25 August 2026

The Manager
ASX Market Announcements Office
ASX Limited
Level 27, 39 Martin Place
SYDNEY NSW 2000

Dear Sir / Madam

Appendix 4G and Corporate Governance Statement

Please find attached for immediate release in relation to Steadfast Group Limited the following documents:

- Appendix 4G; and
- Corporate Governance Statement.

The release of this market announcement is authorised by the Steadfast Board of Directors.

All queries in relation to this market announcement should be directed to Shalome Ruiter, EGM – Investor Relations & ESG on +61 404 811 847.

Yours sincerely,

Alexandra Rose
Group Company Secretary

Appendix 4G

Key to Disclosures
Corporate Governance Council Principles and Recommendations

Name of entity

Steadfast Group Limited

ABN/ARBN	Financial year ended:
98 073 659 677	30 June 2026

Our corporate governance statement[1] for the period above can be found at:[2]

☐	These pages of our annual report:	
☒	This URL on our website:	https://investor.steadfast.com.au/investor-centre/?page=corporate-governance

The Corporate Governance Statement is accurate and up to date as at 25 August 2026 and has been approved by the Board.

The annexure includes a key to where our corporate governance disclosures can be located.[3]

Date:	25 August 2026
Name of authorised officer authorising lodgement:	Alexandra Rose, Group Company Secretary

[1] "Corporate governance statement" is defined in Listing Rule 19.12 to mean the statement referred to in Listing Rule 4.10.3 which discloses the extent to which an entity has followed the recommendations set by the ASX Corporate Governance Council during a particular reporting period.

Listing Rule 4.10.3 requires an entity that is included in the official list as an ASX Listing to include in its annual report either a corporate governance statement that meets the requirements of that rule or the URL of the page on its website where such a statement is located. The corporate governance statement must disclose the extent to which the entity has followed the recommendations set by the ASX Corporate Governance Council during the reporting period. If the entity has not followed a recommendation for any part of the reporting period, its corporate governance statement must separately identify that recommendation and the period during which it was not followed and state its reasons for not following the recommendation and what (if any) alternative governance practices it adopted in lieu of the recommendation during that period.

Under Listing Rule 4.7.4, if an entity chooses to include its corporate governance statement on its website rather than in its annual report, it must lodge a copy of the corporate governance statement with ASX at the same time as it lodges its annual report with ASX. The corporate governance statement must be current as at the effective date specified in that statement for the purposes of Listing Rule 4.10.3.

Under Listing Rule 4.7.3, an entity must also lodge with ASX a completed Appendix 4G at the same time as it lodges its annual report with ASX. The Appendix 4G serves a dual purpose. It acts as a key designed to assist readers to locate the governance disclosures made by a listed entity under Listing Rule 4.10.3 and under the ASX Corporate Governance Council's recommendations. It also acts as a verification tool for listed entities to confirm that they have met the disclosure requirements of Listing Rule 4.10.3.

The Appendix 4G is not a substitute for, and is not to be confused with, the entity's corporate governance statement. They serve different purposes and an entity must produce each of them separately.

[2] Tick whichever option is correct and then complete the page number(s) of the annual report, or the URL of the web page, where your corporate governance statement can be found. You can, if you wish, delete the option which is not applicable.

[3] Throughout this form, where you are given two or more options to select, you can, if you wish, delete any option which is not applicable and just retain the option that is applicable. If you select an option that includes "OR" at the end of the selection and you delete the other options, you can also, if you wish, delete the "OR" at the end of the selection.

See notes 4 and 5 below for further instructions on how to complete this form.

ANNEXURE – KEY TO CORPORATE GOVERNANCE DISCLOSURES

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
PRINCIPLE 1 – LAY SOLID FOUNDATIONS FOR MANAGEMENT AND OVERSIGHT			
1.1	A listed entity should have and disclose a board charter setting out: (a) the respective roles and responsibilities of its board and management; and (b) those matters expressly reserved to the board and those delegated to management.	☒ and we have disclosed a copy of our board charter at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance …………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable
1.2	A listed entity should: (a) undertake appropriate checks before appointing a director or senior executive or putting someone forward for election as a director; and (b) provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable
1.3	A listed entity should have a written agreement with each director and senior executive setting out the terms of their appointment.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable
1.4	The company secretary of a listed entity should be accountable directly to the board, through the chair, on all matters to do with the proper functioning of the board.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable

[4] Tick the box in this column only if you have followed the relevant recommendation <u>in full</u> for the <u>whole</u> of the period above. Where the recommendation has a disclosure obligation attached, you must insert the location where that disclosure has been made, where indicated by the line with "*insert location*" underneath. If the disclosure in question has been made in your corporate governance statement, you need only insert "our corporate governance statement". If the disclosure has been made in your annual report, you should insert the page number(s) of your annual report (eg "pages 10-12 of our annual report"). If the disclosure has been made on your website, you should insert the URL of the web page where the disclosure has been made or can be accessed (eg "www.entityname.com.au/corporate governance/charters/").

[5] If you have followed all of the Council's recommendations <u>in full</u> for the <u>whole</u> of the period above, you can, if you wish, delete this column from the form and re-format it.

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
1.5	A listed entity should: (a) have and disclose a diversity policy; (b) through its board or a committee of the board set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally; and (c) disclose in relation to each reporting period: (1) the measurable objectives set for that period to achieve gender diversity; (2) the entity's progress towards achieving those objectives; and (3) either: (A) the respective proportions of men and women on the board, in senior executive positions and across the whole workforce (including how the entity has defined "senior executive" for these purposes); or (B) if the entity is a "relevant employer" under the Workplace Gender Equality Act, the entity's most recent "Gender Equality Indicators", as defined in and published under that Act. If the entity was in the S&P / ASX 300 Index at the commencement of the reporting period, the measurable objective for achieving gender diversity in the composition of its board should be to have not less than 30% of its directors of each gender within a specified period.	☒ and we have disclosed a copy of our diversity policy at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ……………………………………………………………………….. [*insert location*] and we have disclosed the information referred to in paragraph (c) at: in our Corporate Governance Statement. ……………………………………………………………………….. [*insert location*] and if we were included in the S&P / ASX 300 Index at the commencement of the reporting period our measurable objective for achieving gender diversity in the composition of its board of not less than 30% of its directors of each gender within a specified period.	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
1.6	A listed entity should: (a) have and disclose a process for periodically evaluating the performance of the board, its committees and individual directors; and (b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.	☒ and we have disclosed the evaluation process referred to in paragraph (a) at: in our Corporate Governance Statement. ………………………………………………………………………… [*insert location*] and whether a performance evaluation was undertaken for the reporting period in accordance with that process at: in our Corporate Governance Statement. ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable
1.7	A listed entity should: (a) have and disclose a process for evaluating the performance of its senior executives at least once every reporting period; and (b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.	☒ and we have disclosed the evaluation process referred to in paragraph (a) at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*] and whether a performance evaluation was undertaken for the reporting period in accordance with that process at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
PRINCIPLE 2 - STRUCTURE THE BOARD TO BE EFFECTIVE AND ADD VALUE			
2.1	The board of a listed entity should: (a) have a nomination committee which: (1) has at least three members, a majority of whom are independent directors; and (2) is chaired by an independent director, and disclose: (3) the charter of the committee; (4) the members of the committee; and (5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or (b) if it does not have a nomination committee, disclose that fact and the processes it employs to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively.	☒ *[If the entity complies with paragraph (a):]* and we have disclosed a copy of the charter of the committee at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*] and the information referred to in paragraphs (4) and (5) at: page 69 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*] *[If the entity complies with paragraph (b):]* and we have disclosed the fact that we do not have a nomination committee and the processes we employ to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively at: ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable
2.2	A listed entity should have and disclose a board skills matrix setting out the mix of skills that the board currently has or is looking to achieve in its membership.	☒ and we have disclosed our board skills matrix at: in our Corporate Governance Statement. ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
2.3	A listed entity should disclose: (a) the names of the directors considered by the board to be independent directors; (b) if a director has an interest, position, affiliation or relationship of the type described in Box 2.3 but the board is of the opinion that it does not compromise the independence of the director, the nature of the interest, position or relationship in question and an explanation of why the board is of that opinion; and (c) the length of service of each director.	☒ and we have disclosed the names of the directors considered by the board to be independent directors at: in our Corporate Governance Statement. …………………………………………………………………………… [*insert location*] and, where applicable, the information referred to in paragraph (b) at: …………………………………………………………………………… [*insert location*] and the length of service of each director at: in the Directors' Report on page 68 and the Remuneration Report on page 86, located in Steadfast's 2026 Annual Report and also available on the Steadfast investor website at https://investor.steadfast.com.au/investor-centre/?page=corporate-governance …………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
2.4	A majority of the board of a listed entity should be independent directors.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable
2.5	The chair of the board of a listed entity should be an independent director and, in particular, should not be the same person as the CEO of the entity.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable
2.6	A listed entity should have a program for inducting new directors and for periodically reviewing whether there is a need for existing directors to undertake professional development to maintain the skills and knowledge needed to perform their role as directors effectively.	☒	☐ set out in our Corporate Governance Statement **OR** ☐ we are an externally managed entity and this recommendation is therefore not applicable

