Sustainability Disclosures

Global Reporting Initiative (GRI)

Content Index 2020

Contents

We're committed to sustainable transport and developing an electric vehicle fast charging network that connects all of NSW. We showcased the Hyundai Kona Electric car at our Bright Futures event in the Northern Rivers to remind the community that we'll be there to help them transition towards an electric future.

Our sustainability approach

The NRMA is committed to being a sustainable and responsible business. In doing so, we support the United Nations Sustainable Development Goals (SDGs) and consider in our strategy and operations how we can make a positive impact.

We're committed to a strong level of stakeholder engagement when conducting our materiality process so as to identify better outcomes for the business and stakeholders.

The following six principles are considered in our operations and execution of our corporate strategy.

Global goals

The NRMA supports the United Nations Sustainable Development Goals (SDGs). We consider in our strategy and operations how, in relation to the SDGs, we can achieve a positive impact, as well as the risks associated with these external factors.

Community

We identify and deliver community initiatives relevant to our Constitution, vision and corporate strategy. These initiatives, where possible, seek to address a community or societal need, in line with identified SDGs.

Reconciliation

The NRMA recognises our responsibility to use our skills and services to help close the gap between Aboriginal and Torres Strait Islander peoples and other Australians. Our vision for reconciliation is one in which First Australians have equal access to the social and economic opportunities that everyone enjoys in Australia, and that all Australians acknowledge and celebrate the richness and diversity of Aboriginal and Torres Strait Islander cultures.

Climate change and environment

The NRMA is committed to leading by example, working to protect our waterways and the natural environment in which we operate. We will work to improve our environmental and sustainability performance, while understanding and working to minimise the impacts of climate change and creating new opportunities for a low-carbon future.

Human rights

We understand that respecting and improving human rights is fundamental to how we deliver for our Members, customers and the broader community. We work across our operations with the aim of ensuring that we and our business partners operate without infringing on human rights. We will not tolerate child labour or any forms of modern slavery and human trafficking in accordance with our Modern Slavery and Human Trafficking statement.

Sustainable and transparent supply chain

We're committed to sourcing goods and services in an economic, and environmentally-responsible manner to reduce our impacts and increase positive benefits, like supporting Indigenous businesses. We are steadfast in understanding and reporting on modern slavery risks in our operations and supply chains.

Goal 3:
Ensure healthy lives and promote wellbeing for all at all ages.

Goal 5:
Achieve gender equality and empower all women and girls.

Goal 8:
Promote inclusive and sustainable economic growth and employment.

Goal 10:
Reduce inequality and promote social and economic inclusion.

Goal 11:
Make cities and human settlements inclusive, safe, resilient and sustainable.

Goal 13:
Take urgent action to combat climate change and its impacts.

Materiality and stakeholder engagement

Our purpose is simple. Bring people together by keeping them moving and providing safe places to be together in our cities and regions.

In order to deliver on this promise we regularly engage with our stakeholders including Members, customers, partners, suppliers and thought leaders to determine the most important material issues to operate our business effectively. These important material issues may pose a risk or present opportunities that affect our business success from an economic, social or environmental perspective. Based on Member surveys, stakeholder engagement and our business priorities, we have identified eight material issues.

1 **Data governance and privacy**
See p. 26 of our Annual Report.

2 **Safety and wellbeing**
See p. 25 of our Annual Report.

3 **Access to safe, affordable transport systems**
See p. 38 of our Annual Report.

4 **Supporting regional communities**
See p. 36 - 39 of our Annual Report.

5 **Financial sustainability**
See p. 42 - 43 of our Annual Report.

6 **Supply chain responsibility and transparency**
See p. 47 of our Annual Report.

7 **People and culture**
See p. 23 - 24 of our Annual Report.

8 **Climate action and environmental performance**
See p. 40 - 41 of our Annual Report.

Our 2020 Annual Report covers our most important material issues as determined by the NRMA and identifies the issues the NRMA leadership believes could substantially influence the value created by us for our Members, business and the community over the short, medium and long-term.

The NRMA Annual Report is prepared with reference to the Integrated Reporting (IR) framework. Our business value drivers underpin our ability to create value over time and are discussed in more detail throughout the report. Our Annual Report also includes our sustainability performance, supported by information provided in this GRI Content Index.

