HUB24

Empowering better financial futures, together

Sustainability Supplement 2026

HUB24

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In this document, HUB24 Limited (referenced to 'Group', 'we', 'us', 'our' or HUB24) refers to the HUB24 Group and its controlled entities. The FY26 Sustainability Supplement has been drafted with reference to the GRI 2021 Standards (the GRI index and glossary defining key terms and metrics is available on the corporate governance section of the website https://www.HUB24. com.au/shareholder-centre/corporate-governance/. This Sustainability Supplement of HUB24 Limited and its controlled entities (the Group or HUB24) for 1 July 2025 through to 30 June 2026 was authorised for release by the HUB24 Limited Board on 18 August 2026. This supplement covers the Company as an individual entity as well as the Group consisting of the Company and its subsidiaries as disclosed in our FY26 Annual Report.

Unless otherwise stated, this supplement and the included metrics covers HUB24 Limited and its subsidiaries (HUB24) for FY26. It does not include sustainability metrics from our suppliers. Some sections of this supplement contain forward-looking statements which are subject to change based on future developments and outcomes.

HUB24 did not engage an external auditor to audit the contents of this supplement.

For FY26, the Group has adopted *AASB S2: Climate-related Disclosures*. This disclosure is available in the Sustainability Report in the Annual Report.

For further information or questions about this document or our corporate responsibility activities, please refer to our website https://www.HUB24.com.au/shareholder-centre/corporate-governance/.

Contents

Rated

BEST PLATFORM

Overall by advisers for 4th year running[1].

Achieved

HIGHEST NPS

as rated by Platform users[2].

Ongoing investment into

AWARD WINNING PRODUCT ENHANCEMENTS

to enable adviser productivity[3].

Maintained

STRONG CYBER SECURITY CAPABILITIES

with ISO 27001 compliance.

Increased

EMPLOYEE ENGAGEMENT TO 80%

ranking HUB24 in the top quartile of comparable Australian businesses.[4]

Maintained

GENDER DIVERSITY TARGETS

at Board Level, Executive Leadership team and whole of company.

Provided

$210,000

in community contributions through donations, volunteering and employee dollar matching.

1. HUB24 was ranked highest for Platform NPS in the Adviser Ratings Australian Financial Advice Landscape Report 2026 and Best Platform Overall in the Investment Trends 2025 Platform Competitive Analysis and Benchmarking Report.
2. HUB24 achieved the highest Net Promoter Score and ranked first for platform advocacy in the Investment Trends 2026 Adviser Technology Needs Report.
3. HUB24's multi-step transitions enhancement was recognised as the most innovative new feature and Engage was awarded the best new feature for client outcomes. SuitabilityHub, 2026 Platform Market Wrap
4. Benchmarked against top 25% of Australian companies (500-1,000 employees) with a comparative average of 75% engagement, Culture Amp January 2026.

Letter from the Managing Director & CEO

Creating long-term value for our clients, employees, shareholders and communities is a fundamental part of our approach to sustainability. By focusing on what matters most to our stakeholders, we can continue to strengthen our business and deliver on our purpose of empowering better financial futures, together.

Andrew Alcock
Managing Director and CEO, HUB24 Limited

FY26 was a year of strong progress against our sustainability priorities. We continued to invest in our people, strengthened governance and risk management, enhanced operational resilience, and built the capabilities needed to create long-term value for our stakeholders.

This year marked an important milestone with the inclusion of our statutory Sustainability Report within the FY26 Annual Report. Climate-related disclosures are now reported within the statutory Sustainability Report in accordance with AASB S2, reflecting the continued development of our reporting framework and our commitment to transparent, meaningful disclosure.

To ensure our sustainability approach remains aligned to our business and stakeholder expectations, we completed a comprehensive materiality assessment during the year. The assessment included engagement with employees, investors, shareholders and business leaders, together with consideration of industry developments, emerging risks, and recognised reporting frameworks. The assessment validated our current sustainability approach, confirming that our existing priorities continue to reflect the issues most important to our stakeholders. It also identified opportunities to refine and consolidate our focus areas to better reflect our evolving business and reporting landscape.

As a leading provider of integrated platform, technology and data solutions to the wealth industry, we play an important role in enabling financial professionals to deliver better outcomes for their clients. Throughout FY26, we continued to invest in our capabilities and deliver innovative solutions that enable financial professionals to support their clients through every life stage.

Through our Innovation Lab and investment in technologies such as artificial intelligence, we are enhancing products and capabilities across the Group to meet the evolving needs of financial professionals and their clients. Importantly, we continue to strengthen our AI governance framework to ensure these technologies are adopted responsibly, underpinned by appropriate oversight, transparency and accountability.

Our people remain central to our continued success. Employee engagement increased to 80% during FY26, maintaining HUB24's position within the top quartile of comparable Australian organisations. We continued to invest in leadership development, learning opportunities, employee wellbeing, and our growing Early Careers programs, building the capability and culture needed to support future growth.

We also further strengthened the foundations that support a resilient and sustainable business. This included maintaining ISO 27001 compliance, enhancing cyber security, privacy and data governance capabilities, further embedding a strong risk culture, and investing in governance frameworks that underpin accountability and integrity across the Group.

Our commitment to creating positive impact extends beyond our business operations. Through HUBempower, community partnerships, employee volunteering and giving initiatives, we contributed to causes aligned with our purpose and values while enabling our people to make a meaningful difference in the communities in which they live and work.

The environment in which we operate continues to evolve, creating both opportunities and responsibilities for our business. By remaining focused on customer outcomes, our people, innovation, and strong governance, we are well positioned to create long-term value and continue delivering on our purpose of empowering better financial futures, together.

Andrew Alcock
CEO & Managing Director, HUB24 Limited

Sustainability at HUB24

Business and strategy

HUB24's purpose is to empower better financial futures, together. To fulfil this purpose, the HUB24 Group delivers platform, data and technology solutions that empower financial professionals to deliver better financial futures for their clients. Our HUB24 Group values underpin everything we do, are embedded in our sustainability strategy, and are aligned to our sustainability focus areas.

HUB24's vision

HUB24's vision is to lead the wealth industry as the best provider of integrated platform, technology and data solutions. Our values underpin how we do business, how we interact with stakeholders, and how our People operate in the workplace.

HUB24's values

Our People are expected to observe and behave in line with the HUB24 Group values, which are:

Enable our clients
We succeed when we add value to our clients, partners and customers. We make it easier to access professional advice and empower better financial futures, together.

Create possibilities
We start with yes, explore new ways, and rethink how we can deliver smarter. With curiosity and discipline, we continuously pursue what could be and keep evolving.

Succeed as one
We're a high performing team that achieves more by leveraging our strengths and collaborating. We are better together.

Deliver with integrity
We take our responsibilities seriously. We bring energy, authenticity and focus for our clients, our industry and each other.

