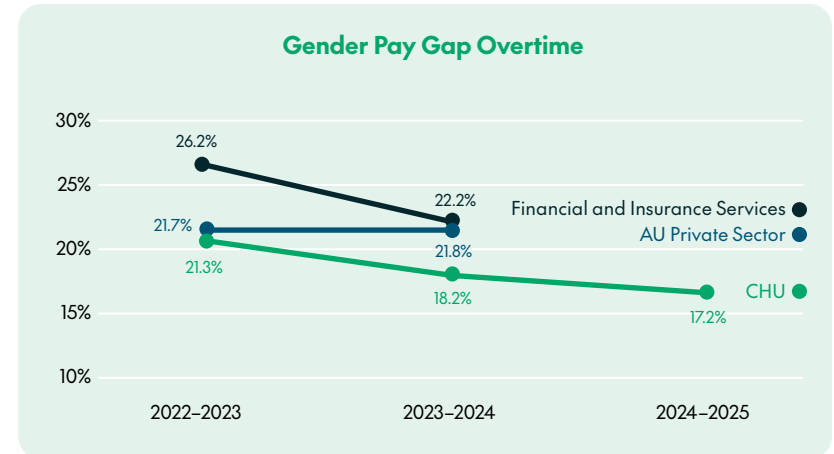
During the year, our focus has been on advancing **gender equality** and developing our **Reconciliation Action Plan**, ensuring that our diversity and inclusion commitments translate into meaningful impact.

Advancing Gender Equality at CHU

CHU is committed to creating a workplace where gender equality is embedded across our culture, leadership, and policies. This commitment is reflected in the results of our latest Workplace Gender Equality Agency (WGEA) report, which covered the period 1 April 2024 to 31 March 2025. While the reporting period differs slightly from our financial year, it provides valuable insights into our ongoing progress.

Real action, real results

- Our gender pay gap continues to improve year after year, now sitting at 17.2% - a stronger position than both the Private Sector average and the Financial and Insurance Services industry average.



Note: CHU results related to WGEA reporting period of 1 April 2024 to 31 March 2025, compared to latest published Private Sector and Industry figures.

- We have maintained **100% pay equity** across equivalent roles, with salaries regularly benchmarked against industry standards to ensure fairness, transparency, and to minimise the impact of unconscious bias in remuneration decisions.
- We achieved a **50:50 gender balance in key leadership roles**, increased female representation in managerial positions, and continue to maintain a broadly balanced gender composition across our workforce.

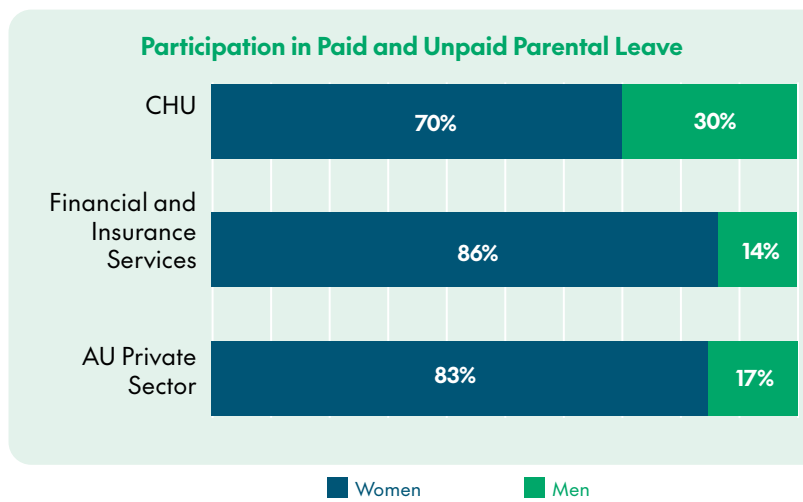
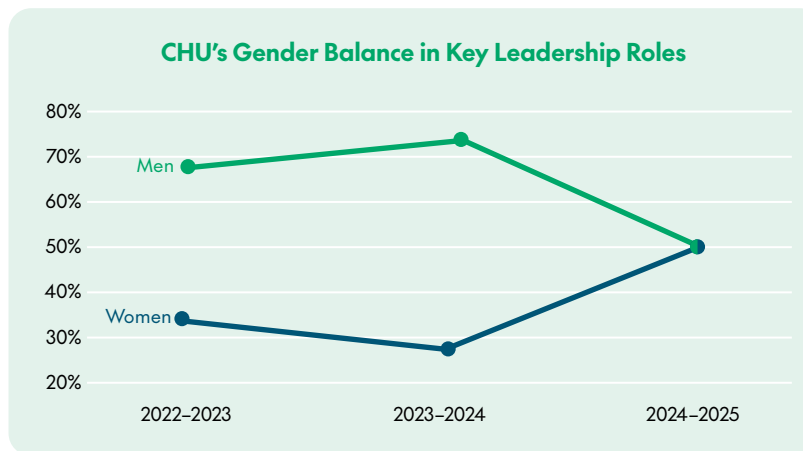
People – Diversity and Inclusion