Our eight material issues (Table 1) link to our business value drivers and impact on how we create value (refer to NRMA Annual Report 'Our business value drivers' p. 18), where we identify and align our material issues with our performance this year, how value was measured and how they link to the United Nations Sustainability Goals (SDGs).

We continually engage with Members and stakeholders to understand material issues and identify which SDGs they view as most important. We also hold regular employee workshops to guide SDG alignment within our business activities.

Business value drivers

People and culture

Our great people, culture and diversity.

Members and customers

Our commitment to putting our Members and customers first, our trusted brand and specialist knowledge.

Financial capital

The funds and assets available to the NRMA.

Operations and assets

Our operations and physical assets including buildings, vehicles, vessels and equipment we use to deliver great products and services.

Environment and sustainability

Our focus on preserving our natural environment and developing sustainable business practices.

Reputation

Our independent voice, focus on education, partnerships, networks and the communities we reach, and the natural environment in which we operate.

NRMA material issues 2020

Material issue	Issue boundary	Stakeholders								Material issue status Increasing importance / Steady / Decreasing importance	Disclosure of management approach (DMA) Page	Annual report value driver
		Members and customers	Industry peers	Employees and contractors	Board	Government	Community partners	Suppliers	Community			
Safety and wellbeing	Externally for Members and customers and internally for our people.	✓	✓	✓	✓	✓		✓	✓	⌃ Expanded to reflect our focus on wellness for work. The recent natural disasters and COVID-19 have amplified the risks.	p. 8	
Access to safe, affordable transport systems and travel	Outside the organisation for our Members and the broader community.	✓		✓	✓	✓			✓	‹ › Expanded to reflect our broad focus on transport, tourism and leisure.	p. 8	
Financial sustainability	Internally for our organisation and our people, and externally for our Members and customers.	✓		✓	✓	✓			✓	⌃ Our focus on financial stability and the ability to adapt to disruption has grown as a result of natural disasters and the pandemic.	p. 9	
Data governance and privacy	Internally for our organisation and employees, and externally for our Members and customers.	✓	✓	✓	✓	✓		✓		‹ › Data governance and privacy continue to be a key focus.	p. 9	
People and culture	Internally for our organisation and people and externally for our Members and customers.	✓	✓	✓	✓	✓		✓		‹ › Our people and culture remain critical to our success and Member and customer experience.	p. 10	
Climate action and environmental performance	Internally for our operations and externally for the community.	✓	✓	✓	✓	✓	✓	✓	✓	⌃ Renamed to reflect the impact of climate and the role we have to play in transitioning to a low carbon future.	p. 10	
Supply chain responsibility and transparency	Internally for our organisation and externally for all our stakeholders.	✓		✓	✓	✓		✓	✓	⌃ Renamed to reflect the increasing importance of supply chain transparency.	p. 11	
Supporting regional communities	Externally the organisations we partner with to support our community investment.	✓			✓	✓	✓		✓	‹ › Supporting regional communities remains a key focus of our strategic direction and community investment.	p. 11	

United Nations Sustainable Development Goals

The NRMA supports the United Nations Sustainable Development Goals (SDGs) and strategically manages the business to have a positive impact on the following six (6) SDGs, as well as considering the risks associated with external factors. We highlight our activities and relevant SDGs throughout the 2020 Annual Report and in the GRI Content Index (p. 12).

SDGs and our activities

SDG	Goal description	Key activities	Outcomes*	2020 Annual Report (page)	Associated material issue
3 GOOD HEALTH AND WELL-BEING	**Ensure healthy lives and promote well-being for all at all ages.** **Relevant targets:** 3.6 By 2020, halve the number of global deaths and injuries from road traffic accidents. 3.9 By 2030 substantially reduce the number of deaths from pollution.	- Advocacy activities. - Education on road safety and future of transport. - Roadside assistance. - Internal safety and wellbeing programs.	- 30 indigenous and 41 refugee learner drivers receive their licence. - 25,504 primary school students and 4,700 high school students educated in road safety. - Secured $380m in road safety funding.	- Safety and wellbeing p. 25. - Advocacy p. 38. - Education p. 39.	- Safety. - Access to safe, affordable transport systems and travel.
5 GENDER EQUALITY	**Achieve gender equality and empower all women and girls.**	- Internal diversity and culture programs.	**Women representation** - 56% Board. - 43% Executive leaders. - 47% Managers. - 49% overall female workforce. - Working towards employer of choice for women recognition.	- People and culture p. 23 - 24. - Board p. 49, 52. - Key Management personnel p. 61 - 62.	- People and culture.