HUB24 group at a glance[1]

Platform

HUB24 | myprosperity

PLATFORM – Custodial administration
- Platform FUA **$139.5b**
- **5,649** Active advisers

PARS – Non-custodial administration
- PARS FUA **$24.8b**
- PARS accounts **9,519**

myprosperity – Client portal
- Advice/accounting firms **545**
- Households **~132,000**

Total FUA **$164.3b**

Total net inflows **$18.9b**

Tech Solutions

HUBconnect – Technology & Data Services

HUBconnect Broker
Customer management & operational support for stockbrokers

HUBconnect Licensee
Database insights to support advice licensees with business management & compliance obligations

CLASS – Cloud-based software

Class Super
SMSF administration

Class Trust
Trust administration

Class Portfolio
Investment Reporting & Administration

No. of accounts **226,767**

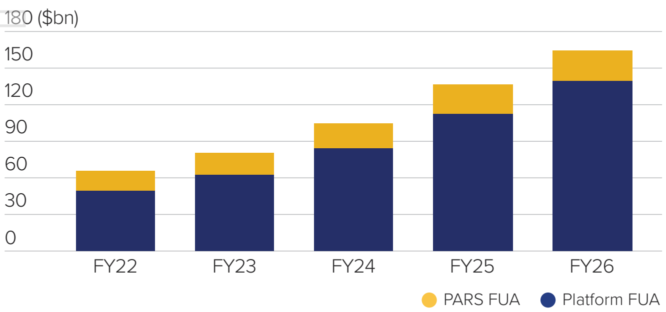
NowInfinity
Corporate compliance & documentation

Document orders **245,359**
No. of companies **943,039**

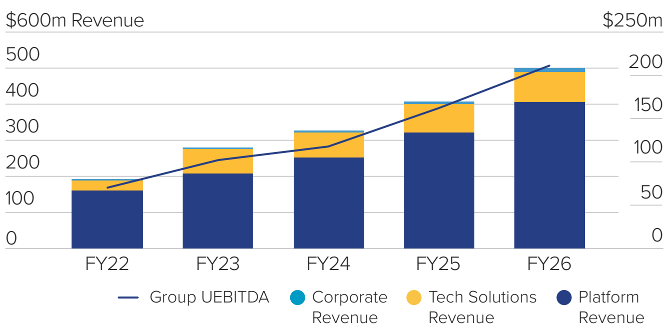
1. Data as at 30 June 2026 unless otherwise stated.

Consistently delivering growth and results

Funds under administration
4-YR CAGR +26%



Group Revenue[2] 4-YR CAGR +27%
Group UEBITDA[2] 4-YR CAGR +32%



2. Revenue and UEBITDA shown represents a continuing business view.

Sustainability at HUB24

Sustainability governance

The HUB24 Board provides ongoing monitoring and governance of business strategy and deliverables in line with our sustainability objectives, with consideration for Environmental, Social and Governance (ESG) and sustainability matters. At the commencement of the reporting period to 30 April 2026, the Board had two standing Committees established to assist with the discharge of its responsibilities:

- Audit, Risk and Compliance Committee ('ARCC'), and
- Remuneration and Nomination Committee ('R&NC').

The Board considered its Committee structures and determined to replace the ARCC with an Audit Committee and a Risk Committee, and the R&NC with a Nomination Committee and a People and Culture Committee, effective 1 May 2026. These changes are designed to enable greater focus in each Committee's areas of responsibility and to increase capacity in light of the Group's growth. Further information is available on the HUB24 website: www.hub24.com.au/shareholder-centre/corporate-governance/.

HUB24's Managing Director and CEO and the Executive Leadership team, supported by the Sustainability Council, are responsible for the delivery of our sustainability framework as an integral part of our business strategy, to drive the sustainable growth of our business.

HUB24 Limited Board

Provides leadership and strategic guidance for the delivery of the HUB24 Group's purpose

Audit Committee	Nomination Committee	Risk Committee	People and Culture Committee
Review and monitoring of corporate reporting integrity, internal control, financial reporting, and ESG reporting and disclosure.	Review and monitoring of Board performance and composition, CEO/MD and NED succession planning, remuneration framework and performance of NEDs.	Review and monitoring the effectiveness of the HUB24 Group's risk culture, risk management and compliance framework and controls, including internal audit.	Review and monitoring remuneration and performance frameworks (excluding NED's), values and culture, and Work, Health and Safety.

Independent assurance and advice provided through internal and external audit

Oversee

Report to

MD/Chief Executive Officer

The implementation of strategy, risk management and operations of the business of HUB24, is delegated, by the Board, to the MD and is supported by the Executive Leadership Team.

Executive Leadership Team

The Executive Leadership Team is responsible for providing accurate, timely and clear information on HUB24's operations, financial performance, compliance with material legal and regulatory requirements and reporting conduct that is inconsistent with our Code of Conduct.

Sustainability at HUB24

Risk management

The Board approved Risk Management Framework and Risk Appetite Statement considers the full scope of risks we face, including emerging risks. These have been organised into 12 material risk categories with a description of the risk, assessment of the risk exposures assessed and alignment to HUB24's material sustainability themes in Table 1.

Table 1. Risk categories and exposures

Risk category	Risk description	Key risk exposures	Sustainability theme
Strategic	The risk that the Group makes inappropriate strategic choices, does not implement its strategies successfully, or does not respond effectively to changes in the operating environment.	• Strategic planning and execution • Change management • Product and service development • Achieving benefits of strategic transactions	Customer & Innovation
Operational	The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.	• Operational processes • Corporate security • Supplier management • Product and service management • Business continuity • Customer conduct • Complaints • Investment risk	Customer & Innovation
Compliance and conduct	The risk of failing to abide by compliance obligations required of us or otherwise failing to have behaviours and practices that deliver suitable, fair and clear outcomes for our customers and that support market integrity.	• Legislation and regulations • Regulatory footprint of the business • Market conduct	Business ethics & integrity
Reputation	The risk of key stakeholders forming negative perceptions or unrealistic expectations of the Group.	• Internal and external perceptions of the Group	All sustainability themes
Sustainability	The risk that the Group's reputation is damaged due to a failure to address existing or emerging environmental, social or governance issues.	• Social and environment risk	Business ethics & integrity Climate change
Financial	The risk that the Group does not achieve its financial objectives or fails to comply with financial disclosure, liquidity, capital and tax requirements.	• Financial performance and disclosures • External economic environment, interest rates and market risks • Capital and liquidity management • Corporate tax	Customers & Innovation
Distribution	The risk of inappropriate market distribution, including our approach to sales and distribution strategies, channels, clients and/or inappropriate management of client and customer relationships and activities.	• Selection and oversight of distribution partners • Marketing and promotional activity	Customers & innovation Business ethics & integrity

Sustainability at HUB24

Risk management continued

Risk category	Risk description	Key risk exposures	Sustainability theme
People	The risk that the Group does not have sufficiently capable people or does not create an environment that is conducive to achieving our strategy	• Employment obligations and people safety • Culture and engagement • Attraction and retention of people	Talent & workforce
Financial crime & fraud	The risk that the Group fails to prevent illicit activities such as fraud, money laundering, terrorism financing or corruption or comply with sanction requirements.	• Money laundering and terrorism financing • Bribery and corruption • Sanctions • Frauds and scams	Business ethics & integrity
Cyber	The risk that an unauthorised party inappropriately accesses, manipulates, or damages the Group's technology or data.	• Cyber security vulnerabilities	Cyber security, privacy & data
Technology	The risk that the Group's hardware, software, networks and/or applications experience an outage, malfunction, are unavailable, are unable to recover from an outage or unavailability, or are not fit for purpose.	• Technology outages	Cyber security, privacy & data
Data	The risk that the Group's ability to securely, accurately, and appropriately collect, store, govern, use, and dispose of data is compromised, potentially leading to regulatory, operational, strategic, or reputational impacts.	• Data management and control • Privacy • Frauds and scams	Cyber security, privacy & data

Sustainability at HUB24

Key sustainability themes

Stakeholder engagement

HUB24 engages a wide range of stakeholders in consideration of the delivery of its business strategy and achieving sustainability objectives.

Stakeholders

- Financial Advisers
- Customers
- Accountants
- Investment Managers
- Brokers
- Licensees
- Suppliers
- Regulators
- Employees
- Shareholders
- Data providers
- Other Financial Institutions

Key engagement channels

- NPS, customer experience surveys and complaints
- Industry forums and events
- Relationship management teams
- Customer service centre
- Employee engagement surveys
- Policy and industry forums
- Annual General Meeting, investor briefings and analyst calls
- Financial Services Council (FSC) and industry bodies
- Licensee think tanks

Sustainability at HUB24

Key sustainability themes continued

Materiality

In FY26, HUB24 conducted a materiality assessment, which included research and engagement with internal and external stakeholders to ensure its material sustainability focus areas remains relevant. This assessment was undertaken by HUB24's Sustainability Council, incorporating:

- Global Reporting Initiative (GRI) and International Sustainability Standards Board (ISSB) guidance, including adopting the concept of 'double materiality' in the assessment,
- Internal cross functional interviews with business leads and internal decision makers,
- External interviews with shareholders and investors, and reviewing ESG benchmark reports and industry reports,
- Results from employee engagement surveys, material risk types from the Risk Management Framework and Group risk profile, and
- Reviews of listed peers across financial services and technology sectors.

