Sustainability Report 2026

CAR Group

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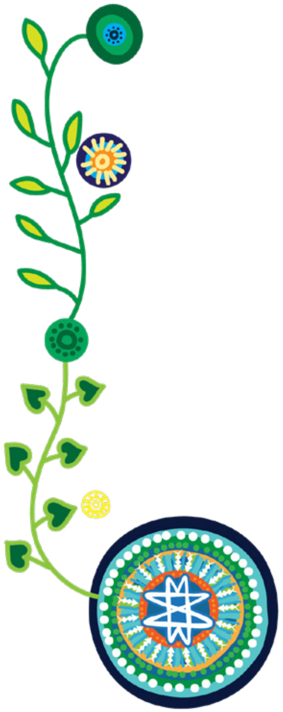


Acknowledgement of Country

CAR Group acknowledges the Traditional Custodians of Country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

Globally, CAR Group recognises the significance of indigenous peoples' communities, consistent with our efforts to build a culture that embraces diversity, equality and inclusion.

About This Report

At CAR Group, sustainability plays an important role in how we run our business, look after our people and earn the trust of our customers and communities. Embedding responsible practices across our global operations is what keeps us resilient, relevant and trusted in a fast-changing digital landscape.

Materiality and strategy

Our sustainability priorities are shaped by periodic materiality assessments, reflecting both stakeholder expectations and our expanding global footprint. These assessments guide our focus on the most pressing environmental, social, and governance (ESG) issues that impact our business and stakeholders and inform both our sustainability strategy and our disclosure.

This report is structured around the four sustainability pillars of our sustainability strategy:

- **Our People:** talent attraction, engagement and retention; diversity, equity and inclusion; and health, safety and wellbeing.
- **Our Customers:** customer experience; cybersecurity and data protection; and innovation and growth.
- **Our Impact:** climate management; and supply chain engagement.
- **Our Business Practices:** ethics and integrity; and governance and risk management.

Detailed information regarding our sustainability strategy, stakeholder engagement, and materiality can be found on our shareholder website: cargroup.com/our-approach

Reporting information

This Sustainability Report provides information on the overall sustainability management of CAR Group and its global subsidiaries from 1 July 2025 to 30 June 2026, aligning to the Group's financial reporting period.

This report has been prepared with reference to the Global Reporting Initiative (GRI) Standards (2021), the Sustainability Accounting Standards Board (SASB) standard for the Internet Media and Services sub-industry, and the United Nations (UN) Sustainable Development Goals (SDGs). Our disclosures relate to the most material sustainability areas of our businesses, as well as additional areas that are important to us and our stakeholders. These disclosures have been prepared in good faith based on current data, knowledge and assumptions.

Reporting suite

This report complements, and is designed to be read in conjunction with, the following CAR Group materials:

- **FY26 Annual Report:** statutory sustainability reporting is included in the Climate Disclosures Report within the Annual Report, which has been independently assured: cargroup.com/financial/accounts-and-reports
- **FY26 Investor Presentation:** cargroup.com/financial/presentations/
- **FY26 Sustainability Databook:** summarises our FY26 performance across key environmental, social and governance metrics: cargroup.com/governance
- **FY26 Corporate Governance Statement:** cargroup.com/governance
- **Key governance documents, including our Charters and Corporate Policies:** cargroup.com/charters

This report also includes hyperlinks to additional websites and documents that readers may find useful.

All questions on the Sustainability Report or our sustainability initiatives should be addressed to our Sustainability team: **sustainability@cargroup.com**

Message from the Chair of the Sustainability Committee and CEO

Welcome to CAR Group's FY26 Sustainability Report, covering a year in which we made further progress on the priorities that matter most to our business and our stakeholders.

Kee Wong
Chair of the Sustainability Committee

William Elliott
Managing Director and CEO

Our operations span a broad set of markets, from Australia and Brazil to South Korea and the United States. This global reach lets us share what works, applying sustainability practices and lessons from one marketplace to lift performance across the Group.

CAR Group's sustainability performance was again independently recognised this year. We retained our Morgan Stanley Capital International (MSCI) ESG Rating of AAA, putting us among the strongest performers in our industry. We also remained a constituent company in the FTSE4Good Index Series and were rated Low Risk by Morningstar Sustainalytics. Taken together, these recognitions affirm the strength of our approach to managing environmental, social and governance (ESG) risk and the progress we continue to make.

Our People

This year, we introduced a shared set of values for the Group and launched a new Performance Culture Survey to measure whether our culture is set up for sustained high performance. Diversity was the highest-scoring factor in that first survey, and we retained our Great Place to Work® certifications across carsales, Trader Interactive, webmotors and Encar.

We also recognise that female representation at the Board and Global Leadership Team (GLT) level declined this year, following the retirement of a female Board member and a restructure of GLT roles, and both are below our 40:40:20 target. This decline does not reflect a shift in our intent, and gender diversity remains a focus across the Group.

Self-reported use of artificial intelligence (AI) across the Group rose sharply through the year, with 88% of our people telling us they feel encouraged to explore and experiment with AI at work. That confidence reflects a deliberate focus on building AI literacy, giving them the tools, training and guidance to use AI safely and responsibly in their roles.

Our Customers

Serving our customers well is what everything else depends on. In FY26 we continued to expand our marketplace platforms, introducing new tools and AI features that make buying and selling simpler, smarter and safer, from more helpful search and listing experiences to stronger protection against fraud and scams. Protecting the data and systems behind those experiences stayed a major focus. Cyber risk is moving quickly as large language models create new attack methods, and we continued to invest in our cybersecurity and privacy safeguards to keep pace, keeping our platforms resilient and our customers' information safe. None of that innovation matters if people don't trust us with their information.

Our Impact

FY26 marked the first year of mandatory climate reporting for CAR Group. This year saw a step change in the depth of our climate disclosures, including independent limited assurance over our Scope 1 and 2 emissions, and disclosure of scenario analysis of our board-approved climate risks. Reducing our carbon footprint remains a priority, and our focus now is on translating this year's climate work into measurable progress in the years ahead. Our FY26 Annual Report includes a dedicated Climate Disclosures Report, which sets out the risks and opportunities climate change presents for our business and how we're managing them.

We also continued to help buyers and sellers understand electric vehicles (EVs), supporting the used EV market and the broader shift to lower emission transport.

Respecting human rights across our supply chain matters to us just as much. This year we strengthened our Supplier Code of Conduct and developed and introduced a new Modern Slavery How-To Guide, a practical resource that helps our teams recognise and respond to modern slavery risks across our operations and supply chains.

Our Business Practices

Trusted business practices underpin everything we've achieved this year. We refreshed our *See Something? Say Something!* communications so our people know how and where to raise concerns, and 86% of them told us they'd feel comfortable doing so. We also undertook a comprehensive review of how we manage risk across the Group, redefining our risk profile to reflect a fast-changing external landscape and the rapid evolution of AI, refreshing how we assess and prioritise risks, and reviewing our risk appetite and key risk indicators (KRIs) so they stay meaningful and fit for purpose. Alongside this, we launched a new Information Security Incident Management Plan to strengthen how we respond to potential disruptions.

For us, sustainability is part of building a stronger, more resilient business. It shapes the decisions we make every day, and we know there's more for us to do. We're committed to keeping up the momentum, and we welcome your feedback as we do.

Thank you for your partnership and continued trust in CAR Group.

Kee Wong
Chair of the Sustainability Committee

William Elliott
Managing Director and CEO

About CAR Group

CAR Group Limited (**"CAR Group"** or **"the Group"**) is a global digital marketplace business dedicated to making buying and selling a great experience. With a vision to be the global leader in online vehicle marketplaces, we offer world-leading technology and advertising solutions designed to transform how people buy and sell across the globe.

Employing more than 2,900 people, CAR Group operates across diverse vehicle categories – automotive, commercial, industrial, and leisure – and spans several international markets including Australia (carsales), South Korea (Encar), the United States (Trader Interactive), Chile (chileautos), and Brazil (majority shareholder of webmotors). We also operate RedBook data businesses across Australia, New Zealand and Asia.

CAR Group operates scalable, data-driven digital marketplaces, powered by digital innovation and a strong performance culture. We bring together technology platforms that support listings, transactions, and advertising, alongside data and analytics to enhance customer experience, and customer-centric innovation designed to continuously improve platform functionality and user engagement.

FY26 Sustainability Highlights

We're proud to be externally recognised for our ESG approach.

MSCI ESG Rating: AAA

MSCI ESG Ratings measure a company's management of financially relevant ESG risks and opportunities. MSCI uses a rules-based methodology to identify industry leaders according to their exposure to ESG risks and how well they manage those risks relative to peers.

In 2026, CAR Group maintained its AAA rating (on a scale of AAA–CCC), indicating that MSCI views CAR Group as a leader relative to our peers in the Interactive Media & Services industry.

FTSE4Good Index Series

FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company) confirms that CAR Group has been independently assessed according to the FTSE4Good criteria, and has satisfied the requirements to become a constituent of the FTSE4Good Index Series. Created by the global index provider FTSE Russell, the FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong ESG practices. The FTSE4Good indices are used by a wide variety of market participants to create and assess responsible investment funds and other products.

Sustainalytics ESG Rating: Low Risk

Morningstar Sustainalytics ESG Risk Ratings provide a multi-dimensional assessment of a company's exposure to industry-specific material ESG risks and its management of those risks.