SDGs and our activities continued

SDG	Goal description	Key activities	Outcomes*	2020 Annual Report (page)	Associated material issue
8 DECENT WORK AND ECONOMIC GROWTH	**Promote inclusive and sustainable economic growth, employment and decent work for all.** **Relevant targets:** 8.9 By 2030, devise and implement policies to promote sustainable tourism that creates jobs and promotes local culture and products.	- Support regional communities through our investment in regional tourism and holiday park expansion. - Reconciliation Action Plan (RAP) initiatives. - Internal employment, contractor and supply chain assurance processes.	- $25m underlying operating profit. - 44 RAP outcomes. - 40 refugee learner drivers achieved employment or further study through our program. - Modern slavery statement.	- Financial capital p. 42. - Parks and resorts p. 30. - Community p. 36	- Financial sustainability. - Supporting regional communities. - Supply chain responsibility and transparency.
10 REDUCED INEQUALITIES	**Reduce inequality within and among countries**	- Internal diversity and culture programs. - Internal employment, contractor and supply chain assurance processes.	- 3 Belong program outcomes. - 44 RAP outcomes. - Modern slavery statement.	- People and culture p. 23. - Community p. 36.	- People and culture. - Supply chain responsibility and transparency.
11 SUSTAINABLE CITIES AND COMMUNITIES	**Make cities and human settlements inclusive, safe, resilient and sustainable.** **Relevant targets:** 11.2 By 2030, provide access to safe, affordable and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, like women, children, persons with disabilities and older persons.	- Advocacy activities. - Investment and expansion of the EV fast charging network. - Investment in passenger transport services.	- 39 EV charging stations. - EV fast charging network powered by 100% renewable energy. - 3,005,500 passengers on marine services. - 1.78m car rental days*.	- Advocacy p. 38. - Marine p. 34. - Electric vehicles p. 41.	- Safety and wellbeing. - Access to safe, affordable transport systems and travel. - Supporting regional communities.
13 CLIMATE ACTION	**Strengthen resilience and adaptive capacity to climate related hazards and natural disasters.**	- Advocacy of the future of mobility and transport. - Investment and expansion of the EV fast charging network. - Internal energy efficiency programs.	- 3,695 tCO2e GHG emissions savings. - EV fast charging network powered by 100% renewable energy. - 11 on-site solar renewable systems at parks and resorts. - Introduction of electric vehicles to the NRMA and Thrifty fleet. - 200 Hybrids in Thrifty's fleet.	- Electric vehicles p. 41. - Environment and sustainability p. 40.	- Climate action and environment. - Financial sustainability.

*Outcomes impacted by COVID-19 restrictions.

Disclosures on management approach (DMAs)

The following is a summary of our approach on managing our material issues to support our GRI reporting.

Safety and wellbeing

GRI: Occupational health and safety, customer health and safety.

Why it's important

The safety of our employees and Members continues to be a core business priority for the NRMA. Our focus is on training our people, providing a safe workplace and collaborating with industry bodies. We're committed to fostering a proactive safety management culture through encouraging our employees to engage and participate in safety and wellbeing programs. This ethos has enabled us to respond to COVID-19, which affected everyone from our Members, customers, employees, our suppliers and the communities in which we operate.

Management approach

Everyone at the NRMA is held accountable for safety; from our Board, Executive Leadership Team and Managers to every staff member across the organisation. Safety is the NRMA Board's first agenda item at every meeting and safety training is an essential online learning module when a new employee commences with us. Our safety performance is managed through our Safety, Wellbeing and Environment Management System. If a safety risk is presented, our Audit and Risk Management Committee oversees decision making. Operationally, our safety and wellbeing team manages employee and customer safety risks, opportunities and outcomes across the NRMA.

Our focus has been instilling our 'Safety First' culture across our expanding marine operations and across the NRMA Parks and Resorts portfolio. We have continued our work, building best practice processes in our safety management approach and have had a key focus on fatal risk and controls. As part of this, we will continue our strong focus on the physical wellbeing of our people and will continue to expand our safety programs to improve our capabilities in mental health awareness.

Stakeholder engagement

Internal stakeholders including employees and contractors are actively engaged in safety initiatives through training, face-to-face consultation and our staff intranet.