This assessment confirmed that HUB24's sustainability themes remain broadly consistent with those reported in FY25, with opportunities identified to consolidate themes to enhance disclosure. The updated sustainability themes are summarised in Table 2.

Table 2. Sustainability themes

Sustainability theme	Description	Related SDGs
Customers & Innovation	Supporting the financial futures of our clients through innovative products, enabling technologies (e.g. AI) and positive customer experiences.	SDG5 Gender equality SDG10 Reduced Inequalities
Cyber security, privacy & data	Investing in appropriate systems and capabilities that manages risks and safeguards high value technology and data assets.	SDG16 Peace, justice and strong institutions
Business ethics & integrity	Having sound corporate governance practices and behaviors that support integrity, risk management and consideration for human rights.	SDG16 Peace, justice and strong institutions
Talent and workforce	A highly engaged and diverse workforce that supports sustainable business success and enables outcomes for clients.	SDG5 Gender equality SDG8 Decent work and economic growth SDG10 Reduced Inequalities
Community investment	Investing in our communities and engaging employees through partnerships, donations and volunteering.	SDG10 Reduced Inequalities
Climate change[1]	Managing climate-related risks and opportunities relevant to HUB24's business model and strategy.	SDG13 Climate Action

1. Climate change is addressed in the Group's statutory Sustainability Report, in the FY26 Annual report. More information is available at https://www.HUB24.com.au/shareholder-centre/corporate-governance/.

Sustainability at HUB24

Key sustainability themes continued

WE SUPPORT

Supporting the United National Global Compact

HUB24 remains committed to the Ten Principles of the United Nations Global Compact, which cover human rights, labour, environment and anti-corruption.

In FY26, we reaffirmed our commitment to embedding these principles into our strategy, culture and daily operations, and to engaging in collaborative initiatives that support the United Nations' broader development agenda, particularly the Sustainable Development Goals (SDGs).

The Sustainable Development Goals, where relevant, are considered as part of the material sustainability themes.

More information is available on our website at: https://www.hub24.com.au/un/

SDG Descriptions

Gender equality
Achieve gender equality and empower all women and girls

Decent work and economic growth
Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Reduced inequalities
Reduce inequality within and among countries

Climate action
Take urgent action to combat climate change and its impacts

Peace, justice and strong institutions
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Sustainability at HUB24

Sustainability performance

We are pleased to provide an update on our achievements and performance on key outcomes for the FY26 period. All figures are as at 30 June 2026, unless stated otherwise.

Table 3. Key sustainability themes outcomes

Sustainability theme	Key measures	FY26 outcome	FY25 outcome
Customers & Innovation	Platform NPS from adviser surveys [1]	#1 Platform NPS	#1 Platform NPS
	Platform capability as assessed in external research [2]	#1 Best Platform Overall	#1 Best Platform Overall
	Class customer satisfaction in industry surveys [3]	74%	71%
Cyber security, privacy and data	Achieve compliance with ISO 27001	Achieved	Achieved
	All employees complete cyber security training	100%	100%
Business ethics & integrity	All employees complete mandatory training	100%	100%
Talent & workforce	Employee engagement survey results [4]	80%	78%
	40:40:20 gender diversity for HUB24 Limited Board	50% female 50% male	50% female 50% male
	40:40:20 gender diversity for Executive Leadership Team (CEO & Direct Reports)	44% female 56% male	44% female 56% male
	40:40:20 gender diversity for whole of company	44.4% female 55.2% male 0.4% open	43% female 56% male 1% open [5]
Community investment	Contribution to community organisations aligned to HUB24 purpose and values	$210,000	$200,000

1. HUB24 had the highest NPS across all users in the 2026 and 2025 Wealth Insights Platform NPS Reports, the highest NPS across all users in the 2026 and 2025 Investment Trends Adviser Technology Needs Reports and the highest the highest NPS in the 2026 and 2025 Adviser Ratings Australian Financial Advice Landscape Reports.
2. HUB24 awarded Best Platform Overall in the 2025 and 2024 Investment Trends Platform Competitive Analysis and Benchmarking Reports.
3. Class Overall satisfaction from 2026 and 2025 Investment Trends SMSF Adviser & Accountant Report. Class NPS previous reported in FY25 has been removed and is expected to be replaced by an internally managed NPS in future periods.
4. Benchmarked against top 25% of Australian companies (500-1,000 employees) with a comparative average of 75% engagement, Culture Amp January 2026.
5. 'Open' includes those employees identifying as non-binary or who prefer not to disclose.

1. Customer & Innovation

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

By continually enhancing the customer experience and investing in innovative products and solutions, we enable financial professionals to empower better financial futures for more Australians.

Awards and recognition across HUB24 Group in FY26

The HUB24 Group continues to be recognised by financial professionals and the industry for delivering market-leading products, customer service excellence, and strong customer advocacy.

In the Investment Trends 2025 Platform Competitive Analysis and Benchmarking Report, the HUB24 platform was awarded Best Platform Overall for the fourth year running, as well as being awarded Best Platform Managed Accounts Functionality, Best in Product Offering, Best in Decision Support Tools, Best in Reporting and Best in Online Business Management.

The Adviser Ratings 2026 Australian Financial Advice Landscape Report asks advisers to rate their experience across numerous categories. The HUB24 platform achieved the highest Net Promoter Score (NPS) and was ranked first in nine of the eleven platform capability categories including Overall Platform Functionality, Client Experience, Ease of Client Onboarding, Ongoing Adviser Support, Speed to Process Requests, Investment Options, Investment Transparency, Quality of Reporting and Accuracy of Data Feeds.

In the Wealth Insights 2026 Platform Service Level Report, which measures customer satisfaction, HUB24 ranked first place for Platform Offering, BDM Support, Reporting & Communication, IT & Web Functionality and Image & Reputation.

In addition, the HUB24 platform again achieved the highest NPS in the latest Investment Trends 2026 Adviser Technology Needs Report. The HUB24 platform was also ranked first by advisers for Actual Advocacy, with the highest proportion of advisers recommending the HUB24 platform to another adviser. HUB24 achieved the highest adviser satisfaction in nine categories including Managed Accounts Capabilities, Client Onboarding Tools, Tax Reporting & Optimisation, Online Transaction Capabilities, Integration with Planning Software, Range of Investments & Products, Regulatory Support Tools, Cyber Security Measures and Complaints Handling.

The HUB24 Group has also been recognised for excellence in the SMSF market in the Investment Trends 2026 SMSF Adviser & Accountant Report, where Class Super achieved an NPS of 34 and was ranked as the most Innovative SMSF software provider. NowInfinity was also recognised as the most used legal document provider for SMSFs.