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
PRINCIPLE 3 – INSTIL A CULTURE OF ACTING LAWFULLY, ETHICALLY AND RESPONSIBLY			
3.1	A listed entity should articulate and disclose its values.	☒ and we have disclosed our values at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
3.2	A listed entity should: (a) have and disclose a code of conduct for its directors, senior executives and employees; and (b) ensure that the board or a committee of the board is informed of any material breaches of that code.	☒ and we have disclosed our code of conduct at: https://investor.steadfast.com.au/investor-centre/?page=corporate-gov ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
3.3	A listed entity should: (a) have and disclose a whistleblower policy; and (b) ensure that the board or a committee of the board is informed of any material incidents reported under that policy.	☒ and we have disclosed our whistleblower policy at: https://investor.steadfast.com.au/investor-centre/?page=corporate-gov ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
3.4	A listed entity should: (a) have and disclose an anti-bribery and corruption policy; and (b) ensure that the board or committee of the board is informed of any material breaches of that policy.	☒ and we have disclosed our anti-bribery and corruption policy at: https://investor.steadfast.com.au/investor-centre/?page=corporate-gov ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
PRINCIPLE 4 – SAFEGUARD THE INTEGRITY OF CORPORATE REPORTS			
4.1	The board of a listed entity should: (a) have an audit committee which: (1) has at least three members, all of whom are non-executive directors and a majority of whom are independent directors; and (2) is chaired by an independent director, who is not the chair of the board, and disclose: (3) the charter of the committee; (4) the relevant qualifications and experience of the members of the committee; and (5) in relation to each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or (b) if it does not have an audit committee, disclose that fact and the processes it employs that independently verify and safeguard the integrity of its corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner.	☒ *[If the entity complies with paragraph (a):]* and we have disclosed a copy of the charter of the committee at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance …………………………………………………………………………… [*insert location*] and the information referred to in paragraphs (4) and (5) at: page 69 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at https://investor.steadfast.com.au/investor-centre/?page=corporate-governance …………………………………………………………………………… [*insert location*] *[If the entity complies with paragraph (b):]* and we have disclosed the fact that we do not have an audit committee and the processes we employ that independently verify and safeguard the integrity of our corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner at: …………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
4.2	The board of a listed entity should, before it approves the entity's financial statements for a financial period, receive from its CEO and CFO a declaration that, in their opinion, the financial records of the entity have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the entity and that the opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.	☒	☐ set out in our Corporate Governance Statement

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
4.3	A listed entity should disclose its process to verify the integrity of any periodic corporate report it releases to the market that is not audited or reviewed by an external auditor.	☐	☒ set out in our Corporate Governance Statement
PRINCIPLE 5 – MAKE TIMELY AND BALANCED DISCLOSURE			
5.1	A listed entity should have and disclose a written policy for complying with its continuous disclosure obligations under listing rule 3.1.	☒ and we have disclosed our continuous disclosure compliance policy at: https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
5.2	A listed entity should ensure that its board receives copies of all material market announcements promptly after they have been made.	☒	☐ set out in our Corporate Governance Statement
5.3	A listed entity that gives a new and substantive investor or analyst presentation should release a copy of the presentation materials on the ASX Market Announcements Platform ahead of the presentation.	☒	☐ set out in our Corporate Governance Statement
PRINCIPLE 6 – RESPECT THE RIGHTS OF SECURITY HOLDERS			
6.1	A listed entity should provide information about itself and its governance to investors via its website.	☒ and we have disclosed information about us and our governance on our website at: in our Corporate Governance Statement. ………………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
6.2	A listed entity should have an investor relations program that facilitates effective two-way communication with investors.	☒	☐ set out in our Corporate Governance Statement

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
6.3	A listed entity should disclose how it facilitates and encourages participation at meetings of security holders.	☒ and we have disclosed how we facilitate and encourage participation at meetings of security holders at: in our Corporate Governance Statement. …………………………………………………………………………. [*insert location*]	☐ set out in our Corporate Governance Statement
6.4	A listed entity should ensure that all substantive resolutions at a meeting of security holders are decided by a poll rather than by a show of hands.	☒	☐ set out in our Corporate Governance Statement
6.5	A listed entity should give security holders the option to receive communications from, and send communications to, the entity and its security registry electronically.	☒	☐ set out in our Corporate Governance Statement

<table>
<tr><th colspan="2">Corporate Governance Council recommendation</th><th>Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:</th><th>Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]</th></tr>
<tr><td colspan="4">PRINCIPLE 7 – RECOGNISE AND MANAGE RISK</td></tr>
<tr><td>7.1</td><td>The board of a listed entity should:
(a) have a committee or committees to oversee risk, each of which:
(1) has at least three members, a majority of whom are independent directors; and
(2) is chaired by an independent director,
and disclose:
(3) the charter of the committee;
(4) the members of the committee; and
(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or
(b) if it does not have a risk committee or committees that satisfy (a) above, disclose that fact and the processes it employs for overseeing the entity's risk management framework.</td><td>☒
[If the entity complies with paragraph (a):]
and we have disclosed a copy of the charter of the committee at:
https://investor.steadfast.com.au/investor-centre/?page=corporate-governance
……………………………………………………………………………
[insert location]
and the information referred to in paragraphs (4) and (5) at:
page 69 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at
https://investor.steadfast.com.au/investor-centre/?page=corporate-governance
……………………………………………………………………………
[insert location]
[If the entity complies with paragraph (b):]
and we have disclosed the fact that we do not have a risk committee or committees that satisfy (a) and the processes we employ for overseeing our risk management framework at:
……………………………………………………………………………
[insert location]</td><td>☐ set out in our Corporate Governance Statement</td></tr>
<tr><td>7.2</td><td>The board or a committee of the board should:
(a) review the entity's risk management framework at least annually to satisfy itself that it continues to be sound and that the entity is operating with due regard to the risk appetite set by the board; and
(b) disclose, in relation to each reporting period, whether such a review has taken place.</td><td>☒
and we have disclosed whether a review of the entity's risk management framework was undertaken during the reporting period at:
in our Corporate Governance Statement.
……………………………………………………………………………
[insert location]</td><td>☐ set out in our Corporate Governance Statement</td></tr>
</table>

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
7.3	A listed entity should disclose: (a) if it has an internal audit function, how the function is structured and what role it performs; or (b) if it does not have an internal audit function, that fact and the processes it employs for evaluating and continually improving the effectiveness of its governance, risk management and internal control processes.	☒ *[If the entity complies with paragraph (a):]* and we have disclosed how our internal audit function is structured and what role it performs at: in our Corporate Governance Statement. …………………………………………………………………… [*insert location*] *[If the entity complies with paragraph (b):]* and we have disclosed the fact that we do not have an internal audit function and the processes we employ for evaluating and continually improving the effectiveness of our risk management and internal control processes at: …………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement
7.4	A listed entity should disclose whether it has any material exposure to environmental or social risks and, if it does, how it manages or intends to manage those risks.	☒ and we have disclosed whether we have any material exposure to environmental and social risks at: in our Corporate Governance Statement. …………………………………………………………………… [*insert location*] and, if we do, how we manage or intend to manage those risks at: in our Corporate Governance Statement and pages 74 to 77 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at https://investor.steadfast.com.au/investor-centre/?page=corporate-governance …………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement

<table>
<tr><th colspan="2">Corporate Governance Council recommendation</th><th>Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:</th><th>Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]</th></tr>
<tr><td colspan="4">PRINCIPLE 8 – REMUNERATE FAIRLY AND RESPONSIBLY</td></tr>
<tr><td>8.1</td><td>The board of a listed entity should:
(a) have a remuneration committee which:
(1) has at least three members, a majority of whom are independent directors; and
(2) is chaired by an independent director,
and disclose:
(3) the charter of the committee;
(4) the members of the committee; and
(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or
(b) if it does not have a remuneration committee, disclose that fact and the processes it employs for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive.</td><td>☒
[If the entity complies with paragraph (a):]
and we have disclosed a copy of the charter of the committee at:
https://investor.steadfast.com.au/investor-centre/?page=corporate-governance
……………………………………………………………………………
[insert location]
and the information referred to in paragraphs (4) and (5) at:
page 69 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at
https://investor.steadfast.com.au/investor-centre/?page=corporate-governance
……………………………………………………………………………
[insert location]
[If the entity complies with paragraph (b):]
and we have disclosed the fact that we do not have a remuneration committee and the processes we employ for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive:
……………………………………………………………………………
[insert location]</td><td>☐ set out in our Corporate Governance Statement <u>OR</u>
☐ we are an externally managed entity and this recommendation is therefore not applicable</td></tr>
</table>

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation <u>in full</u> for the <u>whole</u> of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
8.2	A listed entity should separately disclose its policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives.	☒ and we have disclosed separately our remuneration policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives at: pages 84 to 103 of Steadfast's 2026 Annual Report and also available on the Steadfast investor website at https://investor.steadfast.com.au/investor-centre/?page=corporate-governance ……………………………………………………………………………. [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable
8.3	A listed entity which has an equity-based remuneration scheme should: (a) have a policy on whether participants are permitted to enter into transactions (whether through the use of derivatives or otherwise) which limit the economic risk of participating in the scheme; and (b) disclose that policy or a summary of it.	☒ and we have disclosed our policy on this issue or a summary of it at: in our Corporate Governance Statement. …………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we do not have an equity-based remuneration scheme and this recommendation is therefore not applicable **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable
ADDITIONAL RECOMMENDATIONS THAT APPLY ONLY IN CERTAIN CASES			
9.1	A listed entity with a director who does not speak the language in which board or security holder meetings are held or key corporate documents are written should disclose the processes it has in place to ensure the director understands and can contribute to the discussions at those meetings and understands and can discharge their obligations in relation to those documents.	☐ and we have disclosed information about the processes in place at: …………………………………………………………………… [*insert location*]	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we do not have a director in this position and this recommendation is therefore not applicable **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable
9.2	A listed entity established outside Australia should ensure that meetings of security holders are held at a reasonable place and time.	☐	☐ set out in our Corporate Governance Statement **<u>OR</u>** ☐ we are established in Australia and this recommendation is therefore not applicable **<u>OR</u>** ☐ we are an externally managed entity and this recommendation is therefore not applicable

Corporate Governance Council recommendation		Where a box below is ticked,[4] we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are:[5]
9.3	A listed entity established outside Australia, and an externally managed listed entity that has an AGM, should ensure that its external auditor attends its AGM and is available to answer questions from security holders relevant to the audit.	☐	☐ set out in our Corporate Governance Statement **OR** ☐ we are established in Australia and not an externally managed listed entity and this recommendation is therefore not applicable ☐ we are an externally managed entity that does not hold an AGM and this recommendation is therefore not applicable
ADDITIONAL DISCLOSURES APPLICABLE TO EXTERNALLY MANAGED LISTED ENTITIES			
-	*Alternative to Recommendation 1.1 for externally managed listed entities:* The responsible entity of an externally managed listed entity should disclose: (a) the arrangements between the responsible entity and the listed entity for managing the affairs of the listed entity; and (b) the role and responsibility of the board of the responsible entity for overseeing those arrangements.	☐ and we have disclosed the information referred to in paragraphs (a) and (b) at: …………………………………………………………………………….. [*insert location*]	☐ set out in our Corporate Governance Statement
-	*Alternative to Recommendations 8.1, 8.2 and 8.3 for externally managed listed entities:* An externally managed listed entity should clearly disclose the terms governing the remuneration of the manager.	☐ and we have disclosed the terms governing our remuneration as manager of the entity at: …………………………………………………………………………….. [*insert location*]	☐ set out in our Corporate Governance Statement

Steadfast
THE STRENGTH YOU NEED

Corporate Governance Statement

2026

Steadfast

Corporate Governance Statement

Steadfast's approach to corporate governance

Steadfast Group Limited's (Steadfast) approach to corporate governance is to promote long-term profitability and sustainability and create shareholder value through continuous improvement.

We strive to meet stakeholder expectations of sound corporate governance and prudent decision-making as part of Steadfast's specific and broader responsibilities to shareholders, employees, Steadfast Network brokers and their clients, strategic partners and the communities in which we operate.

Steadfast's commitment to strong corporate governance and high ethical standards is a key aspect of our success. Steadfast's values of 'TOGETHER' guide the way the Board, management and staff conduct business.

Our people deal honestly and fairly with each other and our stakeholders. The Board-approved Code of Conduct sets out the way we must act legally, ethically and responsibly. There are appropriate consequences for anyone who fails to meet our standards.

This statement has been approved by the Board. Steadfast's corporate governance practices have followed the recommendations contained in the 4th edition of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations* for the financial year ended 30 June 2026. This statement is current as at 25 August 2026 and has been lodged with the ASX.

Introduction

The Board of Steadfast is committed to high standards of corporate governance. The Board believes that strong governance is essential to creating long-term value for shareholders, protecting the interests of stakeholders, and supporting the sustainable growth of the business.

Our corporate governance framework is informed by the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations* (4th Edition) and is designed to:

- promote ethical and responsible decision-making;
- provide an appropriate balance between strategic oversight and operational efficiency;
- support a culture of accountability and integrity; and
- facilitate effective engagement with stakeholders.

This statement outlines the key features of our governance framework and the practices in place during the year ended 30 June 2026 (FY26).

Corporate governance policies are available on the **Steadfast Investor website.**

Solid foundations for management and oversight

Role of the Board

The Board is responsible for the overall governance of the Company and for providing strategic direction and oversight of management. In performing its role, the Board:

- sets the Company's strategic objectives and approves business plans;
- monitors performance against agreed targets and budgets;
- oversees the identification, assessment, and management of risk;
- sets the Company's Risk Appetite Statement and approves the Risk Management Framework (RMF);
- approves significant corporate transactions, investments, and capital allocation decisions;
- oversees the Group's culture; and
- appoints, supports, and evaluates the performance of the Managing Director & CEO and senior executives.

During FY26, the Board has had a heightened level of focus on the following key areas:

- Commencing a disciplined and structured process to determine succession for the Managing Director and CEO.
- Commissioning a preliminary independent cultural diagnostic to inform the Board's oversight of the Group's culture.
- Overseeing initiatives to drive sustainable performance, prioritising profitable growth in Australasia and disciplined and measured expansion in international markets.
- Elevating capital management discipline through optimising capital deployment toward the highest value-adding acquisitions and pursuing long term value accretive opportunities to recycle capital.
- Overseeing initiatives to deploy AI where a strong business case exists in line with the Group's AI governance framework.
- Monitoring key initiatives to uplift maturity of the Group's risk management, through the ongoing development of frameworks, processes and reporting, including the RMF.
- Restructuring committees to aid in the Board's oversight capacities as it relates to risk management, financial statements and people development.
- Monitoring operational efficiency initiatives in equity businesses through expense optimisation, streamlining operations, and the disciplined adoption of head office policies, processes and procedures where they add value.

The Board has adopted a formal Board Charter which sets out its role, responsibilities, composition and operation, and describes the division of responsibilities between the Board and management. This Board Charter is usually reviewed annually to help ensure it remains fit for purpose.