Access to safe, affordable transport systems and travel

GRI: Public policy, product and service labelling.

Why it's important

Our Members and the community often experience frustrations associated with remaining mobile and connected. In our urban environment, it's congestion, travel times and lack of alternative transportation options. In our regions, safe and reliable infrastructure including reliable public transport are core issues. The NRMA seeks to actively listen and engage with our Members and customers to improve their experience, as well as advocate and speak out on important issues on their behalf.

Management approach

The NRMA Policy and Advocacy Committee support the Board with decision making on engaging Members and understanding their needs. Operationally, our public policy and stakeholder team manage our research programs and advocacy campaigns. The NRMA is not affiliated with any political party and makes no political donations.

Stakeholder engagement

Members are engaged in the advocacy activities of the NRMA through surveys, campaigns, social media, and other advocacy channels. Employees are engaged through face-to-face presentations, internal communications, videos, reporting and celebratory events. We also work collaboratively with industry thought-leaders and our peer motoring clubs to share learning. We regularly engage with all levels of government and industry groups in the transport and tourism sectors.

Financial sustainability

Why it's important

With the onset of COVID-19, the short-term priority pivoted to preserving capital and maintaining strong liquidity necessary to support the ongoing operations of the business. We continue to seek opportunities to grow our business as we emerge from the pandemic, so that we can continue to invest in our core service delivery for Members and do more for the community. We will continue to maximise and protect investments to ensure a sustainable mutual for the future. Being efficient also means we can save costs, reduce our environmental footprint and add value through our supply chain. Disruption is a constant for our business in these economic times. We approach disruption not just as a challenge, but as an opportunity to transition and embrace the future of mobility, creating even more value for our Members.

Management approach

The NRMA Finance and Investments Committee assist the Board with decision making on our strategy, economic performance and investments. Operationally, our finance, commercial and legal teams, in line with the strategy and business planning processes, manage risks, opportunities and outcomes of all our products and services.

Stakeholder engagement

Our finance commercial and legal teams regularly engage with our Board through the provision of rigorous financial performance reporting, investment opportunities and identification of legal issues and considerations.

Data governance and privacy

Why it's important

Safety at the NRMA extends well beyond roadside assistance and our operating businesses. In a world where data security is a major risk for businesses and consumers, keeping our Members safe includes protecting their data and personal information. Our brand is built on trust, that extends to the information we hold on behalf of our Members and customers. We will not tolerate anything that compromises our Member and customer data.

Management approach

The NRMA Group Data Governance Program provides a support structure and assurance around our data management practices that results in enhanced data security, improved data quality, standardised data operations and confidence in the information that drives decision-making. Reaching a standardised level of data governance maturity across the Group is a core priority for the NRMA and is achieved by communicating data governance policy and standards, creating Data Governance working groups, embedding the Data Governance Operating Model across the business and an uplift in access controls across our core applications.

Stakeholder engagement

In order to remain relevant to our Members and customers, we continue to develop our digital and technological capabilities to improve engagement and ensure an intuitive digital experience.

We regularly engage Members and non-Members in testing to provide feedback on usability improvements made to the digital experience including sign in features on the **mynrma.com.au** website and the my nrma app as well as push notifications in the my nrma app to stay more connected with our Members.

People and culture

GRI: Employment, training and education, diversity and equal opportunity, equal remuneration for men and women.

Why it's important

Building the right team to deliver our strategic direction is key to being more competitive, innovative and ready for the future. Attracting and retaining talent, particularly on our frontline, remains at the core of our strategy, as high turnover rates are common within the industries in which we operate. Our Playbook sets out expectations to ensure Members and customers are at the heart of everything we do. Our Belong program has inclusion and diversity at its core and is an integral part of our vision, culture, values and the way we do business. Plus, it offers tangible benefits to our employees, customers and Members.

To truly understand and communicate with our diverse customer and Member base, we actively seek to attract and retain employees from different backgrounds, ages, genders and cultures.

Management approach

Everyone at the NRMA is accountable for employee engagement, training and education; embracing the unique skills and qualities of all our employees to maintain a culture that builds respect and fosters inclusiveness. Our Executive Leadership Team has managerial oversight on decisions relating to attracting and retaining employees and developing the right culture across the business. The Board is regularly updated on people and culture initiatives and performance. Operationally, our people and culture team manage risks, opportunities and outcomes associated with developing our people and culture across the NRMA.