Investment Trends 2026 SMSF Adviser & Accountant Report

Class ranked:

- #1 Innovative
- #1 Brand awareness
- #2 Feature rich
- #2 Good Service
- #2 Educator

NowInfinity ranked:

- #1 Most used legal document provider for SMSFs
- #2 Brand awareness
- #2 Feature rich

2025 Platform Competitive Analysis and Benchmarking Report
Investment Trends
Best Platform Overall
WINNER
HUB24

Investment Trends 2025 Platform Competitive Analysis and Benchmarking Report

- #1 Best Platform Overall
- #1 Best Platform Managed Accounts Functionality
- #1 Best in Product Offering
- #1 Best in Decision Support Tools
- #1 Best in Reporting
- #1 Best in Online Business Management

Investment Trends 2026 Managed Accounts Report

- #1 Overall Satisfaction

2026 WEALTH INSIGHTS
HUB24 Ranked #1 Platform Offering

2026 Wealth Insights Platform Service Level Report

- #1 Platform Offering
- #1 BDM Support
- #1 Reporting & Communication
- #1 IT & Web Functionality
- #1 Image & Reputation

Wealth Insights Platform NPS Report[1]

- #1 NPS for all platform users

2026 Adviser Technology Needs Report
Investment Trends
Overall Satisfaction: Wrap Platform
WINNER
HUB24

Investment Trends 2026 Adviser Technology Needs Report HUB24 ranked first by advisers for

- #1 NPS
- #1 Actual Advocacy

HUB24 achieved highest adviser satisfaction in nine categories, including

- #1 Managed Accounts Capabilities
- #1 Client Onboarding Tools
- #1 Tax Reporting & Optimisation
- #1 Online Transaction Capabilities
- #1 Range of Investments & Products

AR Adviser Ratings WINNER

Adviser Ratings 2026 Australian Financial Advice Landscape Report

- #1 NPS

HUB24 ranked first in nine platform capability categories including

- #1 Overall Platform Functionality
- #1 Client Experience
- #1 Ease of Client Onboarding
- #1 Investment Options
- #1 Quality of Reporting

1. Wealth Insights NPS Report, May 2026.

1. Customer & Innovation

HUB24 Platform

During FY26, HUB24 continued to invest in developing innovative products and solutions that drive productivity for advisers and deliver better outcomes for their clients. This included enhancing HUB24's platform proposition with new options and product features that provide advisers with greater flexibility to meet the diverse needs of their clients throughout their lifestages.

High net worth (HNW) solutions

Designed for advised wholesale clients, HUB24 Private Invest provides access to a broad range of wholesale investments, consolidated reporting across custodial and non-custodial assets and a complete view of wealth through Engage. During FY26, the solution was further enhanced through greater fee flexibility and a simplified application process, delivering a more streamlined experience for advisers and their clients.

Innovative platform capabilities driving adviser productivity and better outcomes for clients

During FY26, HUB24 continued to invest in platform enhancements to simplify the implementation of complex advice strategies, streamline onboarding and asset transfers, expand investment choice, and increase flexibility for advisers to support clients through retirement.

One example is the new multi-step transitions capability, which enables advisers to implement complex advice strategies such as pension transitions and recontributions more efficiently. The capability was recognised by the industry as the most innovative new feature.[1]

Engage

HUB24 continued to enhance Engage, our market-leading reporting capability, enabling advisers to deliver more transparent, engaging and personalised reporting for their clients' investments held both on and off platform. Following launch to market in September 2025, adoption has been strong and additional functionality was introduced during FY26, including group reporting for multiple accounts and additional templates and reporting options. These enhancements provide advisers with greater customisation and efficiency in delivering tailored insights and a complete view of wealth for their clients. Engage was also recognised as the Best New Feature for Client Outcomes.[1]

Retirement income solutions

In FY26, HUB24 developed a lifetime retirement solution with TAL, expanding the range of retirement offerings available on platform and enabling advisers to deliver their clients greater financial confidence and security throughout retirement. The solution meets the requirements of an Innovative Lifetime Retirement Solution (IRIS), delivering income for life, the benefits of an account-based pension, and providing access to concessional Centrelink asset test treatment.

Customer satisfaction and resolving complaints

Across the HUB24 Group, we are committed to providing our customers with service excellence, which is reflected in our company values and industry recognition and awards. We are also committed to responding to feedback from our customers to improve our services and resolving any complaints in a timely manner. The HUB24 platform has systems and processes in place to manage customer complaints and is a member of the Australian Financial Complaints Authority (AFCA).

Responsible investment and ESG options

HUB24 continues to provide advisers with access to a broad investment menu that supports choice, including ESG and Responsible Investment options across managed portfolios, managed funds, and listed securities including ETFs. Advisers can tailor investment approaches to meet clients' individual ESG investment preferences using third-party ratings from Morningstar and the Responsible Investment Association of Australasia (RIAA).

During FY26, we continued to support investment choice through our established processes to review and, where requirements are met, onboard new ESG and Responsible Investment options. HUB24 has investment oversight and monitoring processes, overseen by an experienced team, to review investment options available on the HUB24 Platform, including ESG and Responsible Investment options.

Supporting advisers with ongoing education

HUB24 is committed to supporting adviser capability through education and professional development. Our Professional Development Centre provides advisers with access to specialist learning pathways, educational resources and practical insights to build expertise across key areas of advice and support better client outcomes.

During FY26, we delivered a range of Continuing Professional Development (CPD) accredited presentations and webinars. We also brought together industry leaders, advisers and subject matter experts through a series of industry roundtables to explore emerging trends shaping the future of advice, including artificial intelligence (AI) and retirement outcomes. Insights and learnings from these discussions were shared with the advice community, helping advisers stay informed and prepared for a changing advice landscape.

1. 2026 SuitabilityHub Platform Market Wrap Report.

1. Customer & Innovation

Class and NowInfinity

Throughout FY26, Class and NowInfinity continued to invest in capabilities that enable accountants to deliver better client outcomes while navigating an increasingly complex regulatory environment. Product enhancements focused on reducing manual administration, improving data accuracy and strengthening compliance workflows, enabling practices to spend less time on operational tasks and more time servicing their clients.

Class delivered a range of enhancements designed to simplify SMSF administration, auditing and compliance. This included expanding automation through new document feeds and integrations, enhancing property valuations and title searches, improving reporting and document management workflows, and introducing tools that streamline the collection, storage and verification of information. Together, these enhancements help reduce manual effort, improve data quality, and support more efficient management of SMSFs at scale.

Aligned with our commitment to leverage innovative technology to drive efficiencies for financial professionals, Class introduced new AI-enabled capabilities during FY26, including an SMSF Financial Reporting Tool developed in collaboration with Rhellm, and Intelligent Matching. These solutions enable accountants to communicate complex financial information more effectively and streamline transaction reconciliation, an area identified as the single largest task for potential time savings.[1]

NowInfinity initiated a multi-year enhancement program focused on improving compliance, security and client administration workflows. During FY26, a new identity and verification solution launched, supporting accountants with regulatory obligations by streamlining identity capture, verification, and secure recordkeeping. Additional enhancements strengthened document generation, entity management, and data integrity across the platform, while also supporting practices to meet evolving regulatory obligations more efficiently and securely.

Leveraging AI and technology to create value for customers

HUB24 is exploring how emerging technologies such as artificial intelligence (AI), machine learning and automation can create value for customers, financial professionals and the broader wealth industry by:

- Driving industry productivity and growth through solutions that help financial professionals work more efficiently and support greater access to advice for more Australians.
- Developing best-in-class solutions by leveraging AI across product innovation, including myhub and ongoing platform enhancements.
- Improving operational efficiency through the use of AI and automation to streamline internal processes, enhance productivity and support product development.

Since 2018, HUB24's Innovation Lab has collaborated with financial professionals to explore how emerging technologies can address real-world challenges across the wealth industry. HUB24 adopts a responsible, human-led approach to innovation, with governance frameworks designed to ensure critical decisions remain subject to human oversight and validation. This helps ensure technology enhances professional judgement rather than replacing them. More information on HUB24's approach to AI governance is outlined in Section 3.

1. Investment Trends 2026 SMSF Adviser & Accountant Report

1. Customer & Innovation

Supporting education and growth in the SMSF industry

During the year, Class delivered more than 35 educational webinars on tax and super legislation and product updates, helping SMSF professionals stay up to date with regulatory changes, industry trends and product functionality.