The Steadfast Board Charter is available on the **Steadfast Investor website.**

Board Committees

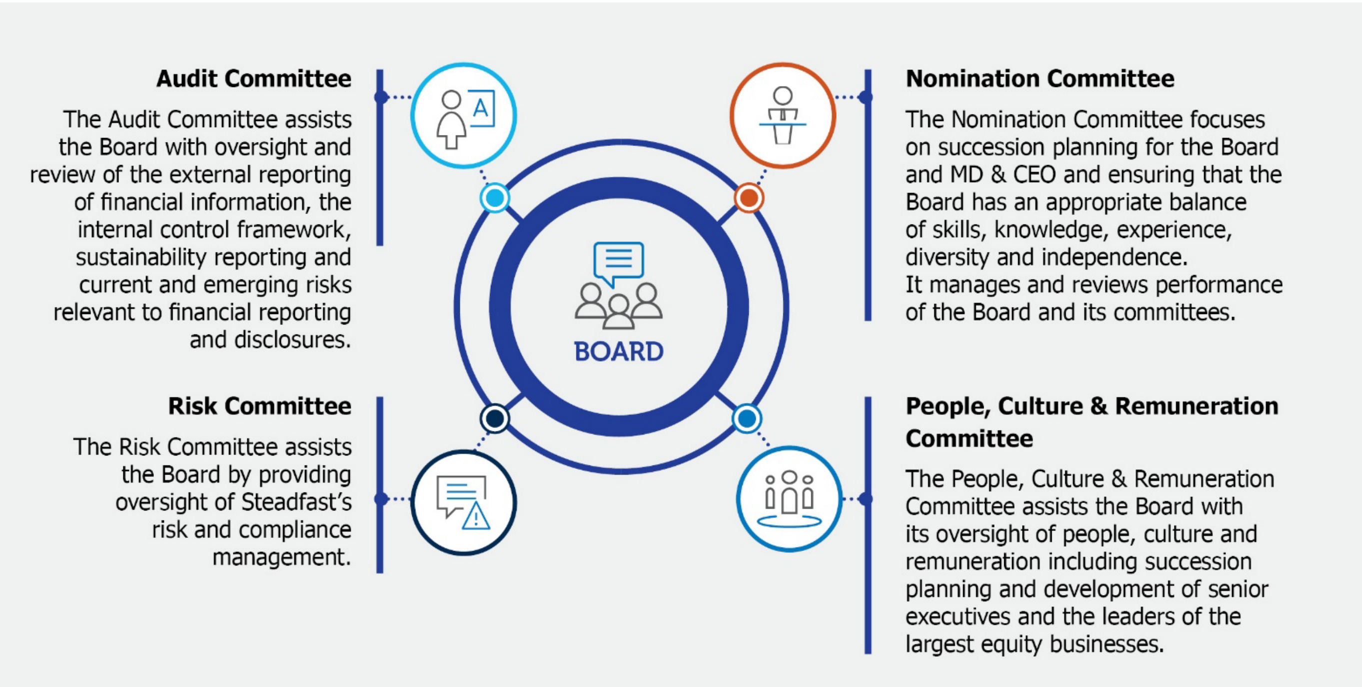
The Board has established the following committees to assist the Board in its oversight role:

- Audit Committee;
- Risk Committee;
- Nomination Committee; and
- People, Culture & Remuneration Committee.

Effective 25 November 2025, the following changes were made to enhance the Board Committee structure:

- The Audit & Risk Committee was separated into two standalone committees – Audit Committee and Risk Committee; and
- The Remuneration & Performance Committee and the People, Culture & Governance Committee were merged to establish the People, Culture & Remuneration Committee.

The following diagram provides a summary of the allocation of responsibilities between Board Committees:



The Committee Charters, which are reviewed annually, outline the roles and responsibilities of each Committee and these are available on the **Steadfast Investor website**.

The Chair of the Board and the Managing Director & CEO receive a standing invitation to all Board Committee meetings and attend as they consider appropriate. All Board members are sent Board Committee meeting agendas and may attend any meeting, which generally occurs.

Members' attendance at Board and Committee meetings during the past year is contained in the Directors' Report on page 69 of the Annual Report.

Responsibilities of Management

The Board delegates authority, within parameters and in accordance with formal delegations, to the Managing Director & CEO for the executive management and day to day operations of Steadfast. The Board regularly reviews the division of functions between the Board and management to help ensure it continues to be appropriate to the needs of Steadfast.

The Managing Director & CEO has been granted authority for matters not reserved for either the Board or a Board Committee. The executive leadership team assists in the exercise of the Managing Director & CEO's delegated authority. It is also responsible for providing the Board with accurate, timely and clear information to enable the Board to perform its responsibilities.

Members of the executive leadership team usually attend Board meetings. This facilitates open communication between the Board and the executive leadership team including in relation to Board expectations.

The Managing Director & CEO and the Chief Financial Officer report to the Board at each meeting. The Company Secretary is accountable directly to the Board, through the Chair, on all matters to do with the proper functioning of the Board.

The executive leadership team focuses on achieving the business plan, managing strategic and operational issues, developing strategic relationships, completing acquisitions and "hubbing" (combining Steadfast businesses to achieve economies of scale), other material transactions, risk management, staff development and reviewing the performance of Steadfast, including its subsidiaries.

Various Management Committees also provide reporting to the Board and/or Board Committees.

The Board is structured to add value

Board Composition and Effectiveness

The Board is comprised of seven Directors, five of whom are non-executive independent Directors, including the Chair and a further non-executive Director.

The roles of Chair and the Managing Director & CEO are exercised by different individuals, namely Vicki Allen and Robert Kelly AM respectively.

The Board composition includes longer-serving Directors who have a deeper knowledge of the Group's operations and history, and newer Directors.

The Board considers that it is an appropriate size to enable it to fulfil its duties and responsibilities, but not so large as to be unwieldy. Board renewal continues to be a focus area.

Board Skills and Experience

The Board believes that its membership should comprise high calibre Directors from a variety of professional backgrounds who collectively possess the skills, knowledge, professional experience, diversity and independence that allow the Directors individually and Board collectively, to:

- discharge their duties and responsibilities under the law effectively and efficiently;
- understand Steadfast's business and the environment in which it operates in order to set, with management, the key goals and strategies to drive continuous improvement in shareholder value;
- meet Steadfast's responsibilities to its shareholders, employees, Steadfast Network brokers and their clients, strategic partners, and the communities in which it operates;
- consider and form a view on Steadfast's key policies including governance and risk management frameworks and the effectiveness of compliance; and
- oversee the development of the skills and experience of senior executives.

The Board uses a skills matrix which identifies the competencies and diversity required to enable the Board to fulfil its responsibilities, including a deep understanding of the insurance industry, strategy development and execution, corporate management and operational and financial matters.

The Board regularly reviews its competencies and composition to help ensure it collectively covers the skills needed to address existing and emerging business and governance issues. Each Director brings a range of experience and expertise to the Board and devotes significant time and resources to the discharge of their duties.

Board Skills Matrix summary

The Board Skills Matrix (**Matrix**) is set out below. It sets out the skills and experience considered essential to the effectiveness of the Board and its Committees. The Matrix is reviewed annually by the Nominations Committee. The Matrix is also used to guide the identification of potential director candidates as part of the ongoing Board renewal process.