CAR Group is currently classified at low risk of experiencing material financial impacts from ESG factors due to our low exposure to, and strong management of, material ESG issues. CAR Group is placed in the 14th percentile for our industry (Software & Services) and the 8th percentile for our sub-industry (Internet Software & Services).

Employer recognition and certifications

Sustainability Goals and Progress

Our sustainability strategy focuses on improving practices that align with our key ESG priorities. We have set clear goals to track progress, ensure accountability, and maintain momentum toward achieving these targets. As CAR Group grows, we continue to review and update our metrics and objectives to better measure the impact of our initiatives.

This year, a number of our goals have been updated to reflect our current priorities and circumstances. Several goals were time-bound to 2025 and have been replaced with new, forward-looking targets to maintain progress and ambition in our sustainability journey. We have also updated our approach to carbon management: rather than purchasing carbon offsets to achieve carbon neutrality, our focus is on taking real, measurable action to reduce our emissions, and this is reflected in two new initiative-based goals in this area. We have also transitioned from our Group employee opinion survey to a performance culture survey with refreshed question statements. Where goals previously referenced specific statements that have not been carried forward to the new survey, these have been updated accordingly.

The tables on the following pages provide an overview of our goals and our performance for FY26.

For a detailed understanding of CAR Group's FY26 performance across all our ESG metrics, please see our FY26 Sustainability Databook:

cargroup.com/governance >

Detailed information regarding our sustainability strategy, stakeholder engagement, and materiality can be found on our shareholder website:

cargroup.com/our-approach >

Our People

Material topics:

- Talent attraction, engagement and retention
- Diversity, equity and inclusion
- Health, safety and wellbeing

Goals	Status (FY26)	Status (FY25)
Talent attraction, engagement and retention		
Minimum 75% employee engagement score in the CAR Group performance culture survey[1]	Not achieved (74%)	Achieved (78%)
Voluntary staff turnover remains below 20% globally	Achieved (13%)	Achieved (11%)
Diversity, equity and inclusion		
By 2030 we have achieved a 40:40:20 balance across our Board of Directors, Global Leadership Team and entire global team[2]	Board: In progress (62.5 : 37.5 : 0) GLT: In progress (87.5 : 12.5 : 0) All team: In progress (63.7 : 36.1 : 0.2)	Board: Achieved (56 : 44 : 0) GLT: In progress (73 : 27 : 0) All team: In progress (61.2 : 38.7 : 0.1)
>80% of our team respond favourably to the statement “I can be my authentic self at work” in the CAR Group performance culture survey	Achieved (87%)	Achieved (89%)
Health, safety and wellbeing		
Zero notifiable workplace health and safety incidents[3]	Achieved (0)	Achieved (0)
>80% of our team respond favourably to the statement “I feel equipped to manage both personal and work life demands” in the CAR Group performance culture survey	Achieved (81%)	N/A – new goal from FY26

Our Customers

Material topics:

- Customer experience
- Cybersecurity and data protection
- Innovation and growth

Goals	Status (FY26)	Status (FY25)
Customer experience		
Lift Net Promoter Score (NPS) by 5% across the Group in FY26 and FY27	Achieved[4]	N/A – new goal from FY26
99% system reliability for our customers[5]	Achieved (>99.9%)	Achieved (>99.9%)
Cybersecurity and data protection		
Zero reportable data breaches[6]	Achieved (0)	Achieved (0)
Innovation and growth		
>80% of our team respond favourably to the statement “We actively encourage exploration and experimentation with AI at work” in the CAR Group performance culture survey	Achieved (88%)	N/A – new goal from FY26
Each year we share case studies on how we have used innovation to deliver new customer benefits	Achieved[7]	Achieved

1 Further information about the changes we have made to our employee survey this year can be found in the talent attraction, engagement and retention section of this report on page 12.
2 40:40:20 indicates 40% men and 40% women, with the remaining 20% flexible to any gender (either women, men, or gender diverse) or those that do not wish to disclose their gender.
3 As defined by WorkSafe Victoria's criteria for notifiable incidents. Australian standards are used as a proxy for other market standards.
4 An FY26 NPS update can be found in the Customer Experience section of this report on page 20.
5 Proportion of time our websites were fully accessible to customers.
6 Data breaches involving customer data that are considered notifiable as defined by the Office of the Australian Information Commissioner. Australian standards are used as a proxy for other market standards.
7 Further information can be found in the Customer Experience section of this report on pages 21-22. Our innovation case studies are in the Innovation and Growth section of this report on pages 24-25.

Our Impact

Material topics:
- Climate management
- Supply chain engagement

Goals	Status (FY26)	Status (FY25)
Climate management		
Building on our prior voluntary alignment with the Task Force on Climate-related Financial Disclosures (TCFD) framework, transition to mandatory climate disclosure under the Australian Sustainability Reporting Standards (ASRS)	Achieved[1]	In progress
By 2035, transition 100% of CAR Group's owned and leased operational fleet to zero or low emission vehicles	In progress[2]	N/A – new goal from FY26
By 2030, increase the use of renewable electricity across CAR Group operations in all operating markets, aligned to local grid decarbonisation pathways	In progress	N/A – new goal from FY26
Supply chain engagement		
Each year we measure the effectiveness of our modern slavery approach	Achieved[3]	Achieved

Our Business Practices

Material topics:
- Ethics and integrity
- Governance and risk management

Goals	Status (FY26)	Status (FY25)
Ethics and integrity		
Maintain a strong speak-up culture across CAR Group by ensuring ethical concerns and grievances can be raised, investigated and resolved through effective and trusted reporting mechanisms	Achieved[4]	N/A – new goal from FY26
Governance and risk management		
Zero adverse rulings[5] for environmental, social or governance related issues e.g. environmental breaches, discrimination and harassment, anti-competitive behaviour, or corruption	Achieved (0)	Achieved (0)

1 Our Climate Disclosures Report is housed within the Annual Report and contains the climate-related financial disclosure requirements outlined in Australian Accounting Standards Board (AASB) S2 Climate-related Disclosures.
2 An update on our fleet transition progress can be found in the Climate Management section of this report on page 28.
3 Please refer to the 'Measuring the Effectiveness of our Actions' section in our Modern Slavery Statement, available on our shareholder website.
4 Further information about this year's achievements in this space can be found in the Ethics and Integrity section of this report on page 31.
5 An adverse ruling is defined as an unfavourable ruling by a court, tribunal or similar.

Our People

Our people power our marketplaces. As we have grown into a global Group operating across multiple markets and brands, attracting, developing and retaining talented people has become central to how we perform and compete.

This year we strengthened how we support that work: a shared set of values for the whole Group, and a new way of measuring whether our culture is set up for sustained high performance. We continue to invest in fair reward, wellbeing and career growth, giving people every reason to build a career here.

Material topics

- **Talent attraction, engagement and retention**
- **Diversity, equity and inclusion**
- **Health, safety and wellbeing**

Highlights

- Launched new Group-wide set of values
- Retained Great Place to Work certification across all key marketplaces
- Delivered 43,123 hours of formal training globally
- Expanded structured AI-learning programs across each major marketplace
- Achieved a 90% favourable diversity score in the Performance Culture Survey

Talent Attraction, Engagement and Retention

A strong culture is what turns talented individuals into high-performing teams. We work to create the conditions for people to do their best work wherever they are based, and to feel they belong while they do it.

Our employer brand holds to a simple promise: that everyone here can ‘be a big part of something big’. We invest in the things that shape everyday working life: meaningful employee experiences, leadership development and recognition for good work.

More information about how we manage talent attraction, engagement and retention at CAR Group can be found on our shareholder website at:

cargroup.com/our-people >

Our values

This year we launched a new set of values for the whole Group. To connect our marketplaces around the world, we wanted to be clear about what we stand for and how we show up for each other every day. Our values were built by our GLT, reflecting on who we are and what we expect from every person in the Company, wherever they sit in the business.

To reflect our growth as a Group, we have developed a clear and unifying cultural identity, a shared set of expectations for every person in the Company, no matter their location. Our culture is defined by three core values, our Three C’s that guide behaviours and decision-making across the Group:

Customer obsessed

Every decision starts with the customer. Does this make their experience better?

Curious

We question assumptions, seek out new ideas, and reward experimentation including when it fails.

Connected

We show up. We’re fully present. We collaborate and hold each other accountable.

Our values are the common thread between our marketplaces, connecting our people across markets, languages and cultures. While the values are shared across the Group, each marketplace brings them to life in a way that fits its own context. They are embedded in leadership expectations, employee experiences and strategic initiatives, ensuring that our culture remains a living part of CAR Group’s identity as it grows globally.

Our FY26 performance

Talent attraction and retention

- Retained Great Place to Work® certification across carsales, webmotors, Trader Interactive and Encar.
- carsales were again recognised as an employer of choice, appearing on Great Place to Work® Australia's Best Workplaces™ list and their Best Workplaces™ in Technology list, and being named on the Australian Association of Graduate Employers (AAGE) Top Graduate Employer list.
- webmotors were named on the Great Place to Work® 175 Best Companies to Work For in Brazil and Brazil's Best Companies in Technology list.
- Encar earned a series of Great Place to Work® recognitions during the year, including being named on Korea's Best Workplaces™ and Best Workplaces™ in Korea for Millennials lists. They also received the Great CEO Who Illuminated Workplaces in Korea award, the Great Place to Work® Award for Exceptional Contribution, and the Great Place to Work® Innovation Leader award.