In September 2025, Class hosted its flagship industry conference, Ignite, bringing together more than 400 delegates to share insights, discuss industry developments, and explore the future of the SMSF sector. The Class Annual Benchmark Report was also released at the event, leveraging Class and industry data to provide financial professionals with valuable insights into trends shaping the SMSF market.

myprosperity

HUB24 continues to focus on leveraging Group capabilities to deliver integrated solutions that enhance customer experience, improve productivity and support greater access to professional advice. myprosperity's market-leading client portal provides a secure digital environment that strengthens collaboration and communication between financial professionals and their clients.

During FY26, we continued to advance the integration of myprosperity capabilities across the HUB24 Group, supporting a more connected experience. By bringing together complementary capabilities, we aim to reduce complexity for financial professionals while delivering a more seamless and connected experience for clients.

myhub

In FY26, HUB24 collaborated with licensees and advice practices to progress the development of myhub, an ecosystem concept to help address productivity challenges for advice practices. Designed to bring together leading technology solutions and HUB24 Group capabilities into a single connected environment, myhub aims to simplify workflows, reduce administration, and improve the experience for both advisers and their clients.

The ecosystem is being developed to provide financial professionals with access to the technology and information they need through a more integrated experience, while maintaining flexibility for licensees and advice practices to incorporate their preferred technology solutions. myhub will bring together HUB24 Group capabilities, including the HUB24 platform, Class and myprosperity, alongside third-party solutions.

A key focus in FY26 was exploring how AI capabilities could be incorporated into myhub. This included using AI and natural language technologies to help advisers engage more effectively with clients and their data.

Future focus

- Continue investing in platform and product capabilities to strengthen market leadership by responding to adviser feedback and evolving client needs.
- Enhance adviser productivity and client experiences through myprosperity, our whole-of-wealth software solution that leverages Group capabilities.
- Support financial professionals through ongoing education and capability development.
- Continue exploring how AI can improve productivity for HUB24 teams, create efficiencies for advisers, and support greater access to advice at scale.

2. Cyber security, privacy and data

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Prioritising cyber security, privacy and data is a core focus of HUB24's strategy and a key enabler of sustainable business operations. Built on secure-by-design principles and a layered defence model, HUB24's cyber strategy aims to help reduce risk, safeguard high-value assets, and promote security and privacy across our data, systems, people and processes, while enabling rapid response capabilities. It also emphasises secure, people-led business operations and continues to support cyber resilience through integrated governance and service delivery.

Cyber security framework

HUB24's Cyber Security approach is aligned with the internationally recognised ISO/IEC 27001 standard and is integrated into our broader enterprise risk management practices. It is designed to help protect the confidentiality, integrity, and availability of our systems and data, while supporting business growth and resilience.

We take a structured, risk-informed approach to managing cyber threats, guided by appropriate governance oversight. The board and executive leadership team are regularly engaged in cyber risk discussions, and controls are routinely reviewed and tested through internal assessments, independent audits, and external assurance activities.

The framework is built on a layered defence model that includes continuous monitoring, access control, vulnerability management, and incident response capabilities. Regular simulation exercises and penetration testing help validate our preparedness and strengthen our ability to detect, respond to, and recover from potential incidents.

By aligning our cyber security practices with regulatory expectations and industry frameworks, HUB24 demonstrates a commitment to protecting our customers, stakeholders, and digital ecosystem.

Privacy, data integrity and confidentiality

Protecting the integrity and confidentiality of customer data is a core responsibility and a key component of our governance framework.

During FY26, we continued to evolve our privacy and data capabilities across the Group with a focus on strengthening governance, supporting responsible data stewardship and embedding privacy consideration into the way we design, deliver and improve our products, services and operations.

We continued to strengthen our privacy practices, including uplift to our internal processes, controls and guidance. This work supports a consistent and risk-based approach to managing personal information, supports alignment with regulatory expectations and evolving business needs, and reinforces that privacy, data integrity and confidentiality remain important priorities across HUB24.

An audit of our Privacy Management practices identified opportunities to continue enhancing governance, controls and accountability across the Group.

HUB24 has a Group Privacy Policy that details how the Group handles and protects personal information.

Data governance and responsible data stewardship

HUB24 has a Data Governance & Management framework in place that supports a risk-based, secure by design approach to data across our platforms and operations. The strategy aims to integrate privacy, data lifecycle management, and cyber resilience to support a unified governance framework.

Cyber security and privacy awareness and training

We recognise that people are central to our cyber resilience. To support a culture of accountability, we maintained privacy and cyber security training and awareness programs throughout FY26. We also delivered targeted communications to help employees understand their role in protecting personal information and to help identify and respond to evolving threats. These programs included:

- **Cyber security awareness training**, supported by simulated phishing campaigns of increasing complexity to build practical understanding and vigilance.
- **Targeted secure-by-design training**, focused on incorporating security principles into the software development lifecycle.
- **Regular cyber security newsletters**, highlighting emerging scams, threat trends, and protective behaviours.
- **Privacy awareness initiatives**, including e-learning modules and targeted trainings to support employees' understanding of privacy obligations and the importance of privacy considerations in day-to-day decision making.
- **Security Awareness Month**, a Group-wide campaign featuring interactive activities, communications, and scenario-based learning to encourage key cyber and privacy behaviours.

These initiatives reflect our commitment to promoting a culture of security and privacy.

2. Cyber security, privacy and data

Scam and fraud mitigation across the Group

As a data and technology service provider, we recognise our role in protecting and safeguarding data and information for our customers. We continually test, evaluate and enhance our scam and fraud mitigation measures to ensure we have capabilities in place across the HUB24 Group. These include the following measures:

Internal policies for scam and fraud mitigation

Our Fraud Policy sets out our approach for managing scam and fraud risk, with a focus on preventing, detecting and disrupting incidents through people training and the use of technology. It outlines responsibilities for implementation of the policy and resolution of customer matters.

Communication with customers

HUB24 has dedicated scam awareness information on our websites, which actively encourages customers to be aware of scams and fraud, protecting themselves from exploitation by choosing secure passwords, exercising caution with unexpected messages, safeguarding their personal information and contacting HUB24 immediately of suspected scams.

SMS Sender IDs

HUB24 has registered Sender IDs used for communicating with customers via SMS/MMS. This means our customers are able to immediately recognise that a message genuinely originates from HUB24, reducing the risk of phishing and impersonation scams.

Multi-factor authentication (MFA) on HUB24 Platform

As part of our ongoing focus on cybersecurity, HUB24 has continued to embed the adoption of MFA, a security measure requiring users to verify their identity using a combination of authentication factors. In FY26, MFA became mandatory for all active users on the reflecting our commitment to strengthening security and protecting client data.

Transaction monitoring on HUB24 Platform

Retrospective monitoring of as a dectective control of unusual activity on the HUB24 Platform.

Industry collaboration

HUB24 is also an active participant in FSC working groups, including the Fraud and Scams Exchange which leverages collective expertise and intelligence across industry to disrupt scams, empower customers and find real solutions to reduce losses to scams.

Future focus

- Demonstrate our commitment to cyber security practices by maintaining ISO/IEC 27001 certification.
- Continue to train our employees through training and awareness initiatives.
- Continue to invest in technology, controls and processes to address evolving threats.

3. Business Ethics and Integrity

Sound governance and risk management practices are essential to the continued success and sustainability of our business. At HUB24, we remain committed to adhering to Australian corporate governance standards. We also recognise the importance of managing risk effectively through a strong risk culture and supporting behaviours that reflect HUB24's values.

Corporate governance

The Board is committed to upholding high corporate governance standards and complying with the ASX Corporate Governance Council's Principles and Recommendations 4th Edition February 2019, as detailed in our Corporate Governance Statement.

HUB24's values, recognise our responsibilities to our shareholders, customers, our people and the community. We maintain and evolve policies that govern our team's responsibilities as employees of HUB24.