The competencies of the current Board members and the number of Directors with each skill and their experience is set out below according to the following rating system: **1) High competency, knowledge and experience; 2) Practised/direct experience or 3) Awareness.**

SKILLS	DESCRIPTION	DIRECTORS' EXPERIENCE
Insurance, insurance broking and underwriting agencies	Experience in a senior position within an insurance, insurance company, insurance broking business or underwriting agency including developing, implementing and assessing strategies and operating plans.	7
Financial Services	Experience in the financial services sector, including superannuation, funds management and financial advice.	6 1
Executive Management	Executive management experience including as a CEO or senior executive, running a large business or significant business line 'end to end' or having general management experience at a senior level requiring a holistic view of business.	7
Strategic Leadership	Experience in developing strategic plans and successful implementation of plans, including the identification and assessment of different strategic options, risks associated with a course of action, and the appropriate allocation of resources to support strategic objectives.	6 1
Mergers & Acquisitions	Senior leadership experience in assessing, negotiating and executing mergers and acquisitions.	6 1
Accounting & Finance	Financial and accounting expertise, including oversight of financial reporting integrity, capital management, treasury and funding strategy, and the ability to critically assess financial performance and capital allocation decisions.	5 2
Governance	Understanding of legal and regulatory frameworks underpinning corporate governance principles to manage legal, compliance and reputational risks including the continuous disclosure regime. Experience in engaging with investors, stakeholders and regulators, and understanding their expectations.	5 2
Risk Management	Experience in developing and implementing frameworks for the identification, evaluation and management of risk, including existing and emerging risks.	3 4

SKILLS	DESCRIPTION	DIRECTORS EXPERIENCE
Technology & Innovation	Experience in developing and implementing technology strategies relating to the use of data and analytics, digital transformation and innovation, and their impacts on customer experience and cyber security. Experience in the development of strategy to leverage new technologies such as AI, while understanding its potential risks.	3 3 1
People, Culture & Renumeration	Experience of overseeing organisational culture, workforce strategy and talent management, together with an understanding of executive and broader remuneration structures, incentive design and their alignment with performance, risk and long-term shareholder value.	2 5
Sustainability	Experience in overseeing environmental, social and governance (ESG) matters relevant to the entity's strategy and risk profile, including climate-related risk and opportunity, sustainability reporting and disclosure obligations, and their integration into business strategy and long-term value creation.	1 4 2
International Experience	Experience of operating, governing or doing business in international markets, including understanding of different regulatory, cultural and economic environments, and their implications for the entity's strategy, risk profile and growth opportunities.	4 3

◇ High competency, knowledge and experience ◇ Practised/direct experience ◇ Awareness

Director Independence

The Board complies with Recommendation 2.4 (ASX Corporate Governance Principles and Recommendations 4th Edition) as it has a majority of independent directors. Steadfast recognises that independent directors contribute to good governance and deliver better outcomes for all stakeholders by acting in the best interests of Steadfast independently of management and encouraging constructive challenge of management. Directors meet regularly in the absence of management and are also able to consult independent experts at Steadfast's expense, subject to the estimated costs being approved by the Chair in advance as being reasonable.

The Board takes a qualitative approach to materiality of interests and assesses independence on a case by case basis, by reference to each Director's particular circumstances rather than applying strict quantitative thresholds. The Board's view is that all Non-Executive Directors except for Mr Rynenberg are independent directors.

Ms Vicki Allen became the Chair at the end of the 2025 AGM, following the retirement of the former Chair, Mr O'Halloran AM. Ms Cleary was re-elected as a director at the 2025 AGM and Mr Michael Goodwin was elected as a director.

The Board considers that all Directors of the Company bring significant expertise and experience to the Company and that the current structure is appropriate for the Company at this time.

Director Appointment, Induction and Development

The Board regularly assesses the skills, knowledge, experience, diversity and independence required collectively for the Board to effectively fulfil its role. Steadfast undertakes appropriate checks prior to the Board appointing a Director. Steadfast provides shareholders with material information relevant to a decision on whether to elect a Director including their skills, experience, other directorships and an acknowledgement that they will have sufficient time to fulfil their responsibilities as a Director.

Steadfast has in place a written agreement with each Director that sets out the terms of their appointment to enable a clear understanding of roles, responsibilities and expectations. All new directors participate in an induction program to assist them in understanding the Group's operations, including governance, risk management, technology strategy and cyber security, environmental and social issues, audit, and regulatory and compliance matters.

A continuing education program enables Directors, individually and collectively, to develop and maintain the skills and knowledge needed to support the Board's decision-making. As appropriate, the Board considers what training or development could be undertaken by Directors to fill any gaps in their skills, knowledge and familiarity with Steadfast and its operating environment in order to fulfil their role on the Board and/or Committees effectively.

The Board received ongoing briefings on developments related to AI, focusing on its increasing use and governance practices, together with legal and other issues. During the financial year, the Board received training on the requirements for sustainability reporting. Management also presented on the evolving threat of cyber risk and the steps that they are taking to manage this threat. As appropriate, Steadfast provides resources to help develop and maintain Directors' skills and knowledge. All Directors are invited to, and most attend, Steadfast's annual Australian Convention and annual New Zealand Conference, which provide relevant updates on industry developments.

Board Performance

The Board recognises the importance of continually monitoring and improving its performance, as well as the performance of its Board Committees and Directors.

The Chair oversees regular evaluation of the performance of the individual directors, Committees and the Board. The Board Charter provides for a formal process to assess the performance of the Board and its committees and an annual review against their respective charters and objectives.

Whilst no formal Board review was undertaken in FY26, the directors and executive management continued to provide regular feedback to the Chair in relation to the processes and operation of the Board and its Committees.

Meeting evaluations are regularly conducted by the directors after the conclusion of each Board meeting.

The Chair of the People, Culture & Remuneration Committee reviews the performance of the Chair.

Executive Performance

The Managing Director & CEO evaluates the performance of the executive leadership team and provides the evaluation to the Board via the People, Culture & Remuneration Committee. The Chair reviews the performance of the Managing Director & CEO annually with input from the Board and recommendations are formulated and implemented as necessary. Evaluations in accordance with this process occurred this year.

In FY26, a formalised and structured process commenced to evaluate material performance and conduct matters relating to senior management. This process determines whether an adjustment to remuneration or other consequence management actions should be applied to individuals for poor outcomes. The process involves an annual joint meeting of the Risk Committee and People, Culture & Remuneration Committee members where the EGM People and General Manager Risk & Compliance provide a joint recommendation to the Joint Committee in relation to potential remuneration adjustments or consequence management as a result of any material matters or events that occurred during the year or that relate to prior years.

Nomination Committee

The Board has established a Nomination Committee which has six members. The Chair of the Nomination Committee is the Chair of the Board, being Vicki Allen (who is an independent Director).

The Nomination Committee assists the Board in satisfying itself that it has an appropriate balance of skills, knowledge, experience, diversity and independence to be an effective decision-making body and to provide successful oversight of the Steadfast Group.

In doing so, the Nomination Committee has regard to the results of the annual appraisal of the Board's performance, the performance of each Director and ongoing Board and committee succession planning.

The Nomination Committee is also responsible for formulating a succession and development plan for the Managing Director & CEO.

The Nomination Committee Charter is available on the **Steadfast Investor website.**

Ethical and responsible culture

Steadfast strives to act ethically, legally and responsibly, and in accordance with the reasonable expectations of its shareholders and other stakeholders. Steadfast has policies in key compliance areas, including conflicts of interest, anti-bribery and corruption, whistleblowing, diversity, securities trading and modern slavery.

Steadfast's culture and values are represented by:

People, Culture & Remuneration Committee

The People, Culture & Remuneration Committee assists the Board in relation to people, culture and remuneration, including remuneration and performance management frameworks and decisions, executive development and succession planning for the executive leadership team and for CEOs of the largest equity businesses, and monitoring employee engagement, workplace health and safety and diversity, equity, inclusion and belonging.

The People, Culture & Remuneration Committee is comprised of Gai McGrath (Chair), Vicki Allen and Greg Rynenberg. Meetings of the Committee are also usually attended by all Directors, the EGM People and the Company Secretary.

The People, Culture & Remuneration Committee Charter is available on the **Steadfast Investor website.**

Code of Conduct

Steadfast is committed to maintaining high ethical standards in how we conduct our business. The Board approved Code of Conduct, which applies to Steadfast's staff and Directors sets out the values, ethical standards and policies of Steadfast and outlines the standards of conduct expected of our business and people.

Material breaches of our Code of Conduct carry serious consequences and are reported to the Board. The Code is periodically reviewed for any updates required to ensure that it operates effectively.

Steadfast's Code of Conduct is available on the **Steadfast Investor website.**

Conflicts of Interest

In accordance with Steadfast's Code of Conduct, applicable laws and regulations, Steadfast seeks to manage conflicts of interest appropriately. A Conflicts of Interest Policy was approved by the Board in FY25 and was rolled out during FY26. This sets out the framework for identifying, preventing and mitigating conflicts of interest - actual, perceived or potential.

Staff are expected to either appropriately manage or avoid any conflicts of interest between Steadfast or its clients and the interests of a staff member.

Companies within the Steadfast Group act in their own best corporate interests having regard to the interests of insureds (for brokers), contractual commitments, binder arrangements with underwriters and regulatory and other requirements.