Promoting Equitable Family Care

We recognise that genuine gender equality requires balancing responsibilities both at work and at home. Our gender-neutral parental leave policy is designed to support all team members in caring for their families, regardless of gender.

During the WGEA reporting period, 26 team members accessed some form of parental leave. Notably, 30% of these employees were male – more than double the 14% reported in the Financial and Insurance Services Comparison Group. This reflects a positive shift in supporting all team members to take an active role in family care, helping to reduce the impact of caring responsibilities on career progression. By encouraging and enabling access to gender-neutral parental leave, we are contributing to a more balanced approach to family care and creating conditions for equitable career development and leadership opportunities.

We report on this data in line with GRI 401-3 (Parental leave) and GRI 406 (Non-discrimination)



Note: CHU results related to WGEA reporting period of 1 April 2024 to 31 March 2025, compared to latest published Private Sector and Financial and Insurance Services Comparison Group figures.





People – Diversity and Inclusion

Family-friendly workplace

We continue to support a family-friendly, flexible workplace. These ongoing efforts have played an important role in helping us achieve better gender pay gap results over the years:

- A hybrid working model and compressed work week options
- Gender-neutral parental leave, providing 18 weeks of paid leave, including employer-paid superannuation and continued personal leave accrual for the first 12 months
- A comprehensive carers framework, as well as a Family and Domestic Violence policy developed in partnership with Parents At Work
- Flexible leave options to accommodate different needs and life stages
- Working Adventure program – work from anywhere for up to 6 months
- We achieved 100% coverage of parents’ rooms across all CHU offices in FY24/25
- A new partnership with Genea – the world leader in fertility – as part of our broader commitment to family care
- A new partnership with Pixie – providing free and sustainable female hygiene care products in all our offices

Our commitment to gender equality extends beyond compliance – it is a reflection of our values and an essential foundation for an inclusive, high-performing workplace. We remain focused on closing the gender pay gap, supporting women in technical and leadership roles, and ensuring all employees can thrive in a respectful, flexible, and inclusive environment.



We report on this data in line with GRI 401 (Employment) and GRI 405 (Diversity and Equal Opportunity)

People – Diversity and Inclusion

People First: Wellbeing and Inclusion Partnerships

Supporting Diverse Paths to Parenthood

CHU x Genea Partnership

In line with our commitment to inclusive, family-friendly workplace practices, CHU has proudly launched a new partnership with Genea, a global leader in fertility and reproductive health. Through the Genea Corporate Program, team members gain priority access to services such as fertility assessments, IVF, IUI, egg freezing, genetic testing, counselling, and more – with inclusive care for all families, including LGBTIQ+ individuals and couples.

This initiative complements our existing flexible leave policies, which can be used for family planning and related appointments, reinforcing our commitment to holistic employee wellbeing.

Empowering Equity Through Sustainable Access

CHU x Pixii Partnership

Since November 2024, CHU has partnered with Pixii to provide free, sustainable pads and tampons in all CHU bathrooms across Australia, supporting around 57% of our workforce. Pixii’s products are 100% organic, biodegradable, plastic-free, and carbon-offset, made in a factory powered by renewable energy.

This partnership also creates social impact, with 50% of Pixii’s profits supporting gender equality in education through the Stars Foundation.

Advancing Inclusive Leadership for Sustainable Impact

CHU x Parents At Work

In FY24–25, we launched our Inclusive Leadership Series, in partnership with Parents At Work. This learning initiative supports our commitment to empowering CHU’s people leaders to become active drivers of inclusion and belonging.