Table 4. outlines our key Corporate Governance policies and statements, which are available on our website at www.HUB24.com.au/shareholder-centre/corporate-governance/

Table 4. HUB24 Policies

Policy	Description
Code of Conduct	Outlines the values and principles we expect our people to adhere to when performing their responsibilities.
Modern Slavery Statement	The modern slavery framework has been established to identify and reduce the risk of exposure to modern slavery and human trafficking. This involves, amongst other things, undertaking risk assessments and due diligence on third party suppliers to assess their exposure to modern slavery and human trafficking, and ensuring our staff are appropriately trained on the modern slavery framework.
Anti-Bribery and Corruption Policy	The Anti-Bribery and Corruption Policy prohibits HUB24 Directors and our people from engaging in activity that constitutes bribery, corruption and facilitation payments, and provides guidance on how to recognise and deal with bribery and corruption issues.
Whistleblower Policy	Our people are encouraged to report behaviours or instances that are not in accordance with our Code of Conduct, procedures, processes and regulatory requirements. Team members and other specified persons can report these matters via our Whistleblower Policy. All of our people must complete training on our Whistleblower Policy.
Market Disclosure Policy	This Policy articulates our obligations as a publicly listed company regarding disclosure of information to the market and the ASX. It also provides our people with guidelines as to how to treat and deal with market sensitive information.
Securities Trading Policy	As a public company listed on the ASX, HUB24 has an obligation and focus on ensuring there are clear guidelines for our people in trading HUB24 Securities. This Policy provides our people with guidelines to ensure our legal and regulatory obligations are met.
HUB24 Board Diversity Policy	HUB24 considers diversity to broadly include characteristics such as age, gender, gender identity, physical ability, socio-economic background, cultural background and ethnicity, marital, family or relationship status, religious beliefs and sexual orientation. It also refers to diverse opinions, ways of thinking and working. This policy outlines how the HUB24 Board seeks to ensure is has an appropriate mix of diversity, experience and expertise to be well equipped to help HUB24 navigate opportunities and challenges faced.
HUB24 Group Diversity Policy	This policy outlines the roles, responsibilities and accountabilities of all our people in ensuring HUB24 promotes a diverse culture where everyone feels respected and valued, and able to participate fully to the best of their ability with equal access to opportunity.

3. Business Ethics and Integrity

Effective risk management

HUB24's Risk Appetite Statement and Risk Management Framework describes the Board's expectations of considering risk in decision-making and business practices and provides guidance on expected risk-taking behaviours for our people. These frameworks and policies provide guidance and parameters for how HUB24 will deliver effective risk management outcomes and empower our people to take risk and seek reward where it is aligned to our purpose, values, and is within risk appetite.

The Group manages risk using the Three lines of Accountability model, which is designed to establish roles and responsibilities in managing risk.

Our people play a crucial role in upholding this model which is integral to our risk management approach as it involves taking our responsibilities seriously, being transparent, and consistently doing the right thing. By fostering an environment where honesty and accountability are paramount, we ensure that risk management is embedded in our daily operations and decision-making processes.

Risk culture and training

In FY26, HUB24 conducted its fourth risk culture survey, which provides insights into perceived risk management structures and behaviours across ten key risk culture dimensions identified by APRA. The HUB24 Group achieved a strong result and scored favourably across behavioural and structural dimensions, reflecting effective risk management behaviours and daily risk management practices.

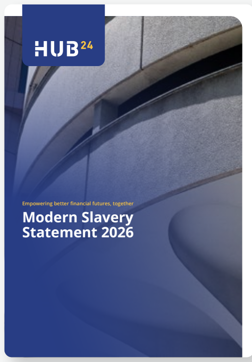
HUB24 continues to strengthen our risk culture by delivering comprehensive training to all our people, which reflects our expectations and responsibilities in relation to business ethics, integrity and compliance. During FY26, we achieved a mandatory training completion rate of 100% for everyone across the Group[1].

Mandatory training modules are assigned to each individual and are regularly reviewed and updated as appropriate. Key modules and topics include IT Acceptable Use Policy, Cyber security, Artificial Intelligence, Anti-bribery & Corruption, Conflicts of Interest, Modern Slavery, Whistleblower Policy, Fraud awareness, Privacy, Work Health & Safety, Anti-bullying, Anti-harassment and discrimination. In addition, there are relevant financial services modules such as Regulatory Guide 271: Internal Dispute Resolution.

Risk management and people performance

Our expectations about individual responsibility for risk management are communicated in the recruitment and onboarding process, in new employee inductions and during the annual performance review cycle regular leader touchpoints.

Our people performance assessment process continues to measure both what and how specific KPIs have been achieved, including consistent criteria against risk management and values. Strong performance across both outcomes and demonstrated behaviours is essential for an individual to be awarded a high overall performance rating. Behaviours which do not meet HUB24's expectations can limit the individual's overall performance rating and financial outcomes.



Human rights and modern slavery

HUB24 supports the UN Guiding Principles on Business and Human Rights and recognises that the nature and reach of our businesses may cause or be directly linked to modern slavery risks in our value chain (our people, our operations, partners and customers, and our supply chain).

We identify and take steps to address modern slavery risks, as outlined in HUB24's annual Modern Slavery Statement. This also includes our progress to mitigate and manage risk exposure and how we assess the effectiveness of our actions, which is critical to driving continuous improvement in our approach to modern slavery risk. The FY26 Modern Slavery Statement is available on the Shareholder Centre on our website at https://www.hub24.com.au/shareholder-centre/corporate-governance/.

1. Refer to glossary document for definition and scope of training completion rate.

3. Business Ethics and Integrity

AI Governance

HUB24 recognises the risks that technologies such as AI present organisations and our stakeholders, including fairness, transparency, privacy and accountability. The Group has developed a framework that supports the governance of AI.

This approach is guided by five key principles:

- Ethical Use: Ensuring transparency, fairness, and accountability in all AI deployments.
- Governance: Implementing oversight and risk assessment for AI technologies.
- Data Privacy & Security: Protecting sensitive information and maintaining data integrity.
- Responsible AI Use: Maintaining human oversight and mitigating bias.
- Clear Prohibition: Including restrictions on inputting sensitive data into unapproved AI tools.

To support the implementation of these principles, additional mandatory training has been provided to all employees to cover key AI topics.

Financial crime compliance

HUB24 has an Anti-money Laundering & Counter terrorism financing (AML/CTF) program in place to address financial crime risks and meet regulatory requirements. A dedicated Line 2 Financial Crime team is in place and the Group has implemented transaction monitoring and sanction controls. Suspicious Matters are raised and reported in accordance with regulatory requirements.

Platform Investment and Adviser Governance

HUB24 has investment and adviser governance processes in place. Investment options included on the HUB24 Platform are required to go through a well-established, robust review process and ongoing monitoring. This process is backed by a specialist team with deep experience and external research from multiple research houses. Investment additions and removals are overseen by the HUB24 Investment Committee. Additions to HUB24 Super also require Trustee approval.

During FY26, HUB24 contributed to the development of the FSC Standard No. 31: Wrap Superannuation Platform Trustee Investment and Adviser Governance Principles: Standard and Better Practice Guidance, which aims to strengthen investment and adviser governance practices across superannuation platforms.

HUB24 Group continues to work closely with the regulator to finalise the acquisition of HTFS Nominees Pty Ltd and bring the trustee function in-house. This important step will support the long-term financial interests of HUB24 Super members, and we will continue to work closely with Equity Trustees and regulators to complete the transition, fulfill all regulatory obligations, and maintain best practice governance standards.

Future focus

- Continue to embed a strong risk culture through training, linking behaviours to performance and monitoring progress through surveys.
- Make progressive enhancements to our approach to Modern Slavery, following the publication of the FY26 Statement.
- Comply with FSC standards related to Trustee Investment and Adviser governance principles.