Stakeholder engagement

We invite honest and anonymous employee feedback through our annual Your Voice survey and regular pulse checks. We also engage employees through our senior leader forums, training, face-to-face consultation, and staff intranet.

Climate action and environmental performance

GRI: Energy, emissions, environmental compliance.

Why it's important

We want to find more ways for our Members to connect with the natural environment. We understand that our move into new operational environments (e.g. marine) comes with great responsibility. The environmental footprint of our operations differs across our family of products and services. Our activities range from ensuring we have effective management practices in place for key environmental risks, finding new ways to improve energy efficiency and reducing our carbon footprint, through to helping improve the biodiversity and natural environment surrounding our holiday parks and marine operations. We also want to help our Members make a difference, so the NRMA electric vehicle fast charging network is powered by 100% accredited GreenPower.

Management approach

Everyone at the NRMA is accountable for our environmental impact including the Board, Executives, Managers and all staff across the group. Our environmental performance and risk is managed through our health, safety and environment (HSE) management system. If an environmental risk is presented, the Audit and Risk Management Committee oversees decision making. Operationally, the sustainability team manages risks, opportunities and outcomes across the NRMA Group. We measure energy (electricity, fuel and gas) usage and carbon intensity across our group and measure environmental incidents as part of our HSE system. Operationally, our fleet strategy is to match the service with the most efficient fleet to minimise fuel costs and environmental impacts.

As we integrate new businesses into the organisation, we will begin identifying and setting appropriate sustainability targets. The NRMA holds several environmental licenses issued by statutory bodies and water authorities in the regions where we operate. These licences primarily control trade waste discharges from workshops and wash bays operating at holiday parks, car servicing and car rental locations. There have been no significant known breaches of environmental regulations or license conditions and any minor concerns are rectified and recorded.

Stakeholder engagement

We engage employees and contractors on environmental performance through training, face-to-face consultation, and our staff intranet.

Supply chain transparency

GRI: Supplier assessment (labour practices, human rights, impacts on society, environmental), supply chain, materials.

Why it's important

Materials and services purchased for activities carried out by the NRMA and our contractors or consultants, including those on-sold to Members and customers, can negatively impact human rights, our society and the environment if not carefully managed. We're continually working to better understand and monitor our supply chains to ensure mitigation of these impacts. To assist with this goal, we have put in place stringent compliance and mandatory reporting requirements, which are being rolled out nationally.

Our core supply chain includes; automotive requirements (tyres, fuel, spare parts), products that we purchase and on-sell to Members and customers (batteries, tyres, and other products), services supplied to our Members and customers by contractors and sub-contractors, office consumables, promotional merchandise and services provided by professional service consultants.

Management approach

The Chief Financial Officer has managerial oversight on all decisions relating to the management of our supply chain. Our procurement team oversees expenditure with the aim of achieving the best strategic value, while ensuring adherence to our governance controls. Specialised purchases and tactical execution is managed by individual business units in accordance with the NRMA Group policies. The NRMA Group has prepared its first Modern Slavery and Human Trafficking Report 2019 and these ideals have been incorporated within our procurement policies.

In support of Australia's First Peoples, we've launched the Indigenous Procurement Policy which provides a 'first consideration' approach to create more opportunities for Indigenous-owned businesses to participate in our competitive tender process.

Stakeholder engagement

The NRMA procurement team actively engage with core suppliers to ensure they adhere to our supplier engagement principles and understand and have oversight of their policies, governance and supply chains.

Supporting regional communities

GRI: Indirect economic performance

Why it's important

With a large proportion of our Members residing in regional and remote locations, working to support the creation of sustainable communities across NSW and beyond is a key focus of our business. We support these communities through our operational activities, encompassing our road service country network, parks and resorts and Thrifty network, as well as through environmental and community initiatives. We have invested in rolling out the NRMA electric vehicle fast charging network across regional NSW, promoting sustainable transport solutions and connecting metro, regional and remote NSW. We also work to support drought affected communities through our Outback Links program. We actively invest in building vibrant and resilient communities through community partnerships, offering employment opportunities and the promotion of all that regional destinations have to offer.