Engagement

This year we measured engagement through Culture Amp's new Performance Culture Survey:

- Achieved Group engagement of 74%, which was a decline on the prior year, but 4% above our external industry benchmark.
- 91% agreed that 'People in our team collaborate well with one another to get the job done'.
- 89% agreed that 'I know how to achieve high performance in my role'.
- Our voluntary employee turnover rate was 13% across all markets globally.

// CASE STUDY

From Employee Opinion Survey to Performance Culture Survey

This year we evolved how we listen to our people. We have measured engagement through the Culture Amp engagement survey for many years. In FY26 we moved to a Performance Culture Survey, shifting from measuring how our people feel to measuring whether our culture is positioned to sustain high performance.

The new survey measures two outcomes: workplace engagement, and performance confidence, our people's belief that the business can achieve what it sets out to. Together these map onto a Performance Culture Quadrant, giving leaders a clear view of where our culture is enabling performance and where it is holding it back. Results can be analysed by team, leader and tenure, so action can be focused where it will have the most impact.

We retained our previous engagement questions for this survey period so we can track progress year on year. The survey also introduced new measures across excellence, vision, ownership, learning, voice and energy, the practices and behaviours that drive both engagement and performance. We provided training to our People and Culture leads so they can help managers interpret the results and turn them into action. As this is a new survey model for Culture Amp, Group benchmark data is still being established.

The first Performance Culture Survey ran across the Group in April 2026. Overall, CAR Group placed in the peak performance quadrant of the model, a strong signal that our culture is set up to sustain high performance and deliver for our customers.

Learning and career development

Building capability remained a priority across the Group in FY26, with a growing focus on equipping our people with the skills to work effectively alongside AI.

- Delivered 43,123 hours of formal training globally.
- Our Future of Work strategy continued to build AI capability across the Group, supported by Group-wide initiatives designed to strip out unnecessary process, give people hands-on ways to experiment, and grow practical AI fluency in the teams that use it every day. The shift is clear in our company surveys: self-reported AI use rose sharply across the year, with the share of power users more than doubling, the majority of our people now using AI regularly or extensively, and our non-users and light users falling by more than a third.
- Launched Red Tape Radar across all marketplaces, giving team members a direct channel to flag processes, policies or tools that are inefficient, overly complex or a barrier to getting things done. Speed and agility are core to how we compete, and unnecessary process gets in the way of both. Each submission is reviewed by relevant teams, with a structured process to determine whether something should be retired, improved or better explained, and the outcome shared back with the person who raised it.

- Continued the CAR Group Tour, our cross-market development program, this year hosted by webmotors in Brazil. This week-long immersive experience brings together team members from across the Group to learn from one another, build networks and gain exposure to different markets, customers and product ecosystems.
- carsales finalised their Lead with Impact program, delivering it to all 156 of their people leaders to build consistent management capability, and relaunched their Career Pathways framework to give people clearer role expectations and visible paths to progress. Through their senior leadership ‘Amplify’ program, they brought senior leaders together to solve a real cross-team collaboration challenge and present a ready-to-launch strategy to the executive team. They also deepened AI capability through a Monthly AI Expert Series, AI Champions sessions and a partner series featuring Amazon Web Services (AWS), Google and Culture Amp, alongside a Meeting Culture series to protect time for higher-value work.
- webmotors delivered two flagship leadership programs: Jeito Web de Liderar for coordinators, new leaders and high-potential employees, and Master Drive da Liderança for senior leaders. webmotors also built a dedicated AI learning track, continued their Flexlearning program funding education for their top performers, and ran a monthly leadership onboarding program.
- Trader Interactive launched Udemy Business across the organisation, upgrading the quality and relevance of learning available to every employee, with a particularly strong technical and AI-focused content library. They directed targeted investment at the leadership level, including a redesigned sales manager training program, and moved from annual performance appraisals to monthly check-ins for more regular, real-time performance conversations. Trader Interactive also introduced their first three-year People Strategy, connecting leadership development and workforce planning to the Group’s Elevate 2028 goals.
- Encar continued their leadership development program for newly promoted leaders, strengthening capability in communication, people management and performance management. Building AI capability was a particular focus: Encar’s AI team runs a weekly company-wide seminar sharing the latest AI trends and real-world use cases to grow practical AI fluency across the business, alongside a dedicated AI internship that is strengthening their AI talent pipeline.

// CASE STUDY

DASH: backing our people to build with AI

We love to experiment, and DASH, our Group-wide two-day build sprint, gave our technology, product and data teams the chance to do exactly that with Claude. Across our marketplaces, teams stepped away from business as usual to explore what is possible and build in the products they know best.

Teams chose one of two challenges: build something with direct customer impact, or transform and automate engineering work to make everyday delivery faster and easier.

Each marketplace closed the sprint with a local showcase and a winning team, surfacing ideas that are now feeding into how we serve our customers.

DASH reflects our 'doing more with more' approach to the future of work. By backing our people with world-class tools and the room to think, we help them take on more ambitious work, with speed and quality landing together.

Our FY27 focus areas

- Embed the new Performance Culture Survey across the Group, using Performance Culture Quadrant insights to focus action where it will most improve engagement and performance.
- Continue building AI capability across the Group, with new development programs, expanded learning tracks and a growing AI talent pipeline.
- Strengthen leadership and performance systems while deepening our talent pipelines and internal mobility, giving people clearer career paths and stronger pathways to progress.

Diversity, Equity and Inclusion

A diverse workforce makes us a better business. It sharpens our decisions, broadens the ideas we draw on, and helps us understand the customers we serve across very different markets.

Our approach to diversity, equity and inclusion (DEI) is global in ambition and local in delivery, recognising that what inclusion looks like varies by country and community. Gender equality and pay equity remain our primary focus, supported by data-driven analysis and fair reward practices.

More information about how we manage DEI and pay equity at CAR Group can be found on our shareholder website at:

cargroup.com/our-people

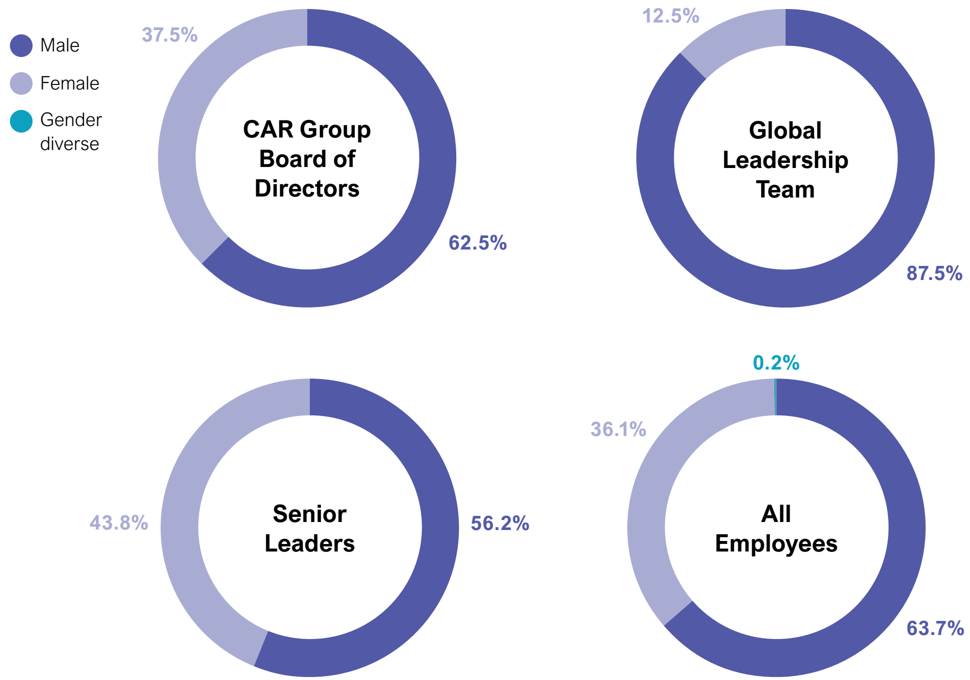
Our DEI Policy is available at our shareholder website

cargroup.com/charters

Information on our Australian gender pay gap and the initiatives we have implemented to address gender imbalance is available in our Gender Pay Gap Employer Statement.

See statement

Gender diversity performance (as at 30 June 2026)



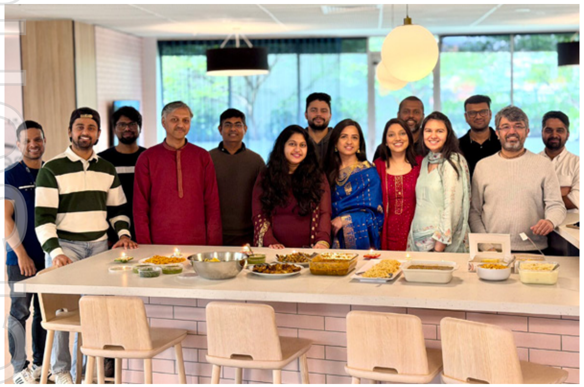
Female representation declined at both Board and GLT levels during FY26. The Board fell outside the 40:40:20 target range this year, having met it in FY25, while GLT has remained outside the range. The Board decline reflects the retirement of a female Board member during the year, with no immediate plan to fill the position. At the GLT level, a restructure of the roles comprising the GLT reduced the overall size of the group, which reduced female representation within it.

