

## Environmental Policy

We are committed to sustainable development throughout our operations. Continual improvement in environmental performance will be achieved by setting objectives, measuring progress and communicating results.

To deliver sustainable development we will:

- Communicate HealthSaver environmental policy and procedures to all employees and any others working on our behalf;
- Comply with all applicable environmental laws, regulations, statutory obligations and relevant voluntary codes of practice;
- Maintain environmental management systems that are appropriate to the nature and scale of the HealthSaver business, that fulfill the requirements of ISO 14001, and are integrated in to our business activities;
- Make business decisions that work towards achieving sustainable development;
- Ensure that our employees and suppliers are aware of and have the necessary skills to fulfill their environmental obligations with respect to HealthSaver operations;
- Be committed to environmental improvement by identifying and managing environmental risks within our operations and applying best practice principles to the prevention of pollution;
- Continually improve performance through training, management review and pursuing environmentally sustainable practices;
- Strive to conserve resources, reduce waste and eliminate or minimize adverse environmental effects and risks that may be associated with our services and operations; and
- Periodically review and revise our environmental policy and procedures to maintain their relevance.

We will respond to the environmental challenges in all areas of our operations and it is the responsibility of every employee to implement this policy.

Ian Lancaster  
Managing Director

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