Companies within the Steadfast Group act independently, with oversight by their own Boards, but subject to meeting Steadfast Group corporate governance standards so far as applicable to them. There are no requirements or incentives to act against their own interests in favour of Steadfast Group or other Group companies.

Anti-Bribery & Corruption Policy

Steadfast's Anti-Bribery & Corruption Policy strictly prohibits the actual or attempted use of any form of bribery or corruption, including by associates, whether direct or indirect and whether including public officials or private persons. Steadfast has controls around the giving and receiving of gifts and hospitality and provides training for staff about how to recognise and avoid bribery or corruption. Bribery and corruption are incompatible with our Code of Conduct and the probity and integrity expected of Steadfast's Directors and staff.

Steadfast's Anti-Bribery & Corruption Policy is available on the **Steadfast Investor website.**

Whistleblowing Policy

Steadfast encourages employees to speak up when they see wrongdoing. We are committed to maintaining and continuously improving our strong legal, ethical and responsible culture. Whistleblowing plays an important role in increasing transparency and improving our culture. Our Whistleblower Policy sets out how employees can report concerns they may have about misconduct involving Steadfast or any of its related companies. It also sets out our approach to supporting whistleblowers and how Steadfast will protect them from harm. It explains what steps Steadfast will take to investigate a whistleblower's concerns. The Board is informed of material incidents reported under the Whistleblower Policy.

Steadfast's Whistleblower Policy is available on the **Steadfast Investor website.**

Securities Trading Policy

Steadfast's Securities Trading Policy sets out when our people and their associates may deal in Group securities.

The policy prohibits dealing in securities when in possession of inside information. It also prohibits specified persons and their associates from dealings in Steadfast securities except during limited 'trading windows'. The policy also sets out Steadfast's prohibition on hedging or otherwise limiting economic exposure to equity price risk in relation to equity-linked remuneration, including deferred and unvested equity awards.

Steadfast's Securities Trading Policy is available on the **Steadfast Investor website.**

Compliance with Law

Steadfast is subject to extensive legal and regulatory requirements and obligations, and business and ethical standards across our business activities.

Compliance with these is critical to enable us to deliver our strategy and create long-term value for our shareholders. Our people must comply with all relevant laws and regulations as well as the technical and ethical requirements of relevant regulatory and professional bodies.

Steadfast provides mandatory compliance training so that our employees understand all relevant laws, regulations and internal policies and how to adhere to them and apply them in their daily work. Employees must report all actual and potential breaches of law or regulations immediately.

Integrity in reporting

Steadfast has formal and rigorous processes that independently verify and safeguard the integrity of its corporate reporting.

Audit Committee

The Audit Committee meets at least four times a year to assist the Board in fulfilling its responsibilities relating to the oversight and review of:

- the external reporting of financial information for the Group;
- the internal control framework for the Group;
- the internal auditor, internal audit function and the external auditors;
- sustainability reporting; and
- current and emerging risks relevant to financial reporting and disclosures.

The Audit Committee is currently comprised of Joan Cleary (Chair), Andrew Bloore, Michael Goodwin (Risk Committee Chair) and Gai McGrath.

Meetings of the Committee are also usually attended by the Group Chair, Managing Director & CEO, the Chief Financial Officer, the Company Secretary, the General Manager Internal Audit and the General Manager Risk & Compliance.

Steadfast

Other Directors usually attend meetings including those which consider half year and full year financial statements. The Committee Chair also regularly meets with the external auditor in the absence of management. The external auditor is invited to, and attends, all the meetings of the Committee. Twice a year, before the consideration of the full year and half-year financial statements, the external auditor meets with the Committee without senior management being present. The General Manager Internal Audit also meets twice yearly with the Committee.

The Audit Committee Charter is available on the **Steadfast Investor website.**

Managing Director & CEO and Chief Financial Officer Declaration

Prior to the Board's approval of the financial statements for a financial period, it receives a declaration from each of the Managing Director & CEO and Chief Financial Officer confirming that, in their opinion, the financial records of the Group have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the Group. The Board also receives assurance from the Managing Director & CEO and the Chief Financial Officer on the veracity of various representations made within the financial statements and to the auditors.

Auditor Independence

Prior to the approval of the half year and year-end financial reports, the Audit Committee reviews the independence of the external auditor. Steadfast firmly believes that the external auditor must be, and must be seen to be, independent.

Steadfast considers it appropriate to utilise the external auditor for some non-audit services given the external auditor's extensive knowledge of Steadfast. Non-audit services include assurance and non-assurance services.

Steadfast may engage the external auditor for non-audit services subject to the general principle that the fees for non-audit services should not exceed 50% of all fees paid to the external auditor in any one financial year. The external auditor cannot provide excluded services such as preparing accounting records or financial reports or acting in a management capacity.

Where non-audit work to be performed by the external auditor falls outside either the scope of pre-approved services or the proposed engagement fee exceeds the 50% threshold, Audit Committee approval is required, or approval of the Audit Committee Chair between meetings for subsequent noting by the Audit Committee.

Mr David Kells, a KPMG Partner, has been Steadfast's lead auditor since 2022. In line with legislation promoting auditor independence, Steadfast requires rotation of KPMG's lead audit partner after the audit of five successive financial years. The external auditor attends the AGM and is available to respond to shareholder questions on any matter that concerns them in their capacity as auditor.

Steadfast's auditor provides a declaration to the Audit Committee, at the time of interim and year-end financial reports, that no prohibited non-audit services have been provided. The external auditor is also required to declare in their audit report that they are independent of Steadfast and its subsidiaries in accordance with the auditor independence requirements of the Corporations Act and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) that are relevant to its audit of the financial report in Australia.

The Audit Committee regularly reviews the performance, quality and effectiveness of the external auditor as well as the need to rotate the external auditor.

The evaluation involves assessing KPMG's performance against ASIC's audit quality guidance, and obtaining feedback from the Board and senior stakeholders across Steadfast finance and business teams. The outcomes of this assessment inform the Committee's recommendation to the Board on whether the external audit should be put to tender.

Based on the outcomes of the annual evaluation, and the auditor's independence confirmations, the Audit Committee recommended to the Board that KPMG continue in its role as Steadfast's external auditor for the FY26 audit.

The Audit Committee has free and unfettered access to the external auditor who, in turn, has free and unfettered access to the Board or any Committee.

Commitment to shareholders and an informed market

Continuous Disclosure

Steadfast believes that stakeholders should be informed of all material business events and issues that influence Steadfast in a factual, timely and widely available manner. Steadfast has a Disclosure and Communication Policy which reflects its continuous disclosure obligations under the Corporations Act and ASX Listing Rules, including Principles 5 and 6 of the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations.

The policy provides the framework for dealing with market sensitive information and is available on the **Steadfast Investor website**.

A Disclosure Committee has been established to manage Steadfast's compliance with its disclosure obligations in accordance with the policy.

Subject to the matters reserved for Board approval, the Disclosure Committee is responsible for determining whether an announcement is released to the ASX and approving the form of the announcement. The Board receives copies of all material market announcements promptly after release.

Steadfast releases investor presentation materials to the ASX ahead of the presentation being given. In addition, Steadfast posts all information released to the ASX via the **Steadfast Investor website**.

Steadfast has processes to verify periodic corporate reports which it releases to market, including reports which are not audited or independently reviewed such as investor presentations. The process requires a sign-off by relevant business managers and review by either the Board or the Disclosure Committee.

Respect the rights of shareholders

Shareholder Communications

The **Steadfast Investor website** contains recent announcements, past and current reports to shareholders, including summaries of financial information, and corporate governance policies.

Steadfast gives shareholders the option to receive communications from, and send communications to, Steadfast and its share registry electronically.

Shareholders are strongly encouraged to provide our share registry, MUFG, with their email address so that Steadfast can communicate important information efficiently. Shareholders can choose to receive electronic communication updates by changing their election through the MUFG Investor Centre. The share registry's contact details are provided on the **Steadfast Investor website**.

Steadfast has an investor relations program to facilitate effective two-way communication with investors and analysts and to provide a greater understanding of Steadfast's business, governance and financial performance.

The Managing Director & CEO and CFO or approved representatives engage with institutional investors, private investors and analysts throughout the year via scheduled and ad hoc interactions, taking account of continuous disclosure requirements and regulatory guidelines.