Female representation among Senior Leaders also declined, from 50% in FY25 to 43.8% in FY26, largely reflecting the recategorisation of certain roles within this cohort. Senior Leaders remains within our 40:40:20 target range, a positive signal for the leadership pipeline. Across all employees, female representation moved from 38.7% to 36.1% over the same period. None of these movements reflect a change in our commitment to gender equality, which remains a standing priority across the Group.

Our FY26 performance

External recognition

- CAR Group was again recognised by Equileap, a leading provider of data on gender equality, diversity and inclusion in the corporate sector, ranking #13 in its 2026 list of the top 100 companies globally for gender equality.
- carsales were named on Great Place to Work® Australia's Best Workplaces™ for Women and WORK180's 2026 Top 101 Employers for Women lists, were a finalist in the WORK180 Equitable Workplace Awards for Shared Caring Responsibilities and retained their Family Friendly Workplaces certification and Best Practice Breastfeeding Friendly Workplace accreditation. carsales also received five Women Leading Tech award nominations and won one.
- Encar were recognised for ESG Human Rights Management and received a Presidential Commendation at the Government Award for Job Creation, hosted by the Ministry of Employment and Labor, which recognises organisations that have made outstanding contributions to creating quality jobs, expanding employment opportunities for young and middle-aged workers, and improving overall job quality.



Internal programs

- Diversity remained the highest-scoring factor in our Performance Culture Survey, scoring 90% favourable.
- Rolled out Lead with Inclusion and Belonging training globally across the Group.
- Continued to build on our global job level framework to support consistent benchmarking and pay equity within market ranges, and progressed the work required to set appropriate global pay equity targets.
- Undertook gender pay gap analyses in each market and determined our global gender pay gap to be 15.1% average base salary and 14.9% average total remuneration (excludes CAR Group CEO remuneration). This is a decrease of 1.7 percentage points and 2.6 percentage points respectively compared to last year, which is attributable to the continued rollout of our Group reward strategies and pay equity principles across subsidiaries included in last year's analysis.
- carsales' NextGen Female Leaders Development Program, an executive-sponsored initiative for high-potential women, continued to deliver strong results. Of the first cohort, 9 of 13 participants were promoted within 12 months and 92% were retained. The most recent cohort of 10 ran across five virtual sessions, with each participant paired with an executive mentor and their managers engaged through coaching. carsales also recruited a 2026 Technology graduate cohort that was 100% female, and ran a series of internal Women in Tech events, including a leadership panel and a 'Communicating with Impact' session led by one of their executives.
- webmotors launched Na Contramão do Capacitismo, an anti-ableism and disability-inclusion program delivered first to their Executive Committee and then to all leaders, and grew their affinity groups BlackMotors, WebGirls and PrideMotors. They broadened their diversity programs with the Code Girls program encouraging girls into coding, a diversity e-learning track (Na Marcha da Diversidade) and an internal diversity newsletter (WebDiversa). webmotors maintained extended parental leave of 180 days for mothers and 28 days for fathers, including for adoption, alongside their BabyMotors program supporting employees through pregnancy and their baby's first year, and this year enhanced their child-care allowance for employees with children with additional needs.
- Trader Interactive redesigned their compensation review program, separating merit reviews that recognise individual performance from market reviews that align pay with external benchmarks, reducing the risk of pay gaps accumulating over time. They also took deliberate steps to address inclusion and belonging for their longest-tenured employees, convening focus groups with this cohort to better understand their experience and to inform more targeted interventions.

Community initiatives

- carsales continued their reconciliation work, delivering two Cultural Awareness training sessions, an Acknowledgement of Country education session open to the whole organisation, and Indigenous guided walking tours for their Sydney and Melbourne teams. carsales also formalised a First Nations internship with the GO Foundation and extended their GO Foundation sponsorship to support the GO Careers Experience Day.
- carsales also supported women in technology beyond the business, continuing their Women in STEM Scholarship at Swinburne University and sending team members to the WORK180 International Women's Day Summit.
- webmotors supported their communities through their employee volunteering group, including support for the Entre Rodas Institute for women and girls with disabilities through a campaign converting aluminium can tabs into wheelchairs, a menstrual-hygiene donation project, and Casa Neon Cunha, an organisation supporting the LGBTQIA+ community and especially trans people, which webmotors engaged on Trans Visibility Day. webmotors also launched WebGirls Cast, a podcast spotlighting women in technology and leadership, in early 2026.
- Trader Interactive continued their partnership with United Way, taking part in its Day of Action and Day of Learning and raising more than US$20,000 through its annual fundraising campaign.

Our FY27 focus areas

- Build female representation across the Group through targeted development and leadership programs that support more women into senior roles.
- Advance accessibility and inclusion across our marketplaces, embedding inclusive practices into everyday ways of working.
- Continue to deliver on our reconciliation commitments and deepen our engagement with First Nations communities.

Health, Safety and Wellbeing

We want every person at CAR Group to feel safe at work. That means workplaces where people can raise concerns, make mistakes and ask for support without fear, and managing physical risk proactively in the environments where it is highest. Our approach is preventive and people-centred, with wellbeing built into the everyday employee experience through flexible work, mental health support and clear leadership accountability.

More information about how we manage health, safety and wellbeing at CAR Group can be found on our shareholder website at:

cargroup.com/our-people

Our FY26 performance

- Through our new Performance Culture Survey, we continued to measure how safe our people feel to voice contrary opinions, raise concerns and make mistakes without fear of negative consequences. CAR Group scored 87% favourable across this dimension of the survey, reflecting a culture of trust, openness and integrity across our workplaces. We are analysing these results to determine where our pockets of opportunity lie and, despite an already highly favourable score, have made a deliberate decision to put plans in place to further strengthen the culture surrounding the survey statement ‘If you make a mistake at work, it is not held against you’.
- In Australia, where regulations and codes now treat psychological health on par with physical safety and all jurisdictions require employers to actively manage psychosocial hazards, carsales developed a psychosocial hazard register, determining the controls in place. The resulting recommendations span role clarity and workload, confidential reporting and Employee Assistance Program (EAP) awareness, scheduled review and monitoring, manager and employee training, and proactive support for our people through periods of change.
- carsales refreshed several of their health and wellbeing benefits including new private health cover options, ran a benefits expo for their people, and expanded their internal resources with new support for family caregiving and returning from parental leave.
- webmotors began psychosocial risk mapping aligned with Brazil’s NR-1 regulation, the Brazilian standard for assessing psychosocial risk at work. Participation exceeded expectations, and no area was assessed as high risk, with most indicators in the low-risk range. These results now underpin their action plans for the year ahead. They also grew uptake of their wellbeing programs, including their Wellhub fitness platform, ran their Setembro Amarelo mental-health awareness campaign, and extended their year-round waiver of co-payments for preventive health exams. webmotors also invested in everyday wellbeing through an on-site gym partnership and ongoing ergonomic improvements.
- Trader Interactive introduced unlimited paid time off for their US-based exempt employees in December 2025, moving from an accrual model to one built on trust and flexibility. The policy was applied through a phased, equitable approach so that all employee groups, across geographies, employment classifications and life stages, are covered by the same commitments. They also introduced quarterly benefits education sessions to help people understand and make the most of their total rewards, and strengthened their benefits infrastructure with a strong second open-enrolment cycle.
- Encar conducted on-site safety inspections and risk assessments across their nationwide branch network to proactively prevent incidents and introduced non-slip safety footwear for diagnostic centre employees to address slip hazards.

Our FY27 focus areas

- Monitor year-on-year safety scores and create action plans to address areas of opportunity.
- Act on the findings from our psychosocial risk assessments and continue our wellbeing, mental-health and preventive-health campaigns.
- Continue to strengthen safety processes and protective equipment for people working in higher-risk environments.

Our Customers

CAR Group's marketplaces connect tens of millions of buyers and sellers in multiple countries and vehicle categories. Our customers span the full marketplace ecosystem: private customers and consumers, commercial clients, dealers, agencies, and Original Equipment Manufacturers (OEMs).

Our purpose, to make buying and selling a great experience, sits at the heart of everything we do, and drives our vision to be the global leader in online vehicle marketplaces. Our focus on delivering high-quality customer experiences, protecting data, and building innovative products reflects a clear view: sustainable growth depends on the trust of the people who use our platforms.

This year, AI continued to shape how we develop and deliver experiences for our customers, from improving search and personalisation to automating initial buyer engagement.

Material topics

- **Customer experience**
- **Cybersecurity and data protection**
- **Innovation and growth**

Highlights

- Consumer buy NPS improved across all key marketplaces
- Established CG/lab in São Paulo as a Group AI hub
- Introduced AI-enabled buyer and seller tools across multiple marketplaces
- Refreshed Group cybersecurity policies and procedures
- Zero reportable customer data breaches

Customer Experience

Our approach to customer experience is built on a genuine commitment to making buying and selling simpler, safer, and more seamless.

It reflects one of our company values, Customer Obsessed: putting the people who use our platforms at the centre of every decision we make. Across all our markets, we invest in platform improvements, new products, and deeper personalisation, grounded in customer feedback and informed by data. The aim is consistent excellence: in the metrics we report and in the everyday interactions that define how customers experience our platforms. The outcome is greater accessibility and safer transactions for our customers.