Management approach

Our Executive Leadership Team have managerial oversight on decisions relating to operational activities in regional areas. Our Chief Investment Officer leads our Communities team, which identifies opportunities to invest and partner with communities to deliver on our objectives. The celebration of our centenary in FY20 afforded us the opportunity to plan a series of celebratory events across regional Australia that would bring much needed tourism to bushfire affected areas. Sadly these activities were cut short due to the COVID-19 pandemic, however we continued to support the community through our Project Light Horse initiative.

Stakeholder engagement

Internally we actively promote a culture of giving back by encouraging our employees to volunteer their time and skills to support communities in need. Recognising the diverse nature of NSW and the important role played by Australia's First Peoples, we engage community groups and partners to deliver learner driver programs for both Aboriginal and Torres Strait Islander people and refugees, which leads to greater opportunities for employment and training. We are further investigating opportunities with Indigenous organisations to support the development of Indigenous tourism opportunities across Australia.

GRI content index

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Organisational profile			
102-1	Name of the organisation	National Roads and Motorists' Association Limited (the NRMA, Company or the Group).	
102-2	Activities, brands, products, and services	Who we are, p. 1 - 13 Annual Report.	
102-3	Location of headquarters	Level 13, 151 Clarence St, Sydney, NSW, 2000.	
102-4	Location of operations	We operate in Australia and New Zealand.	
102-5	Ownership and legal form	Directors' report p. 64 Annual Report.	
102-6	Markets served	Who we are, p. 1 - 13 Annual Report.	
102-7	Scale of the organisation	Who we are, p. 1 - 13 Annual Report. Operations and assets. p. 28 - 35 Annual Report. Financial capital, p. 42 Annual Report.	
102-8	Information on employees and other workers	People and culture, p. 23 - 24 Annual Report.	
102-9	Supply chain	GRI Content Index - DMA Supply chain transparency, p. 11.	
102-10	Significant changes to the organisation and its supply chain	During the period we expanded our parks and resorts and marine businesses and divested NRMA car servicing (Motorserve Pty Ltd) operations.	
102-11	Precautionary Principle or approach	We take a precautionary approach by taking action to reduce our social and environmental impacts. Our strategic planning processes are used to manage risks in operational planning and new product development.	
102-12	External initiatives	Not applicable.	

GRI content index continued

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Organisational profile continued			
102-13	Membership of associations	- Australian Finance Industry Association Limited - Australasian New Car Assessment Program - Australian Automobile Association - Australian Chamber of Commerce and Industry - Australasian College Of Road Safety - Business Council of Cooperatives & Mutuals - Business Council of Sustainable Development Australia - Caravan and Camping Industry Association - Charge Together Fleet Program - Child Restraint Evaluation Program - Committee for Sydney - Federation Internationale de l'Automobile (FIA) — the AAA is the member of FIA on behalf of all clubs - Global Mobility Alliance - The McKell Institute - NSW Road Safety Advisory Council - Seat Care - Supply Nation - Sydney Olympic Park Business Association - Tourism and Transport Forum - Trans-Tasman Business Circle - Vehicle Safety Research Group - Western Sydney Business Chamber	17 PARTNERSHIPS FOR THE GOALS

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GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Strategy and analysis			
102-14	Statement senior decision-maker	Message from the Group CEO, p. 11 Annual Report.	
102-15	Key impacts, risks, and opportunities	Message from the Group CEO, p. 11 Annual Report. History in the making, p. 15 Annual Report. Risk management, p. 44 Annual Report.	
Ethics and integrity			
102-16	Values, principles, standards, and norms of behaviour	Who we are, p. 1 — 13 Annual Report. Governance and remuneration, p. 48 - 64 Annual Report. **www.mynrma.com.au/community/corporate-information/board-of-directors**	
102-17	Mechanisms for advice and concerns about ethics	The NRMA Speak Up Hotline is an independent and anonymous service managed by a third party that gives workers an opportunity to discuss issues that don't feel aligned to our values and high ethical and professional standards.	
Governance			
102-18	Governance structure	Role of the Board, p. 50 Annual Report. Board Committees, p. 50, 54 Annual Report. **www.mynrma.com.au/community/corporate-information/board-of-directors**	
102-19	Delegating authority	Delegation of Board authority, p. 54 Annual Report. **www.mynrma.com.au/community/corporate-information/board-of-directors**	
102-20	Executive-level responsibility for economic, environmental, and social topics	Governance and remuneration, p. 48 - 64 Annual Report. **www.mynrma.com.au/community/corporate-information/board-of-directors** GRI Content Index — DMAs, p. 8 - 11.	
102-21	Consulting stakeholders on economic, environmental, and social topics	GRI Content Index — Materiality and stakeholder engagement, p. 4. GRI Content Index — DMAs, p. 8 - 11.	
102-22	Compositions of the highest governance body and its committees	Governance and remuneration, p. 48 - 64 Annual Report.	
102-23	Chair of the highest governance body	All Directors are non-executives.	
102-24	Nominating and selecting the highest governance body	Board composition, p. 50 Annual Report. **www.mynrma.com.au/community/corporate-information/board-of-directors**	
102-25	Conflicts of interest	Governance and remuneration, p. 48 - 64 Annual Report.	