4. Talent and Workforce

At HUB24, our people and culture drive the delivery of our purpose of empowering better financial futures, together. We remain focused on creating an inclusive environment where people feel supported to perform at their best, while building a high-performing workforce with the capability, depth and talent needed to support continued growth and deliver meaningful outcomes for our clients and stakeholders.

Highlights:

- Finalist in three categories in the Australian HR Awards 2025; Employer of Choice (100-999 employees), Australian HR Champion (CEO) of the Year (Andrew Alcock), and Best Graduate Program.
- Improved employee engagement.
- Invested in collaborative workspaces, consolidating offices to bring teams together.
- Further investments in Early Careers programs and initiatives, including increasing Graduate intake and being recognised for the second time by the Australian Association of Graduate Employers in 2026, in the top 20 small intern programs list.

Employee engagement

HUB24 conducts regular employee engagement surveys to better understand the experiences of our people and ensure their voices are heard. Surveys are undertaken twice each year, and our ongoing focus on engagement continues to deliver strong outcomes.

Our employee engagement score increased from 78% in FY25 to 80% in FY26, keeping HUB24 in the top quartile of Australian businesses.[1]

1. Benchmarked against top 25% of Australian companies (500-1,000 employees) with a comparative average of 75% engagement, Culture Amp January 2026.

4. Talent and Workforce

Learning and development

In FY26, we continued to strengthen our focus on development for both long-standing team members and new joiners, supported by the introduction of a learning management module within Workday and access to LinkedIn Learning to build capability at scale.

High-potential talent continued to benefit from targeted development programs designed to stretch and accelerate growth. Internal mobility continues to be a strong feature of life at HUB24, with more than 15% of employees moving internally or receiving promotions during the year.

Attracting, developing and retaining top talent

Investing in our people remains central to delivering sustainable growth. In FY26, we continued to focus on attracting, developing and retaining high performing talent, while fostering a culture grounded in inclusion and accountability.

Our approach emphasises career development, recognition, diversity, and flexible ways of working, supporting our people to build capability, contribute meaningfully, and maintain their wellbeing. Feedback in our employee engagement survey confirmed a strong employee satisfaction with development opportunities, diversity and inclusion, and reward and recognition.

Snapshot of key FY26 learning initiatives

- **Professional skills** – 126 employees completed short courses with the Australian Institute of Management and an additional 168 undertook a variety of other training activities.
- **Career development** – Launch of Workday Learning provided significant opportunities to leverage AI to tailor career development and curated learning.
- **Leadership capability** – Enabling Psychological Safety course delivered to 46 people leaders.
- **Emerging Leaders Program** – Initial cohort of 30 participants identified with 12 workshops targeting new and developing leaders, including 1:1 coaching.
- **Leadership development** – 27 Australian Graduate School of Management (AGSM) development days attended by 11 senior leaders, further developing their leadership skills and capability.
- **Early Careers** – Expanded the diversity of skills and disciplines represented within the program, creating broader pathways for future talent development, supported by career development initiatives and practical educational events.
- **Change Management Masterclasses** – Over 240 employees attended the first of a series of sessions designed to improve change management knowledge and skills.

Graduate and Internship programs

Our Graduate Program continued to expand in 2026, building long term capability and diversity of experience throughout the organisation. Across the workforce, graduates, interns and participants in our Graduate Program comprise our "Early Careers" cohort, representing approximately 8% of our workforce, doubling in the last two years. This cohort brings new skills and perspectives and is supported as a collective community to enable networking, knowledge sharing, and connection. Early Careers employees are also provided with targeted development opportunities to build capabilities, support career progression, and strengthen our future talent pipeline.

In our first year of participation, HUB24 was named on the Australian Association of Graduate Employers' list of top small graduate programs, recognising organisations that deliver high-quality graduate experiences based on participant feedback.

We also continued to invest in our undergraduate internship program in FY26, with interns contributing across a range of business areas, supporting client-focused technology, innovation and productivity initiatives, as well as research and proof-of-concept activities. HUB24 was recognised for the second time by the Australian Association of Graduate Employers in 2026, included in the top 20 small intern programs list.

Health and wellbeing

HUB24 recognises the importance of supporting our people to perform at their best. In FY26, we continued to strengthen our approach to wellbeing, flexibility and support across different life stages.

We enhanced our parental leave offering (removing the primary/secondary carer distinction, increasing paid leave benefit and return to work support) with over 60 employees supported with flexible parental leave arrangements. We also introduced additional benefits designed to better support employees through different life stages and to support their wellbeing outside of work including support for employees caring for aging parents and or disabled family members, and further employee fitness and wellbeing benefits and sponsorship. We maintained our commitment to flexible and hybrid working, as well as further enhancements to our offices including bringing our Sydney and Melbourne teams together in consolidated office locations to support greater collaboration, connection and productivity.

Our employees continue to have access to a range of health and wellbeing initiatives, including educational workshops, 24/7 medical and psychological support, and annual flu vaccinations. We also provide access to financial and non-financial benefits, including independent financial advice consultations and assessments, as well as enhanced purchased and bonus leave benefits. We further introduced additional discounts for fitness benefits via the Fitness Passport.

4. Talent and Workforce

Diversity and inclusion

HUB24 maintains a Group Diversity Policy, which outlines our commitment to fostering a culture where all employees feel respected, valued and able to contribute fully, with equal access to opportunities. We recognise that diversity of thought, supported by an inclusive environment, strengthens innovation, engagement and performance, and aligns with our values and Code of Conduct.

Gender diversity

Gender diversity remains a key focus across the organisation, including in Board composition and succession planning. As at 30 June 2026, the HUB24 Board maintained gender balance, with 50% female representation, exceeding the ASX Corporate Governance Principles and Recommendations.

At an organisational level, we continue to work towards our target of 40% female, 40% male and 20% open representation, maintaining strong female participation across leadership and the broader workforce in FY26.

Through our continued partnership with WORK180, we support fair and equitable access to opportunities for women and broaden our reach to attract diverse talent.

Gender pay equity

We remain committed to gender pay equity, supported by annual gender pay gap analysis, remuneration reviews, and reporting to the Workplace Gender Equality Agency (WGEA).

For FY26, HUB24 reported an average total remuneration Gender Pay Gap of 13.9%, which remains significantly favourable to industry benchmarks.

We continue to take action to address the drivers of the gender pay gap, including:

- undertaking comprehensive pay gap analysis across the organisation
- reviewing remuneration decision-making processes to reduce bias
- analysing performance ratings and variable pay outcomes to ensure equitable outcomes
- reporting outcomes to the Board, Executive and employees to support transparency and accountability.

Our ongoing focus is on achieving pay equity by strengthening female representation at all levels, particularly in technology and leadership roles, supported by targeted development, succession planning, and leadership capability initiatives.

Supporting diversity through recruitment and selection

We continue to embed diversity and inclusion across our recruitment and selection processes, with a focus on reducing bias and broadening talent pools.

Our approach includes inclusive language in job advertisements, promotion of flexible working arrangements, and targeted attraction strategies to support gender balance and diverse representation across roles.

Promoting growth and representation through talent development

We invest in the development and progression of our people through structured learning, leadership programs and targeted initiatives to support under-represented groups.

In FY26, we continued the momentum established in FY25, building on our talent mapping exercise to further identify, support and accelerate the development of key talent. We maintained our focus on strengthening capability, engagement and retention through targeted development pathways, while continuing initiatives to support female career progression, including leadership coaching and mentoring programs designed to build confidence, capability and connection across the Group.

Driving equity through remuneration and reward

Our approach to remuneration is designed to be fair, transparent and evidence based. We conduct regular reviews of pay practices and outcomes to identify and address potential bias. Each year, we undertake a gender pay equity review and submit our data to WGEA to transparently track progress and guide action.

Performance-based rewards are reviewed annually to ensure alignment with individual contribution, market conditions, and organisational outcomes.