More information about how we manage customer experience at CAR Group can be found on our shareholder website at:

cargroup.com/our-customers >

Our FY26 performance

For the second consecutive year, we are reporting consumer buy NPS across our key marketplaces. This unified measure gives us a consistent, globally comparable view of buyer sentiment and allows us to identify trends, set improvement targets, and share insights across regions.

FY26 consumer buy NPS

carsales
32
↑ 1pt
FY25: 31

webmotors
67
↑ 1pt
FY25: 66

Trader Interactive
47
↑ 2pts
FY25: 45

Encar
36
↑ 3pts
FY25: 33

NPS is a globally recognised measure of customer loyalty and satisfaction. Scores above 0 are generally considered positive; above 30 is strong; above 50 is excellent. The scores shared here reflect the consumer buy experience across our marketplace platforms as at 30 June 2026, inclusive of all surveys completed during FY26. Survey response rates are robust, supporting statistical confidence in the results.

We were pleased to see scores improve across every marketplace this year, with results ranging from strong to excellent. This broad-based improvement reflects continued investment in platform functionality, customer feedback, and trust and safety. We remain focused on listening to our customers and turning that feedback into tangible improvements to the buying and selling experience.

FY26 customer experience highlights

carsales

- Advanced their natural language and voice search capabilities, enabling buyers to search for vehicles using everyday language rather than predefined search filters. A case study on carsales' AI-powered search innovations can be found in the Innovation and Growth section of this report.
- Continued to scale their consumer-to-consumer (C2C) 'Pay through carsales' platform across all verticals, processing more than A$400 million in transactions since launch. C2C now supports PayID and PayTo payment rails alongside deposit functionality, and the introduction of biometric verification using fingerprint and facial recognition technology is strengthening identity assurance and trust for buyers and sellers across the platform. Together, these capabilities remove much of the friction and risk of handling large cash sums, giving both sides a smoother, more trustworthy handover.

- Progressed their multi-year AutoGate Revolution project, a significant transformation of the AutoGate dealer platform, now relaunched as Nexgate. Rather than a tool for managing inventory and leads, Nexgate is being rebuilt as a software as a service (SaaS)-led ecosystem, bringing inventory acquisition, lead and prospect management, data and insights, and AI-enabled workflows into a single connected experience. For dealer partners, the benefits are tangible: data-driven acquisition tools, improved inventory management, richer lead intent information, and faster, more effective prospect handling. The initiative deepens our connection with dealers by strengthening Nexgate's role as a critical part of how they run their businesses day-to-day.
- Rolled out the Conversions API (CAPI), a secure integration that allows dealers and advertising partners to share conversion signals – such as enquiries, test drive bookings and finance requests – directly with carsales. This gives advertisers a clearer view of campaign performance, improving measurement accuracy and return on investment assessment. Campaigns can then be optimised using real conversion outcomes, making advertising more relevant and reducing unwanted impressions for users.

trader interactive

- Launched Merchandising Co-Pilot, an AI-powered tool that automatically generates robust, search engine optimisation (SEO)-optimised vehicle descriptions when a listing lacks sufficient detail. The tool enhances listing quality at scale while preserving any content the dealer has already written, including special offers, financing options, and warranty information.
- Expanded their Lead Nurture Agent, an AI-powered capability that responds to 100% of incoming marketplace leads within five minutes, around the clock, against a median dealer response time of 17 to 27 hours. Used by hundreds of dealers to engage thousands of leads, it achieves a 12% re-engagement rate within the first hour, and approximately 42% when later responses are included. By engaging buyers first and fastest, the Lead Nurture Agent converts instant AI-led follow-up into qualified, sales-ready conversations and gives early adopting dealers a measurable competitive advantage.
- Introduced Pricing Insights, a data-driven pricing tool that translates complex market signals into actionable pricing strategies for dealers. The tool reduces the time dealers spend on market research, supports faster inventory turnover, and helps protect margins in a competitive environment.
- Deepened their dealer finance integration, which turns financing enquiries into some of the richest leads the marketplace delivers. Application details flow directly to the dealer's lender, dealer management system/customer relationship management (DMS/CRM) and TraderTraxx, and the integration is built to amplify a dealership's existing lender arrangements rather than replace them. Instant or fast approvals reduce back-and-forth and minimise drop-off between a buyer's initial interest and purchase, while transparent, payment-based information keeps buyers engaged and builds trust. With 66% of marketplace consumers actively seeking financing options, connecting buyers with relevant financing at the point of discovery is a meaningful opportunity.

webmotors

- Introduced a WhatsApp AI assistant giving buyers a conversational interface for vehicle search, with personalised recommendations, pricing information and financing simulations available within a channel Brazilians use daily. Building on this, webmotors piloted a seller-facing capability in late FY26 that lets private sellers create listings conversationally through WhatsApp. An AI agent guides sellers through the process, using photo analysis to automatically identify vehicle details and pre-fill the ad, significantly reducing manual effort and delivering an experience with no direct equivalent in the Brazilian market. A wider rollout is planned for FY27.
- Debuted Pre-Sale Campaigns, a solution that lets car and motorcycle manufacturers offer vehicle reservations ahead of a model's official launch, with the deposit paid directly on the platform. For consumers, it provides early access to exclusive pricing, differentiated financing rates and enhanced trade-in valuations, along with the assurance of being among the first to secure a sought-after model. For OEMs, deposit payments can be centralised with the brand or distributed directly to dealers to streamline reconciliation, with real-time sales visibility by region and dealer, and campaign activation cut from months to weeks. In FY26, the platform recorded more than 8,000 pre-sale orders, with over 25% of payments made outside business hours.
- Rolled out webmotors TV to a national audience, taking a weekly 30-minute Sunday program to free-to-air television across Brazil after nine years operating regionally across selected states. The program serves dealerships, OEMs and aftermarket companies seeking broadcast reach and has consistently placed second in its national time slot since launching. In FY26, webmotors TV generated a 63% product contribution margin and a cumulative audience of more than 24.9 million viewers.
- Expanded webmotors Services, a vertical that extends the customer relationship beyond the initial purchase and into everyday car ownership. The platform now brings together more than 30 services spanning vehicle documentation and debts, maintenance, repair and detailing, meaning Brazilians spend more time within the platform that they already trust. This year the evolution also includes an AI service assistant available directly through WhatsApp, where customers describe an issue in conversational language and receive a diagnosis, the right service recommendation, and a nearby curated workshop.

Trust Encar

- Launched the Encar Meet-Go AI assistant, giving buyers personalised one-to-one consultation on individual vehicle listings through natural-language conversation. A case study on Meet-Go can be found in the Innovation and Growth section of this report.
- Continued to scale Dealer Direct Pro, Encar's online selling service for private sellers who prefer not to negotiate directly with dealers. A vehicle is first assessed by an Encar-certified inspector, then listed in a 48-hour online auction open exclusively to Encar dealers, who bid against the verified inspection report. The highest bid becomes the final price, with no further negotiation, and Encar handle the handover to the dealer. Since July 2025, Dealer Direct Pro has processed approximately A$155 million in transactions, roughly double the prior corresponding period, with completed sales rising from around 7,000 to approximately 12,000.
- Introduced Encar Check, extending the independent inspection model to direct sales where sellers transact with buyers themselves rather than through the dealer auction. An Encar-certified inspector assesses the vehicle and produces a verified report covering grade, options, accident history, and condition, added automatically to the vehicle's listing page. The report gives buyers an objective basis for confidence and sellers an independent foundation for their asking price, and a single inspection lets sellers pursue both the Dealer Direct Pro auction and an Encar Check direct sale at once. Once concentrated in the capital region, the inspection network is now available nationwide.

Our FY27 focus areas

- Reduce friction across the buying and selling journey by applying AI more deeply to search, personalisation and engagement, helping customers move along their buyer journey faster and more intuitively on any platform or device.
- Give customers greater control over how they buy and sell, expanding self-serve tools and secure, transparent transaction options that let them complete more of the journey on their own terms.
- Strengthen customer trust by protecting every interaction and transaction, with verified information, secure payments, and clear, responsive support at each stage of the journey.

Cybersecurity and Data Protection

Cybersecurity and data protection sit at the core of how we earn and keep customer trust: every search, listing and transaction on our platforms depends on people being confident their information is safe with us.

Our approach is enterprise-wide and threat-aware, built to protect the data of our customers, suppliers and people while supporting innovation and growth across our markets. As our platforms become more AI-driven and our footprint grows through acquisition, we keep sharpening how we anticipate emerging threats, strengthen our defences, and build privacy into the way we design products and make decisions.

More information about how we manage cybersecurity and data protection at CAR Group can be found on our shareholder website at:

cargroup.com/our-customers >

Our FY26 performance

Cybersecurity

- Delivered a comprehensive refresh of cybersecurity policies and procedures across the Group, establishing a consistent baseline for governance, tooling, and controls that all marketplaces are expected to adopt.
- Undertook a significant review of tooling across subsidiaries to identify areas for consolidation and improvement, assessing tools and partnerships to strengthen the Group's approach to cloud security, training and awareness, and governance. Took a more assertive approach to identity and access management, rolling out updated Group procedures to address social engineering attacks and identity misuse.
- Introduced data sensitivity labelling for emails and documents across our Australian and Korean businesses, with the remaining markets to follow.
- Actively managed the cybersecurity risks associated with continued mergers and acquisitions (M&A) activity, supporting subsidiaries by assessing them against group security standards, rolling out group policy, and prioritising key integration initiatives to address any deficiencies.

