

RISK MANAGEMENT POLICY

Corporate Vision

To increase shareholder value by creating a culture at Service Stream that promotes the active management of opportunities and risks to our business.

Risk Management Fundamentals

- ▶ Risk is defined as the uncertainty of achieving business objectives, and we recognise that our business operates within an environment that has particular inherent risks
- ▶ We acknowledge that our competitive advantage and ultimately our long term success will be determined by how well we understand and manage risk
- ▶ Risk is measured in terms of the consequence of the risk event and its likelihood of occurrence. The consequence of a risk event can result in either a positive or negative outcome
- ▶ Risk Management assists us to maximise the positives and to minimise the negatives
- ▶ Risk Management is more than just process and structure. It is also about the culture of the Company and of individual employees
- ▶ Risk Management enables us to make better business decisions and to better manage business uncertainty.

Risk Management Process

In order to manage risk, we as an organisation will:

- ▶ Implement a standard Group-wide approach to risk management
- ▶ Implement a structured and consistent process for identifying, assessing and managing business risks and opportunities
- ▶ Comply with all applicable laws, licensing and government regulations applicable to our business activities
- ▶ Promote a culture that accepts both good and bad news, encourages personal responsibility and expects proactive identification and management of risks and opportunities
- ▶ Monitor and report on risk management performance measures
- ▶ The responsibility for complying with this Policy rests with all of us.

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| Risk Management Policy | APPROVED BY THE BOARD | CCD-F-POL-2122 |
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