Over the past year, CHU People Leaders collectively completed 90 hours of learning through the Inclusive Leadership Series, which focused on building inclusive mindsets and leadership practices. Core topics included:

- Cognitive Awareness: Understanding and Mitigating Bias
- Creating Psychological Safety
- Leading with Positive Psychology
- Leading Flexible Hybrid Teams
- Leading Change
- Leading Through Life Transitions

Community Wellbeing Support

CHU x TELUS Health

In recognition of the significant impact of natural disasters on community wellbeing, CHU partnered with TELUS Health to extend mental health support beyond our team members – offering free, professional counselling services to customers. In FY24/25, additional support was offered during the NSW floods and QLD cyclone, ensuring timely access to mental health care during these challenging periods.

We report on this data in line with GRI 405 (Diversity and Equal Opportunity) and GRI 406 (Non-discrimination). Our parental leave policy is in reference to GRI 401-3 (Parental Leave Reporting Standards).

We report on this data in line with GRI 403 (Occupational Health and Safety)

People – Diversity and Inclusion

Learning & Development

Investing in Growth

This FY, CHU invested significantly in building the capability of its people. Across the year, employees completed 1,581 training hours, with 38% of these hours dedicated to leadership programs and the remainder focused on compliance, technical, and role-specific development.

These learning initiatives not only supported current business needs but also equipped People Leaders and team members with the skills required to adapt and thrive in the evolving strata insurance landscape.

Mapping Capability

In FY24-25, CHU launched its Skills Matrix, providing a transparent and practical way for employees and leaders to map existing skills and identify opportunities for growth. The matrix supports more effective development conversations between leaders and team members, and clearer alignment between development goals and opportunities.

While still in its early stages of the rollout, the Skills Matrix is already being used in Claims and Underwriting and has resulted in the establishment of 531 individual skills assessments and will continue to embed throughout FY25–26 in

other departments.

Work Health and Safety (WHS)

We continue to develop and strengthen practices that address both physical and psychological health in the workplace.

During FY2024-25, we introduced a Rehabilitation and Return to Work Policy, providing team members with clear guidance on workers compensation claims and outlining the support available to assist recovery and reintegration after a workplace injury.

We also facilitated four sessions of Psychosocial Hazard Focus Groups, with team members and People Leaders, following insights from a Psychosocial Hazards Risks survey. These sessions enabled employees to share experiences and ideas, helping us identify practical measures to reduce risks and continue to promote a healthy work environment.



We report on this data in line with GRI 404-1 (Average training hours), GRI 404-2 (Programs for skills development) and GRI 404-3 (Career development practices)



We report on this data in line with GRI 403 (Occupational Health and Safety)



Reconciliation Action Plan

Our Journey Towards Reconciliation

This year, in April 2025, Reconciliation Australia welcomed CHU to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

CHU’s vision for reconciliation is a future where Aboriginal and Torres Strait Islander peoples involved in or impacted by strata live enriched, secure lives in built environments that respect and nurture everyone in their community and the land on which they are built.

To support and guide CHU on our formal reconciliation journey, we have engaged with YarnnUp, a First Nations consultancy. YarnnUp’s involvement with us will continue beyond RAP development and endorsement through to governance and implementation.

We see our RAP as an exciting and genuine opportunity for us to advance our vision for reconciliation, realising sustainable social and economic benefit for First Nations team members, businesses and communities.

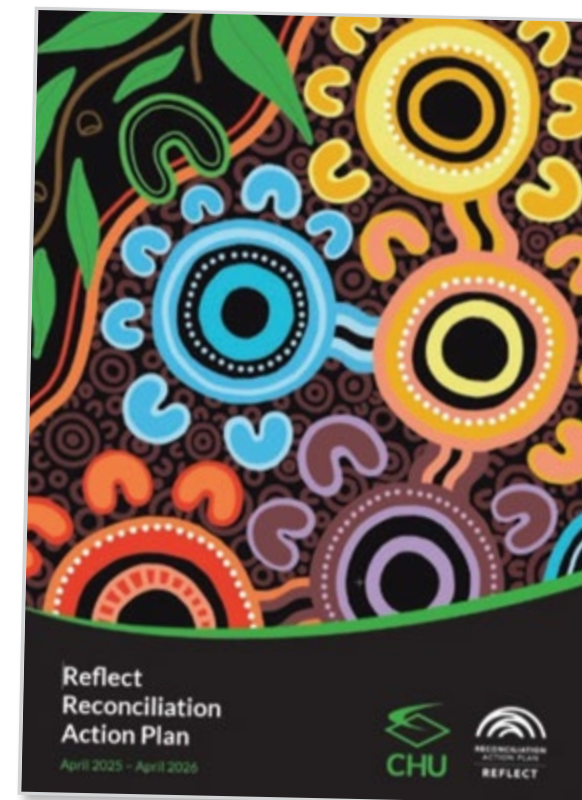
Our Reflect Reconciliation Action Plan is built on four key pillars that will guide us on this journey:

- **Relationships:** establish, build and promote mutually beneficial relationships with Traditional Owners and Aboriginal and Torres Strait Islander stakeholders, organisations and communities.
- **Respect:** increase understanding, value and recognition of First Nations histories, cultures and contributions.

- **Opportunities:** creating pathways for participation, growth, and economic empowerment through improved employment outcomes and supplier diversity.
- **Governance:** ensuring accountability and transparency as we continue our reconciliation journey.

Through consultation, collaboration and co-creation, we endeavour to advance reconciliation from the inside out – by building on our culture of diversity and inclusion (D&I), we aim to create a workplace where Aboriginal and Torres Strait Islander team members will thrive and be recognised for their unique and valued contributions.

We respect the First Nations connection to and stewardship of Country. Founded on our environmental impact plan, we look forward to partnering with First Nations communities and environmental organisations to work with us to achieve CHU’s sustainability goals.



Our Reconciliation Action Plan will be reported in line with GRI 413 (Local Communities), GRI 405 (Diversity and Equal Opportunity), and GRI 411 (Rights of Indigenous Peoples).

Prosperity - Giving Back

CHU is committed to supporting the community. We do this via fundraising for charity and volunteering our time. Each team member is provided with a day of volunteering leave and many participate in charity and fundraising events throughout the year. We have a dedicated team who meet regularly to organise various events to support the community.

In 2024-25 CHU focused our fundraising support on our three charity partners – Starlight Foundation, OZHarvest and The GO Foundation along with important funds raised at other events we’ve attended with clients and partners. We’re delighted with our team member response to charitable activities; this year over half our employees used their charity leave to support communities in which we operate.



CHUity Partners



We report on this data in line with GRI 413 (Local Communities) and GRI 203 (Indirect Economic Impacts).

CHU Supporting the Community

In 2024/25 financial year we've achieved the following results:

DONATIONS FY24/25

Charity	Donations
Oz Harvest	\$13,335
National Breast Cancer Foundation	\$11,101
Starlight Foundation (including Super Swim)	\$9,089
Free 3D Hands Ltd	\$5,000
Go Foundation	\$2,820
All Kids	\$2,650
Project Pearls (Manila)	\$779
Cancer Council NSW	\$500
Adelaide Community Healthcare Alliance Foundation	\$500
Dixons Creek Tree Planting	\$350
St Vincent de Paul Society	\$250
Clean Up Australia Day	\$233
Puddle Jumpers	\$211
Mater Foundation	\$176
Mater Foundation	\$153
The Mito Foundation	\$140
Beyond Blue	\$100
Ronald McDonald House	\$100
Special Olympics Australia	\$100
The Kids Cancer Project	\$80
Australian Melanoma Research Foundation	\$50
Headspace	\$45
	\$47,763





CHU Vic Tree Planting:



Brisbane – Vinnies



Manila – Project Pearls

CHU Supporting the Community

Employee Volunteering Days

2022-23	26 Volunteers
2023-24	30 Volunteers
2024-25	200 Volunteers

Volunteering at CHU: Making a Difference Together

This year, CHU staff came together in incredible numbers to give back to the communities where we live and work. Over 200 employees across Australia and Manila participated in a diverse range of volunteering activities, reinforcing our commitment to creating meaningful impact through our ESG and community engagement programs.

Guided by our focus on pillar charities, as well as environmental and social responsibility, our teams took part in initiatives that supported vulnerable communities, protected the environment, and promoted social wellbeing.