Data protection

- Continued to advance our multiyear Australian data mapping and labelling project, completing a portion of data scanning and advancing data retention and deletion work aligned to the scanned data.
- Continued to develop the Privacy Management Plan in Australia, progressing the embedding of privacy-by-design principles into business processes, systems, and decision-making.
- Maintained active monitoring of legislative developments across all markets to support ongoing compliance with evolving privacy laws, including the Australian Privacy Act reforms and the Children's Online Privacy Code.
- Commenced preparatory compliance work in Chile ahead of the country's new Data Protection Law, coming into effect in December 2026, with reviews underway of terms and conditions, customer data handling procedures, and processes for obtaining and managing customer consent.
- Commenced implementation of Privacy Tools and Discovery at webmotors, replacing the existing BigID platform, to automate the registration and review of data in mandatory privacy documentation including Data Protection Impact Assessments (DPIAs), Records of Processing Activities, and Legitimate Interest Assessments.
- Supported privacy awareness across the Group, with carsales participating in Australia's Privacy Awareness Week and webmotors hosting Privacy Week Year II in Brazil in March 2026. Both programs engaged our people through expert speakers and activities that reinforce a culture of responsible data handling.

Our FY27 focus areas

- Expand the cybersecurity program to address the growing risk of AI-assisted attacks and build capability in our people through ongoing training in modern threats, incident response, and the safe use of AI.
- Strengthen internal compliance and technical audit capabilities through targeted resourcing and tooling investments across the Group.
- Progress the multiyear data mapping and labelling project and Australia's Privacy Management Plan, including ongoing monitoring of the Privacy Act reforms and the Children's Online Privacy Code; complete compliance preparations for Chile's new Data Protection Law and roll out consent management across Trader Interactive's US marketplace websites; and continue building privacy awareness across markets, including the rollout of Privacy Tools and Discovery in Brazil.

Innovation and Growth

Innovation is central to how CAR Group creates and sustains value. We invest in technology, products and capabilities that improve what our platforms can do and how effectively they serve buyers, sellers and business partners.

For our customers, that means innovation delivered responsibly, improving their experience without compromising the trust, privacy and security they place in our platforms. This year, AI featured prominently in our innovation agenda, from how our people work to how we serve customers across markets.

More information about how we manage innovation and growth at CAR Group can be found on our shareholder website at:

cargroup.com/our-customers

Our FY26 performance

- Scaled our people's access to AI tools through the TryAI program, a fast but governed pathway through which team members can request a tool and, once it qualifies, trial it for up to 30 days ahead of the formal approval process, with each trial running inside defined guardrails, including strict controls over what data can be used and where it can go. This lets teams experiment quickly without compromising the security and privacy standards our Global AI Policy requires. Over 50 AI tools are now approved for use across the Group, spanning AI assistants, coding tools, content creation, data analytics, workflow automation, design, translation and customer support, giving our teams more ways to build, test and improve the experiences customers have on our platforms.
- Made Microsoft Copilot available across our Microsoft 365 environment, helping teams work smarter, faster and more securely within the tools they use every day. We then rolled out Claude to our technology, product and data teams, delivered in conjunction with DASH, our internal AI enablement program, and have since distributed it more widely across other teams, accelerating how quickly we design, build and ship improvements for customers. To support safe and effective use, we introduced AI Coding Tools Guidelines alongside a dedicated Claude Code Guide.

// CASE STUDY

CG/lab

This year, we established CG/lab, our new AI hub based in São Paulo, Brazil. CG/lab is building AI capabilities with a build-once-deploy-many approach so that solutions can be applied across our global marketplace network.

São Paulo was a deliberate choice. Brazil offers a strong pool of engineering and AI talent, and locating CG/lab there means the team operates in a compatible time zone with our Brazilian, US and Chilean operations, covering a significant share of the Group's global footprint.

The team's initial focus spans agentic AI experiences, including intelligent search, enquiry handling and negotiation, alongside integrations with frontier AI platforms.

CG/lab is deliberately set apart from the marketplaces' day-to-day product roadmaps to work on what's next: an experimental team testing and exploring what becomes possible as AI advances.

Our marketplaces continue to develop their own AI capabilities for their customers; CG/lab works in addition to them, pursuing the more exploratory ideas that don't yet fit on any single marketplace's roadmap. Where that experimentation proves out, the build-once-deploy-many approach lets a solution be adapted and deployed across our marketplaces, reaching millions of buyers and sellers and compounding the return on each piece of work the team produces.

CG/lab represents an exciting investment in AI for CAR Group.

// CASE STUDY

Encar: Meet-Go AI assistant

Buying a used car presents a genuine information challenge for consumers. Each vehicle is unique – varying in model year, mileage, specification and price – making evaluation difficult, particularly for buyers who are less familiar with cars. This year, Encar launched the Encar Meet-Go assistant to address this directly, providing personalised one-to-one consultation for individual vehicle listings through natural-language conversation.

A month later, Encar launched the vehicle recommendation assistant, extending these AI capabilities into proactive curation. Buyers can either converse directly with the assistant to refine their requirements or select broad preferences such as budget and vehicle type before the assistant narrows the field.

The tool then identifies the best-matched listings from Encar's verified 'Encar diagnosis' and 'Encar Trust' inventory and generates a comprehensive comparison report – covering major options, accident history and insurance records alongside the pros, cons and purchase considerations for each vehicle.

Meet-Go uses a dynamic prompt generation approach, meaning responses are tailored to the specific conditions of each listing and the real-time nature of the used car market. An AI curation feature works alongside it to help customers identify suitable vehicles, reducing the information asymmetry that has long made the used car market harder to navigate for many buyers.

Within three months of launch, average daily users of Meet-Go increased approximately eightfold compared to the previous rule-based system, and conversions to service applications rose more than fivefold. The initiative reflects Encar's commitment to improving the transparency, convenience and trustworthiness of the vehicle trading experience for all customers.

// CASE STUDY

carsales: Conversational search

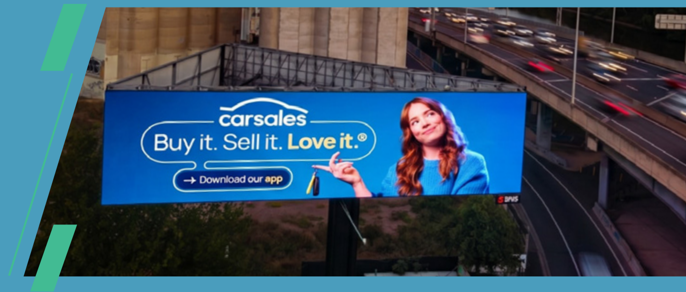
Searching for a car on carsales has traditionally meant navigating structured filters: make, model, year, price range. Conversational search changes that. Rather than working through dropdown menus, buyers can now express what they want in their own words, typed or spoken: 'show me a family SUV under $50,000 with low kilometres' or 'something sporty but practical.' The platform uses AI to interpret that intent and surface relevant results, meeting buyers in the language they use.

A conversational AI assistant guides buyers through discovery rather than filter menus, answering questions about specific listings, helping narrow choices through back-and-forth dialogue, and supporting decision-making at any hour.

The experience mirrors the best of in-person advice, available around the clock and tailored to where each buyer is in their journey.

For buyers, the result is a faster, more intuitive way to find the right car, particularly for those who don't know exactly what they want or aren't familiar with automotive terminology. Removing the friction of complex filter combinations makes the platform more accessible, while the guided, personalised experience helps connect buyers with listings that genuinely match their needs.

For carsales, these capabilities deepen engagement and lift session quality, generating richer intent signals and stronger matches between buyers and listings. They also position carsales as a modern, AI-native marketplace, distinct from traditional classifieds, and support the long-term shift toward a transactional platform where a deeper understanding of buyer intent improves outcomes for dealer and new-car partners alike.



Our FY27 focus areas

- Scale CG/lab's experimentation on what's next in AI, and making these innovations available across the Group.
- Deepen AI adoption across our teams so more of our people use approved tools to work faster and deliver more for customers.
- Advance conversational search across our marketplaces, helping more customers find the right vehicle in the words they actually use.

Our Impact

CAR Group's environmental and social impact spans our own operations and the thousands of businesses that make up our global supply chain. As a technology-led marketplace group, most of our emissions arise outside direct operations, but we consider it important to address the full scope of our footprint.

Climate management and supply chain engagement are important to our business and to those who invest in and work with us. Given our large global supply chain, our indirect emissions and supply chain social risk extend well beyond our own operations, making active engagement with our supply chain partners central to how we manage and reduce our collective impact.

Material topics

Climate management

Supply chain engagement

Highlights

- Deepened climate disclosure through completion of first-year mandatory AASB S2 reporting
- Shifted away from offset-based carbon neutrality to a focus on real reductions
- 58% of our global fleet now made up of zero or low emission vehicles (ZLEVs)
- Strengthened Modern Slavery Policy and Supplier Code of Conduct
- Introduced a practical Modern Slavery How-To Guide for employees

Climate Management

Sound climate management requires understanding both what we emit and the risks climate change poses to our business. Our approach combines considered emissions measurement, climate risk and scenario analysis, and targeted decarbonisation action across our global operations and supply chain.