Enabling flexibility, connection and performance

Flexible working remains a core part of how we operate and is available to all employees.

We provide a range of flexible work options, including hybrid working, flexible hours, remote working arrangements, and purchased leave, enabling our people to balance work and personal commitments while maintaining performance and connection.

We continue to monitor the effectiveness of flexible working through employee feedback and engagement measures, recognising its importance in supporting inclusion, retention and productivity. 92% of our employees feel they are genuinely supported if they choose to utilise flexible working arrangements.

Beyond gender, HUB24 remains focused on fostering an inclusive culture that supports diversity as an ally for the LGBTIQA+ community, across cultural and language backgrounds, accessibility, age and life stage, and continues to support initiatives that promote equitable participation across the workforce. Diversity, Equity & Inclusion remains one of the highest ranked focus areas within our employee engagement survey.

4. Talent and Workforce

Future focus

- Maintain employee engagement through ongoing investment in development, learning and internal mobility and maintain our top quartile position among Australian peers.
- Continue to invest in the next generation of talent through our internship and graduate programs.
- Maintain our focus on gender diversity and 40:40:20 targets across the organisation, senior leadership and on the HUB24 Limited Board.
- Continue to bring Employee Value Proposition to life throughout the employee lifecycle and to attract the very best talent to HUB24.

Embracing connection and celebrating what matters

At HUB24, we recognise that connection and mutual respect are fundamental to building an inclusive, high-performing culture. We are intentional about creating opportunities for our people to come together, recognise shared experiences, and celebrate what matters to them - helping to strengthen understanding, belonging and collaboration across the business.

In FY26, as we brought our Sydney and Melbourne colleagues together in consolidated office locations, we further embedded this focus on connection through shared workplace experiences. From organisation-wide initiatives such as Values Week and town halls, to recognising important cultural, community and social events, we created space for our people to connect in meaningful and authentic ways.

These moments are not just symbolic, they reflect a culture where care for one another is visible and actively supported. They play an important role in strengthening engagement, reinforcing respect for diverse perspectives, and building a workplace where people feel valued for who they are.

We see this focus on connection, respect and care as a core part of what differentiates HUB24, contributing to an environment where our people can belong, contribute and perform at their best.

5. Community Investment

At HUB24, guided by our company values and our purpose of empowering better financial futures, together, we are committed to responsible corporate citizenship and supporting charities and communities across Australia.

Community contribution

Throughout FY26, HUB24 provided $210,000 in financial support in addition to in-kind assistance to our community partners. We added the Future2 Foundation as a new community partner and remained focused on engaging our people and building awareness of the HUBempower community giving program.

In FY26 HUB24 supported the following non-profit organisations with financial and in-kind support:

Pro Bono Financial Advice Network

The Pro Bono Financial Advice Network (PFAN) is a trusted network of professionals helping Australians living with a personal health crisis and experiencing financial hardship to improve their financial wellbeing through the provision of pro bono financial advice. HUB24 believes in the value of advice and the positive impact it can have on individuals and communities.

As a corporate partner, HUB24 provides financial support, Board representation, marketing and events support, skills sharing, and networking opportunities to enable PFAN to raise awareness and grow its network of volunteer financial advisers.

The Smith Family

The Smith Family helps young Australians to overcome educational inequality caused by poverty. As a corporate partner, HUB24 supports the organisation's Digital Learning Essentials program, enabling students to become digitally included with a reliable device, internet access, digital skills and technical support.

FICAP

FICAP's (Financial Industry Community Aid Program) goal is to support ill or disadvantaged young people and their families. As one of FICAP's financial industry partners, HUB24 supports FICAP to raise money for a range of charities that benefit young Australians and their families.

Wesley Mission

Wesley Mission provides a wide range of community services to support the most vulnerable members of society. HUB24 sponsors the In *Charge of My Money* program, which provides face-to-face and online financial literacy education to help address the growing rate of financial stress in the community.

Future2 Foundation

In FY26, we welcomed Future2 Foundation as a new community partner. Through its annual *Make the Difference!* Grants Program, Future2 supports grassroots initiatives that improve financial wellbeing for Australians experiencing disadvantage.

Since its establishment in 2007, the foundation has distributed almost $2 million to nearly 200 community organisations and projects across Australia. As a Future2 Silver Partner, HUB24 Group is helping support initiatives such as Foyer Oxford, a youth housing service in Western Australia that assists young people experiencing homelessness to build independent and sustainable futures.

Save a Child's Heart Australia

HUB24 is a long-term supporter of Save a Child's Heart, a non-profit organisation with the mission of improving the quality of paediatric care for children in developing countries.

Reducing waste and doing good

During FY26, HUB24 also sought opportunities to combine reduced environmental impact with community support.

In December 2025, more than 300 retired laptops were diverted from landfill, refurbished and made available to our employees in exchange for a charitable donation. Employees embraced the 'laptop adoption' fundraiser, raising more than $20,000 for charity while extending the useful life of the devices. HUB24 then matched eligible donations dollar-for-dollar, further increasing the funds raised for charity.

In April 2026, we donated kitchen equipment and other surplus goods from an office relocation to ReLove, an organisation dedicated to providing people in crisis with essential home furnishings. ReLove offers a supportive and empowering space where individuals can select the items they need to create a fresh start.

5. Community Investment

Employee community engagement

Through HUBempower, HUB24 supports employee-led giving, volunteering and community partnerships that strengthen our connection with the communities in which we operate.

This year, we established the HUBempower Champions Network, empowering employees to drive engagement within their teams and identify meaningful volunteering opportunities in their communities.

Dollar matched donations

Our employee gift-matching program involves HUB24 Group matching employee donations to a range of not-for-profit organisations. This initiative enables employees to double their impact for causes they support.

Team volunteering and volunteer leave

Employees at HUB24 can access one day of paid volunteer leave each financial year, which remains a key part of how we support our people to give back to the community. Often volunteering opportunities are organised as team activities, encouraging collaboration, connection and team building.

In FY26, teams across HUB24 Group contributed 385 volunteer hours in support of organisations such as Foodbank and Wesley Mission – an increase of 250% on FY25.

Inspiring students to strive for better financial futures

Through our partnership with The Smith Family, we help remove barriers to education for Australian students experiencing disadvantage by funding essential digital learning tools, including laptops and internet access.

In FY26, we again participated in The Smith Family's Work Inspiration program, hosting high school students at our Sydney office for two days. Students took part in workshops, mock interviews, and team activities, while hearing firsthand about career pathways from HUB24 employees. Feedback was overwhelmingly positive, with students reporting greater confidence in their future study and career options and a stronger understanding of workplace skills. The program also provided a meaningful opportunity for our employees to support and inspire the next generation.

Enabling access to pro bono advice

At HUB24, our purpose is to empower better financial futures, together. Our ongoing support of PFAN reflects our belief in the value of financial advice and its ability to improve outcomes for Australians facing significant life challenges.

In FY26, we continued to provide marketing expertise and resources to drive awareness of pro bono financial advice among advisers and connect more Australians experiencing financial hardship due to a personal health crisis with financial advice.

Our support included participation in industry events, facilitating networking opportunities, promoting PFAN's work through media and social media channels, and contributing to PFAN's leadership through Board representation.

Future focus

- Continue to support our community partners through financial contributions, in-kind support, and strategic collaboration.
- Increase employee engagement in community initiatives, volunteering opportunities, and matched giving programs.
- Build awareness and participation in HUBempower through our new Champions Network, helping more employees connect with and contribute to the communities in which we operate.
- Leverage HUB24's expertise, networks and resources to maximise the impact of our community partnerships.

Conclusion

HUB24 recognises the importance of managing our material sustainability themes relevant our business model and strategy, as reflected in this Sustainability Supplement. During FY26, we have delivered key sustainability outcomes, and we will continue to enhance our approach to support our purpose of empowering better financial futures, together.