Some of the key volunteering activities this year included:

- OzHarvest – Cooking for a Cause: Staff rolled up their sleeves in the kitchen to prepare meals for people in need using rescued food, supporting food sustainability and reducing waste.
- Starlight Foundation Gift Wrapping: Volunteers helped spread joy during the holiday season by wrapping gifts for sick children to be distributed by the Starlight team.

- St Vincent de Paul – Sorting Donations: CHU teams assisted in sorting donated clothing and household goods, ensuring that essential items reach those experiencing hardship.
- Tree Planting & Clean-Up Australia Day: Demonstrating our commitment to the environment, staff took part in reforestation projects and local clean-ups, contributing to a cleaner and greener Australia.
- Blood Donation with Life Blood: Employees generously donated blood, directly supporting the health of patients across the country.
- Cooking for Project Pearls (Manila): Our Manila team prepared nutritious meals for underprivileged children and families, addressing food insecurity and showing compassion in action.

These efforts highlight the power of collective action and reflect our ongoing dedication to making a real difference. For us, volunteering is more than just a day out of the office; it's a core part of who we are and how we support a better, fairer, and more sustainable future.



We report on this data in line with GRI 413-1 (Operations with local community engagement)



Starlight Children's Foundation

OzHarvest

GO Foundation



\$9,089
funds raised by CHU



\$13,335
funds raised by CHU



\$2,820
funds raised by CHU



146kms
swum by CHU team members
for Starlight SuperSwim



12,840
meals delivered for people
in need



4
students supported in
education



125
Sparkle Packs wrapped



6,420kgs
of food saved from landfill



Supporting Year 5 & 6
Leadership program in 2025

Positive Partnerships

Forging strategic partnerships with like-minded organisations has significantly amplified CHU's impact. Our partnership with SDG Align has assisted CHU in defining our sustainability goals and strategies, fine tuning our approach to sustainability and alignment our goals with the UN SDGs.






Partnership will be a driving force of our future projects, working collaboratively on common goals with our supply chain, our partners, clients and customers to address pressing environmental and social challenges.

Strengthening our ties with local communities remained a cornerstone of our corporate social responsibility efforts. Continuing our fundraising and local charity initiatives where everyone can be involved. Our goal is to be an active participant in the well-being and development of the communities where we operate.



We report on these partnerships in line with GRI 413-1 (Operations with local community engagement)

GRI Index Table

SDG	Page	Linked Policies	GRI
 SDG3	29, 30		403 (Occupational Health & Safety)
 SDG4	30		404-1, 404-2, 404-3 (Training & Education)
 SDG5	27, 28, 29, 31	Gender Equality Policy Parental Leave Policy	405-1, 405-2, 405; 406 (Non-discrimination); 401-3 (Parental Leave)
 SDG6	25		303 (Water & Effluents)
 SDG7	25		302 (Energy)
 SDG8	17, 21, 27, 28, 29, 30		401 (Employment); 401-3 (Parental Leave); 403 (Health & Safety); 404 (Training & Education); 414 (Supplier Social Assessment)
 SDG9	15, 18, 32		203 (Indirect Economic Impacts)
 SDG10	27, 28, 29, 31	Domestic and Family Violence Policy Carers Policy	405 (Diversity & Equal Opportunity); 406 (Non-discrimination); 411 (Rights of Indigenous Peoples)
 SDG11	18, 21, 25, 31, 32, 34, 36		306 (Waste); 413, 413-1 (Local Communities)
 SDG12	4, 16, 17, 25		308, 308-1 (Supplier Environmental Assessment); 414 (Supplier Social Assessment); 306 (Waste); 302 (Energy); 303 (Water)
 SDG13	4, 14, 15, 16, 19, 20, 21, 22, 23, 24, 25	Steadfast Carbon Neutral Transition Plan CHU Sustainability Charter	305, 305-1, 305-2, 305-3 (Emissions); 302 (Energy); 308 (Supplier Environmental Assessment)
 SDG16	6, 7, 9, 17, 31		2-29 (Stakeholder Engagement); 411 (Rights of Indigenous Peoples)
 SDG17	6, 7, 9, 31, 32, 34, 36	Training and Education Policy	2-29 (Stakeholder Engagement); 3-1 (Material Topics); 413 (Local Communities)





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