More information about how we manage climate at CAR Group can be found on our shareholder website:

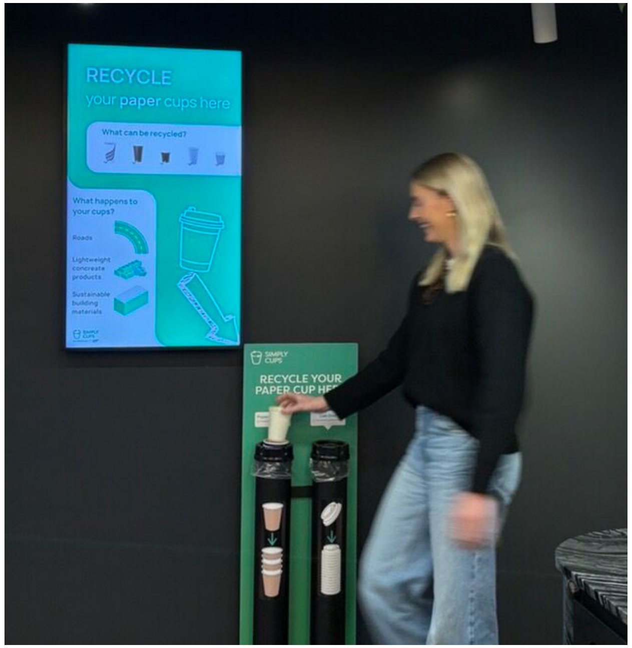
cargroup.com/our-impact

We also invite you to read our Climate Disclosures Report (housed within our FY26 Annual Report), which contains our statutory sustainability reporting and has been independently assured. It discusses our key physical and transition climate-related risks and opportunities, and how we are managing them:

cargroup.com/financial/accounts-and-reports

A full breakdown of our emissions data can be found in our FY26 Sustainability Databook:

cargroup.com/governance

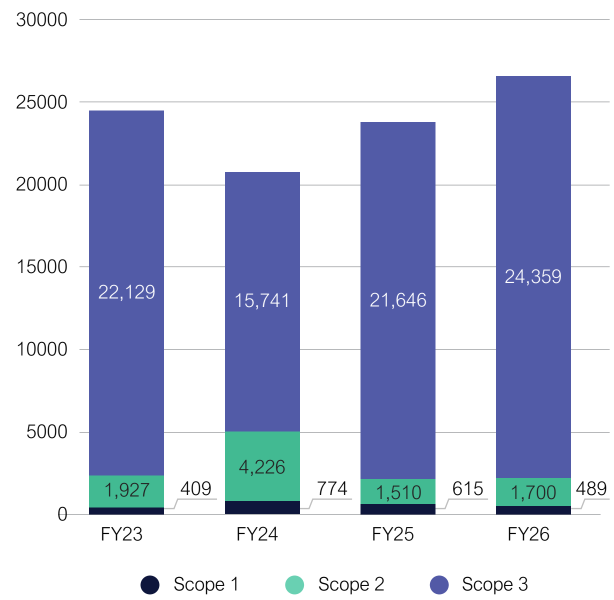


Our FY26 performance

Climate reporting requirements, risks and opportunities

- Achieved independent limited assurance for FY26 Scope 1 and 2 emissions in year one of mandatory reporting, in accordance with ASRS S2. Further information is available in our FY26 Annual Report.
- Completed scenario analysis on board-approved climate-related risks in line with year one mandatory disclosure requirements under ASRS. Further information about our climate-related risks and opportunities is available in our FY26 Annual Report.

Total emissions – global business operations (tCO_2e)



CAR Group's combined total emissions for FY26 were measured at 26,547.1 tCO_2e, an increase of 11.7% against FY25.

The continued growth of the global business is an important consideration in this result. FY26 figures include the impact of five newly acquired entities, seven new leased sites (comprising offices and Encar inspection branches), and an increase in business spend against the prior year.

Looking at emissions by scope, Scope 1 emissions decreased by approximately 20.6% year-on-year, reflecting the early impact of our transition to ZLEVs. Scope 2 emissions (market-based) increased by approximately 12.6%, and Scope 3 emissions increased by approximately 12.5%, both consistent with the growth described above.

Emissions profile

The changes in our emissions profile against last year are attributable to:

- The commencement of a staged transition to ZLEVs across our global fleet, reducing Scope 1 emissions from company vehicles.
- An increase in total leased sites across the portfolio, driving continued growth in Scope 2 emissions.
- The addition of leasehold improvement spend within our Capital Goods Scope 3 category, which increased our Capital Goods emissions in FY26.
- The addition of seven new leased sites across the business, which increased our emissions in Scope 2 (electricity) and Scope 3 across the following categories: Fuel- and Energy-Related Activities, Waste Generated in Operations, and Upstream Leased Assets.
- Vehicle transport emissions from Loop, a subsidiary of webmotors, contributing to a considerable increase in Scope 3 Upstream Transportation and Distribution. Limited historical data on these emissions has required significant estimation, and we will explore opportunities to track this more accurately in FY27.
- Continued investment in our supplier-specific emission factor database, improving the accuracy of our Scope 3 footprint. While our overall Scope 3 emissions increased in FY26, this work helped limit the increase in our total Purchased Goods and Services emissions to approximately 3%, considerably lower than it would have been without these improved emission factors.

Decarbonisation initiatives

Initial operational emissions-reduction activities have included fleet transition, renewable electricity procurement, office efficiency and waste programs, and sustainability-focused property and supply chain decisions:

- 58% of our global fleet is now made up of ZLEVs. This reflects progress made by carsales and Encar and tracks our commitment to transition 100% of the fleet to hybrid or fully electric vehicles by 2035.
- carsales joined webmotors in partnering with Uber for Business to reduce ground travel emissions. Through prioritising electric vehicles on the platform and collecting supplier-specific emissions data directly from Uber, we have reduced our taxi and rideshare-related business travel footprint.
- Diverted approximately 710 kg of IT waste from landfill from our Melbourne office through our IT waste recycling partner, Greenbox. We are working to expand this initiative across our Australian operations.
- Continued to purchase certified GreenPower across our Australian-based offices where electricity purchasing agreements are tenant-controlled.
- Launched a Simply Cups coffee cup recycling program at our Melbourne office in partnership with Closed Loop, diverting more than 1,000 cups from landfill since launch.
- Installed 100% LED overhead lighting throughout the chileautos office in Santiago during its renovation, reducing day-to-day electricity consumption as part of a broader effort to lower operational emissions across our global locations.
- CG/lab, our AI hub in Brazil, opened its first office in the Leadership in Energy and Environmental Design (LEED) Gold certified Sky Corporate building in São Paulo's Vila Olímpia precinct, reflecting a commitment to energy-efficient workspaces as the team grows.
- Signed a lease for a new Trader Interactive office in Toronto with sustainability provisions formally embedded in the lease terms, including access to Enwave's Deep Lake Water Cooling system (a renewable cooling technology drawing cold water from Lake Ontario), electric vehicle (EV) charging infrastructure, a building-wide waste diversion program, and a formal carbon and greenhouse gas tracking framework.

Our FY27 focus areas

- Prepare for year two of our ASRS journey, ahead of limited assurance requirements extending across our full emissions profile (Scope 1, 2 and 3).
- Further build our supplier-specific emission factor database to improve the accuracy of our Scope 3 footprint and better reflect the emissions reduction work undertaken across our supply chain.
- Continue to seek decarbonisation opportunities across our direct and indirect emissions, including through engagement with our supply chain and landlords, and by incorporating energy efficiency into the planning of renovations and new office fit-outs.

Supply Chain Engagement

Managing social and ethical risk across our supply chain calls for a principled and proactive approach. Every supply chain carries the potential for social harm, including human rights, labour and modern slavery risks. Ours is grounded in transparency, accountability and alignment with our values.

More information about how we manage supply chain engagement at CAR Group can be found on our shareholder website:

cargroup.com/our-impact

CAR Group complies with the Australian Modern Slavery Act 2018 (Cth) and our most recent Modern Slavery Statement can be found on our shareholder website:

cargroup.com/governance

Our Supplier Code of Conduct is available on our shareholder website:

cargroup.com/charters

Our FY26 performance

During FY26 we strengthened the policy and guidance underpinning our approach, details of which are shared below. We recognise that we have further work to do to improve consistent implementation, supplier visibility and capability across all markets.