Shareholder Meetings

Steadfast encourages shareholders to participate in general meetings, particularly the AGM, which is an important forum for two-way communication between Steadfast and shareholders. Shareholders can ask questions of the Chair and the other Directors ahead of the AGM. Steadfast drafts clear and informative meeting notices and other communications to accurately explain the nature of the business of the meeting.

Unless specifically stated in a notice of meeting, all holders of fully paid ordinary shares are eligible to vote on all resolutions. Steadfast's practice is that voting on each proposed resolution is conducted by poll.

Steadfast seeks to conduct its shareholder meetings in a manner which is courteous for those attending. In the interests of attending shareholders, the Chair of the meeting will exercise his or her powers as the Chair to ensure that the meeting is conducted in an orderly and timely fashion.

The presentations on the 30 June and 31 December results, AGM addresses and other major presentations are sent to the ASX before the presentations are delivered. They are made available after the meeting on Steadfast's website as are recordings of AGM and results presentation webcasts.

Recognise and manage risk

Risk Committee

The Risk Committee meets at least four times per year to assist the Board in fulfilling its responsibilities relating to the Group's:

- RMF, risk appetite and risk culture;
- governance and exercising of due care, diligence and skill in relation to risk assessment, risk management strategies and risk monitoring;
- current and emerging risks, including AI, quantum computing, cyber security, digital disruption, privacy and data breaches, environmental, ESG and sustainability related risks; and
- systems and processes to identify, assess, and manage risks that may impact the Group's operations, reputation, and strategic objectives.

The Risk Committee is currently comprised of Michael Goodwin (Chair), Andrew Bloore, Joan Cleary (Audit Committee Chair) and Greg Rynenberg.

Meetings of the Committee are generally attended by the Directors (including the Managing Director & CEO), the Chief Financial Officer, the Company Secretary, the General Manager Risk & Compliance and the General Manager Internal Audit.

The external auditor is invited to, and attends, all the meetings of the Committee. The Chair of the Committee also provides opportunities for the external auditor to meet with the Committee without executive directors or other management representatives present.

The Risk Committee Charter is available on the **Steadfast Investor website.**

Risk Management Framework

Steadfast has a sound risk management framework that is approved by the Board and regularly reviews the effectiveness of that framework, including during the financial year. The Risk Committee oversees risk, is chaired by an independent Director and the majority of members are independent Directors.

Steadfast considers that effectively recognising and managing risk is a crucial role of both the Board and management.

Steadfast's approach to risk management is based on stable and effective core risk management principles and the application of a Three lines of accountability model.

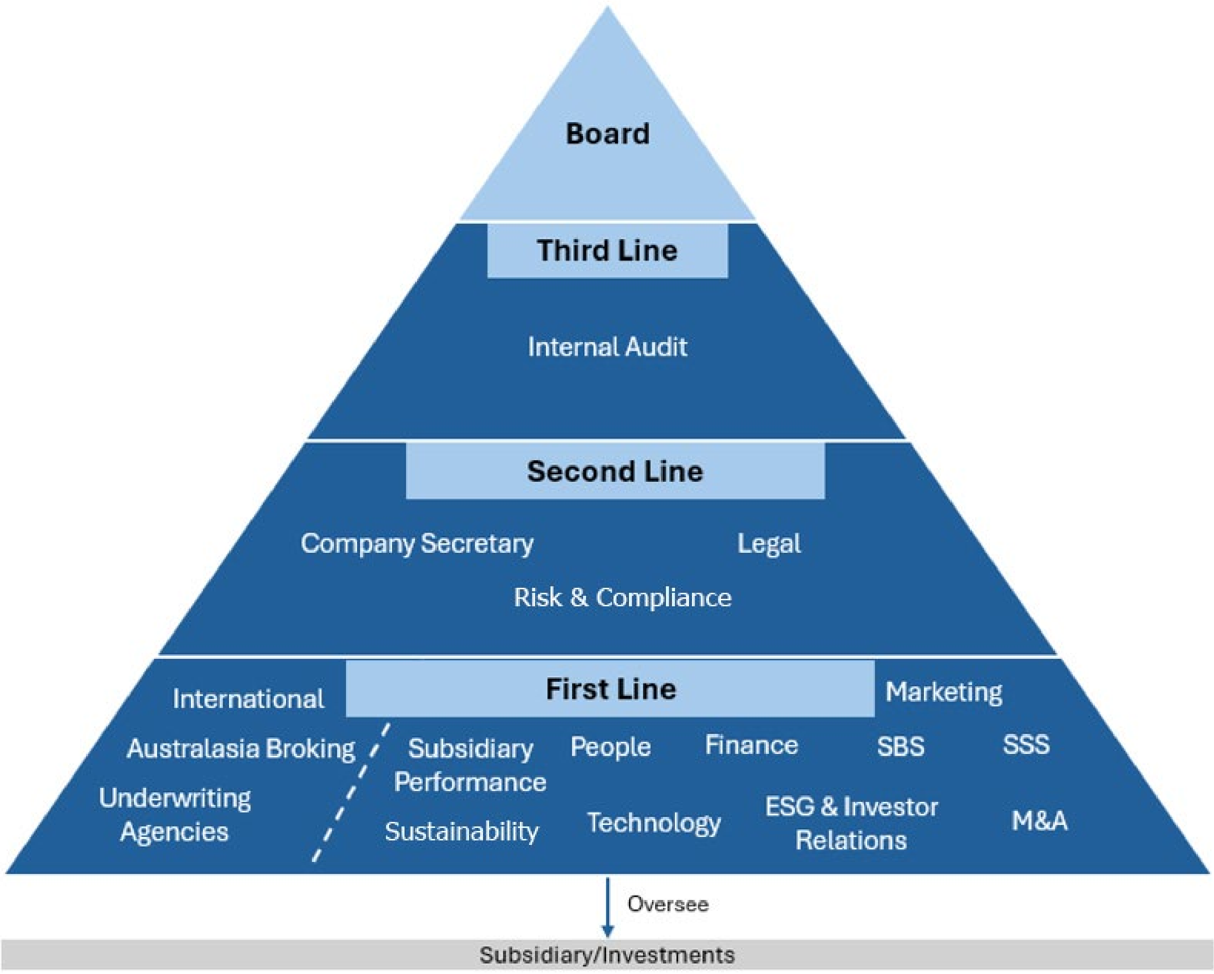
The Risk Committee monitors management's identification, treatment and oversight of significant business risks; recommends the RMF, Risk Appetite Statement and Risk Tolerance Limits to the Board; oversees management's implementation and operation of the RMF; and constructively challenge management's proposals and decisions on risk management arising from the Group's activities.

It is the responsibility of senior executives to report to the Risk Committee on the effectiveness of risk management, the implementation of internal control systems designed to address significant risks, and to monitor and report on whether Steadfast is operating within the risk appetite set by the Board.

The Risk Committee also oversees modern slavery disclosures.

Roles and Responsibilities

This visual representation illustrates the alignment of Steadfast's key business functions within the three lines of accountability model.



Note:
SSS- Steadfast Shared Services
SBS – Steadfast Business Solutions.

Steadfast's Risk Appetite

Steadfast is committed to ensuring a disciplined approach to managing risk. The Board has set Steadfast's risk appetite for both financial and non-financial risks. The Board considers its risk appetite settings are aligned to the Group's strategy and appropriate to drive long-term shareholder value creation.

Tax Risk

Steadfast has set a low tolerance for tax risk and seeks to comply with all applicable tax laws, regulations and disclosure requirements and to pay the amount that is legally required to be paid in all jurisdictions in which we operate. The Board has oversight of tax governance and the Chief Financial Officer is responsible for tax risk management and ensuring implementation of Steadfast's tax risk management framework.

General Manager Risk & Compliance

The General Manager Risk & Compliance is the most senior Risk Officer for the Group, holding an independent Second Line role responsible for challenging, advising and reporting on risk. The role also facilitates and drives ongoing improvements in risk management across the Group.

The General Manager Risk & Compliance reports to the Risk Committee and has unrestricted access to staff, internal documents, the Managing Director & CEO and the Board.

The General Manager Risk & Compliance reports to each Risk Committee on risk and compliance matters.