- Strengthened our Supplier Code of Conduct (SCoC) to prohibit the charging of recruitment fees, mandate repayment where charged, and enhance protections for worker contracts and labour hire practices.
- Uplifted our commitment to transparency by publishing our Modern Slavery Policy and SCoC on our shareholder website for the first time.
- Introduced a new Modern Slavery How-To Guide that provides plain-language, step-by-step operational guidance for our Modern Slavery Champions and team members involved in procurement, supplier onboarding and contract management. It covers operational and supplier risk assessment, incident response and remediation, the management of newly acquired businesses, record-keeping, and awareness of modern slavery laws beyond Australia.
- Held a risk prioritisation workshop to contextualise the findings of our external modern slavery risk assessment and agree priority actions. The workshop confirmed a focus on the categories where we have both high spend and high influence, with five of our top 10 procurement categories by spend identified as high or very high inherent risk. We now have a list of these priority categories alongside category-specific priority governance actions that we are working through.
- Recognising that control over a person's money and earnings can be used to coerce them, and that these dynamics are not confined to supply chains but can affect people within our own workforce, we introduced a bank account name verification process for all CAR Group employees in Australia. Our payroll team cross-checked each employee's name against the bank account nominated for salary deposits to confirm individuals are receiving their wages directly and are in control of their income. Of the 12 discrepancies identified, each was investigated by the People and Culture team and found to have legitimate reasons (most commonly an individual entering their bank's name in place of their account name), with no instances of abuse identified. The process will be conducted annually, and we hope to extend a similar process to our international marketplaces in FY27.
- Strengthened reporting access for on-site service workers by integrating their employer's grievance channels into our workplace communications and making *See Something? Say Something!* information visible in private communal spaces across our offices.
- Continued our core modern slavery eLearning module for all Australian-based team members. This is a mandatory compliance training module and is embedded in the onboarding program for new starters. We had hoped to extend the module to our non-Australian marketplaces in FY26; instead, we have decided to review it in early FY27 and roll out a refreshed module to all marketplaces, including Australia.
- Commenced a transition to a new corporate travel platform in Australia to strengthen oversight and controls in one of our highest-risk spend categories.

Our FY27 focus areas

- Appoint a Group-level procurement lead and further embed modern slavery risk into commercial practice, with a focus on higher-risk spend categories including marketing, offshore services and technology.
- Deepen supply chain visibility beyond our direct suppliers by engaging selected Tier 1 suppliers on their own supply chains and build on consistency of due diligence processes across our international marketplaces.
- Build global capability by refreshing and expanding modern slavery training across all marketplaces and test our incident response through a scenario-based tabletop exercise.

Our Business Practices

CAR Group's approach to business practices is grounded in how we conduct ourselves every day: with integrity, transparency and a commitment to doing the right thing. We hold ourselves to high standards of ethical conduct across every market in which we operate and comply with both the letter and spirit of applicable law.

Our governance and risk management frameworks give the Board and management clear visibility of the strategic, operational, reputational and financial risks we face, and the processes to manage them without constraining the business. As our global footprint and regulatory obligations grow, our investment in governance and risk capability positions us to respond to complexity with confidence.

Material topics

- **Ethics and integrity**
- **Governance and risk management**

Highlights

- Refreshed the Group's risk profile and risk appetite statements
- Updated our Anti-Money Laundering and Counter-Terrorism Financing program
- 86% of team members agreed they would feel comfortable reporting inappropriate behaviours at work
- Launched a Group Information Security Incident Management Plan
- Completed 13 internal audits across all geographies

Ethics and Integrity

At CAR Group, we hold ourselves to the same standard across every market: act with integrity, whether we are dealing with suppliers, partners or one another.

Our Code of Conduct makes those expectations concrete, and our policies and governance structures give our people the tools and support to act on them. We have zero tolerance for discrimination, harassment and bullying, and we take a firm, principled stance against bribery and corruption.

More information about how we manage ethics and integrity at CAR Group can be found on our shareholder website at:

cargroup.com/our-business-practices

Our FY26 performance

See Something? Say Something!

- Refreshed our *See Something? Say Something!* communications during FY26, ensuring the policy and available reporting channels remain visible and front of mind for team members across all marketplaces.
- Embedded a monthly *See Something? Say Something!* reporting metric into our global People and Culture scorecard. Each marketplace People leader completes a monthly grievance log capturing the number of grievances received locally. These logs are provided to the Group's Chief People Officer and combined with reports received through our Deloitte whistleblowing service and the seesomethingsaysomething@cargroup.com inbox to form the scorecard metric.
- Received five reports through our whistleblowing service during FY26. All reports were investigated and followed up in accordance with our policy. Of these, four met the disclosable matters definition set out in our *See Something? Say Something!* policy. Following investigation, three of these matters were not substantiated and one was substantiated and remediated.
- A total of 41 grievances were raised across all our *See Something? Say Something!* reporting channels, including the reports received via our whistleblowing service. Of those, all 41 were investigated and, where founded, remediated. The volume of reports is a positive signal that people know how to find and access reporting channels when they need it.
- Our FY26 Performance Culture Survey reflected the impact of our *See Something? Say Something!* work: 86% of our people agreed they would feel comfortable reporting inappropriate behaviours at work, up 2% on the prior year. 91% agreed their manager is approachable and easy to talk with, and 91% agreed their manager is honest and ethical in their business practices.

Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF)

- carsales maintained their AML/CTF Program to support the Pay through carsales service, including continued training for relevant team members and ongoing refinement of processes and controls to manage money laundering and terrorism financing risks.
- Updated the AML/CTF Program to reflect reforms to the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), which came into effect on 31 March 2026, ensuring the program remains current and compliant with the evolving regulatory framework.
- Completed annual Code of Conduct and Anti-Bribery and Corruption training across all markets, and delivered targeted compliance training modules in each marketplace to meet local regulatory and operational requirements.

Our FY27 focus areas

- Use data from the monthly *See Something? Say Something!* scorecard to track trends in concerns raised across the Group and respond where patterns emerge.
- Maintain and refresh training globally on our Code of Conduct, Anti-Bribery and Corruption Policy and whistleblowing procedures, ensuring every team member understands what is expected of them and how to raise concerns.
- Continue to evolve the carsales AML/CTF Program as the Pay through carsales service grows, keeping pace with regulatory developments and changes in risk.

Governance and Risk Management

Good governance is what lets CAR Group take the risks worth taking. Our framework gives the Board and management a clear line of sight over the risks that matter most – strategic, operational, reputational and financial – and a disciplined way to identify, assess and manage them.

That discipline is what frees the business to innovate and move with confidence. As our global footprint grows, we continue to invest in our risk and governance capabilities to keep pace with the complexity of operating across multiple markets.

More information about how we manage governance and risk at CAR Group can be found on our shareholder website at:

cargroup.com/our-business-practices >

Our FY26 performance

Risk management and internal audit

- Completed a holistic refresh of the Group risk profile to reflect the current external landscape and the rapid evolution of AI, redefining how risks are assessed and prioritised across the Group, and refreshed our Risk Appetite Statements and Key Risk Indicators to ensure they remain meaningful and decision-useful across the business.
- Introduced a new risk dashboard format to sharpen how risk profiles are reviewed and presented to the Board, Risk Management Committee and Global Leadership Team, and completed the annual assessment of our key risk themes to inform strategic business planning and focus governance forums on the areas of greatest priority.
- Transitioned to consolidated country- and region-level risk registers across all marketplace subsidiaries, providing a more integrated view of risk exposure across the Group.
- Reviewed the Group Crisis Management Plan and developed and launched a CAR Group Information Security Incident Management Plan, strengthening the ability to respond to incidents in a consistent and coordinated way.
- Completed 13 audits across all geographies, including a global financial controls review spanning eight subsidiaries across five geographies – audit coverage spanned AML controls testing, advisory reviews, post-acquisition reviews of newly acquired entities and a review of AI Governance.
- Advanced the use of data analytics and automated controls: deployed continuous monitoring analytics in NetSuite focused on high-risk areas such as payments; automated audit action follow-up processes; automated Power BI action and audit status dashboard reporting; and developed an AI agent to support initial design-effectiveness assessments against predefined risks and controls.

Tax transparency

- Completed local tax risk reviews in Australia, the US and South Korea, assessing how current processes are managing emerging tax risks. Reviews for Latin America have been deferred to FY27, reflecting lower relative risk and resourcing priorities following detailed reviews undertaken for recent acquisitions.
- Implemented Corporate Tax Software to drive efficiencies in Australian tax compliance, reducing manual effort and supporting more consistent and accurate reporting.
- Migrated the Tax Fixed Asset Register into the NetSuite Fixed Asset Module, automating the reporting process and improving data quality.
- Continued to access government incentives and grants across key jurisdictions, predominantly research and development-based, monitoring availability autonomously and in conjunction with external advisors.
- Advanced the multi-year tax automation and AI adoption plan, with progress toward real-time reporting, on-demand forecasting and best-practice risk management.
- Monitored and responded to the ongoing evolution of Pillar Two global minimum tax rules, which have potential implications for reporting, effective tax rates and governance frameworks.
- Managed the growing expectations of global tax authorities around consistency of Country-by-Country (CbC) reporting and public CbC disclosures, navigating increased information sharing and detailed data requests through careful planning and engagement with external advisors and local teams.

Our FY27 focus areas

- Embed the refreshed risk management framework across all geographies, maintain a risk-led Internal Audit plan aligned to key and emerging risks, and continue investing in the capability of our global risk and audit team.
- Implement a structured, risk-based local tax review program across key jurisdictions and systemise indirect tax and transfer pricing compliance to support regulatory requirements and audit readiness.
- Invest in systems, data and governance capabilities to support scalable, efficient tax management as the Group grows.

Corporate Directory

Directors

Pat O'Sullivan
Non-Executive Chair

William Elliott
Managing Director and CEO

Wal Pisciotta OAM
Non-Executive Director

Edwina Gilbert
Non-Executive Director

Kee Wong
Non-Executive Director

David Wiadrowski
Non-Executive Director

Susan Massasso
Non-Executive Director

Pip Marlow
Non-Executive Director

Company Secretary

Michael Sapountzis

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Stock exchange

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ASX: CAR

CAR Group

All questions on the Sustainability Report or our sustainability initiatives should be addressed to our Sustainability team:
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