The Risk Committee Chair approves the appointment of the General Manager Risk & Compliance and monitors and reviews their performance.

General Manager Internal Audit

The General Manager Internal Audit role is a Third Line role that provides objective risk-based assurance that the financial and operational controls designed to manage risks and achieve our objectives are operating in an effective manner, through assessing the design of key controls and processes, testing their operating effectiveness, and following-up the resolution of issues identified.

The internal audit function conducts audits of corporate functions and individual subsidiaries to monitor whether key controls are operating effectively and provides feedback to the Audit Committee and to senior management.

The internal audit function assists Steadfast to accomplish its objectives by bringing a systematic, disciplined approach to evaluating and continually improving the effectiveness of its risk management and internal control processes.

The General Manager Internal Audit reports to the Audit Committee and has unrestricted access to staff, internal documents, the Managing Director & CEO and the Board.

The Audit Committee Chair approves the appointment of the General Manager Internal Audit and monitors and reviews their performance.

Subsidiary Oversight

Steadfast subsidiaries have their own separate management teams and separate boards who are legally responsible and accountable for their risks and compliance obligations. The Group has set a low tolerance for regulatory and compliance risks and seeks to comply with all applicable laws, regulations and disclosure requirements. The Steadfast First Line businesses and the Board have oversight of and receive reporting on the performance in the subsidiaries.

Environmental, Social and Governance Risk

Steadfast's Board and management recognise the importance of identifying and assessing climate-related risks and ESG risks as part of our responsibility to shareholders and the communities and environment in which we operate.

Further details about Steadfast's approach to ESG and Sustainability are included in Steadfast's Annual Report and within the Sustainability Report, prepared in accordance with the Australian Sustainability Reporting Standards Boards (AASB S2 Climate-related Disclosures) and the Corporations Act 2001 (Cth), both available on the **Steadfast Investor Website.**

Diversity

Steadfast recognises the organisational strength that comes from a diverse and inclusive workforce. Diversity of background, identity, experience and perspective enables better decisions, stronger relationships and more innovative outcomes. This commitment is reflected in Belong Together, our enterprise-wide framework for embedding Diversity, Equity, Inclusion and Belonging (DEIB) into leadership, systems and everyday ways of working.

During the financial year, Steadfast continued to advance its inclusion agenda through the development of a refreshed DEIB strategy, which will be fully relaunched in FY27, following the launch of our 2026 to 2028 Reconciliation Action Plan. These initiatives strengthen our focus on cultural capability, equitable opportunity and creating a workplace where all people feel respected, valued and able to contribute.

The Board's measurable objective is to maintain a composition of at least 40% women, 40% men and 20% of any gender, while ensuring directors collectively possess the skills and experience required to support the Group's strategy. Women represented 43% of the Board during the reporting period. For the broader workforce, Steadfast seeks to maintain female representation of at least 50%. As at 31 March 2026, women represented 56% of management roles and 36% of Executive positions of Steadfast Group Limited. Steadfast has also established a target of achieving at least 45% female representation in Senior Leadership roles by 2028. As at 31 March 2026, women represented 48% of Senior Leadership positions of Steadfast Group Limited.

Further information is available in the Steadfast WGEA Employer Statement, which is available on our website.

We are proud of the gender, cultural and age diversity across our workforce, and we are committed to fostering an environment where people feel supported, included and able to bring their whole selves to work. This includes standing as allies for employees across all identities and communities. Steadfast is committed to ensuring equal opportunity regardless of gender, identity, age, disability, ethnicity, sexual orientation, religious belief or socioeconomic background.

We do not tolerate discrimination, harassment or vilification of any kind. Employees undertake training to support our commitment to a safe, respectful and inclusive workplace, and our policies reinforce the standards expected of all employees. These commitments are closely aligned to our Together values, which set clear expectations for how we work, act with integrity, are all accountable and achieve results.

Steadfast's Diversity Policy outlines these expectations and guides our ongoing work to build an inclusive employer brand and culture. Steadfast's Diversity Policy is available on the **Steadfast Investor website.**

Supporting Working Parents

Steadfast recognises that the sharing of caring responsibilities for families promotes workforce participation, retention and gender equality. With this in mind, we provide an approach to parental leave and support for carers that is gender inclusive, designed to support all parents and encourage the shared care of family responsibilities. Employees are entitled to 12 weeks of paid parental leave, regardless of gender or caring status, together with superannuation contributions for up to 52 weeks.

Steadfast also partners with Parents At Work to support our employees in understanding and managing all life situations through career, family and wellbeing. The Work + Family Hub is full of interactive resources, courses and services across all aspects of family life to support working families. In addition, employees and their immediate family members have access to confidential counselling and wellbeing services through our EAP.

These initiatives support Steadfast's objective of building a diverse and inclusive workforce by improving the attraction, retention and progression of employees at all stages of their careers.

Fair and responsible remuneration

Oversight of Remuneration

The People, Culture & Remuneration Committee assists the Board in its oversight of Steadfast's remuneration framework. The Committee annually reviews Steadfast's remuneration approach to help ensure it remains appropriate and aligns with the creation of sustainable long-term value for shareholders.

The Committee assesses the appropriateness of remuneration frameworks and practices in order to fairly and responsibly reward senior executives. The Committee seeks external advice from independent consultants as it considers appropriate.

The Committee is comprised of Gai McGrath (Chair), Vicki Allen and Greg Rynenberg. Meetings of the Committee are also usually attended by the Managing Director & CEO, the Company Secretary and the EGM People.

The People, Culture & Remuneration Committee Charter is available on the **Steadfast's Investor website.**

Remuneration Framework

Remuneration is a key focus of shareholders and is a key governance priority for the Board. Steadfast's executive remuneration framework is designed to support the delivery of the Group's strategy and the creation of sustainable long term value for shareholders.

The framework establishes a clear linkage between executive reward and performance. The structure emphasises performance-based outcomes and alignment with shareholder interests, while providing a level of certainty that supports the attraction and retention of experienced executives capable of leading the Group.

Executive incentive schemes are aligned with the Group's performance over time, reflect responsible risk taking and are consistent with good corporate governance.

The objectives of the Group's remuneration framework are to:

- provide a total remuneration opportunity that supports the attraction and retention of high quality executive talent;
- align executive remuneration with the Group's strategic priorities, financial performance and create long term shareholder value;
- promote clear accountability for performance through transparent and clearly articulated remuneration arrangements; and
- ensure remuneration outcomes are fair, responsible and aligned with shareholder and broader stakeholder expectations.

Gender Pay Equity

We seek to achieve gender pay equity. We review pay equity throughout the year and as part of our annual remuneration review process.

Succession Planning

The Board recognises the critical importance of executive succession planning and leadership development to Steadfast's long-term success. The People, Culture & Remuneration Committee oversees the succession planning activities of senior management and ensures a structured, forward-looking approach to identifying, developing and retaining key talent across the Group.

Following the recent review of Steadfast's talent and succession processes, this work has been elevated to provide greater visibility of leadership capability, depth of internal talent and future workforce needs. Strengthening our succession pipeline is essential to maintaining organisational continuity, supporting growth and ensuring we have the right leaders in place to deliver on our strategy.

Succession planning and executive development remain core priorities for Steadfast, enabling us to build a strong, diverse and sustainable leadership bench for the future.

Non-Executive Director Remuneration

Remuneration of Non-Executive Directors is fixed. Steadfast's Directors are remunerated for their services from the maximum aggregate annual amount approved by shareholders. NEDs do not have access to schemes for retirement benefits, other than compulsory superannuation contributions.

To align the interests of the Board with shareholders, Non-Executive Directors are required, within two years of joining the Board, to have a shareholding in Steadfast equivalent to 50% of their base Director fee at the time of their appointment. Details of Non-Executive Director remuneration and each Director's current Steadfast shareholding are set out in the Remuneration Report of the Annual Report.

Senior Executives

All senior executives receive an employment contract setting out the terms of their employment. Steadfast offers senior executives a mix of fixed and incentive-based remuneration in certain circumstances.

Details of Steadfast's approach and amount of remuneration paid to senior executives are contained in Steadfast's Annual Report which is available on the **Steadfast Investor website**.

Steadfast's approach to reviewing the performance of its senior executives is described above under Executive Performance.