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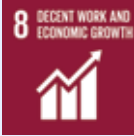| GRI Standard	Disclosure Title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Governance continued			
102-26	Role of the highest governance body in setting purpose, values, and strategy	Governance and remuneration, p. 48 - 64 Annual Report.	
102-27	Collective knowledge of highest governance body	Governance and remuneration, p. 48 - 64 Annual Report.	
102-28	Evaluating the highest governance body's performance	Governance and remuneration, p. 48 - 64 Annual Report.	
102-29	Identifying and managing economic, environmental, and social topics	History in the making, p. 15 Annual Report. Making history, p. 5 Annual Report.	
102-30	Effectiveness of risk management process	Risk governance, p. 45 - 47 Annual Report.	
102-31	Review of economic, environmental, and social topics	History in the making, p. 15 Annual Report. Making history, p. 5 Annual Report.	
102-32	Highest governance body's role in sustainability reporting	Group CEO.	
102-33	Communicating critical concerns	Audit and Risk Management Committee, p. 54 Annual Report.	
102-34	Nature and total number of critical concerns	Risk governance, p. 45 - 47 Annual Report.	
102-35	Remuneration policies	Remuneration, p. 60 Annual Report.	
102-36	Process for determining remuneration	Remuneration, p. 60 Annual Report.	

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GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Stakeholder engagement			
102-40	List of stakeholder Groups	GRI Content Index — NRMA material issues 2020, p. 5.	
102-41	Collective bargaining agreements	29% of NRMA staff are covered by a collective agreement. Information is not currently available for subsidiary organisations.	
102-42	Identifying and selecting stakeholders	Stakeholders are identified and selected on the basis of our material impacts.	
102-43	Approach to stakeholder engagement	GRI Content Index - Materiality and stakeholder engagement, p. 4. DMAs, p. 8 - 11. Material issues, stakeholders and boundary, p. 4 - 5.	
102-44	Key topics and concern raised	Members and customers, p. 26 Annual Report. GRI Content Index - DMAs, p. 8 - 11. GRI Content Index - Material issues, stakeholders and boundary, p. 4.	
Reporting practice			
102-45	Entities included in the consolidated financial statements	Financial report, p. 68 - 116 Annual Report.	
102-46	Defining report content and topic Boundaries	GRI Content Index - Materiality and stakeholder engagement, p. 4.	
102-47	List of material topics	GRI Content Index - Materiality and stakeholder engagement, p. 4.	
102-48	Restatements of information	Due to the acquisitions of new businesses, new group baselines have been included or are being developed.	
102-49	Changes in reporting	There are no significant changes in Scope and Aspect Boundaries.	
102-50	Reporting period	1st July 2019 to 30th June 2020.	
102-51	Date of most recent report	September 2019.	
102-52	Reporting cycle	Annual.	
102-53	Contact point for questions regarding the report	General Manager, Business Development and Corporate Responsibility. Email: **sustainability@mynrma.com.au**	
102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards: Core Option.	
102-55	GRI content index	Sustainability disclosure 2020 - GRI Content Index: **mynrma.com.au/sustainability**	
102-56	External assurance	We have not sought external assurance for this report.	

GRI content index continued

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Management approach			
103-1	Explanation of the material topic and its Boundary	GRI Content Index DMAs, p. 8 - 11.	
103-2	The management approach and its components	GRI Content Index DMAs, p. 8 - 11.	
103-3	Evaluation of the management approach	GRI Content Index DMAs, p. 8 - 11.	
Topic-specific standards			
Category: Economic			
Material aspect: Economic performance			
201-1	Direct economic value generated and distributed	Financial capital, p. 42 - 43 Annual Report. Financial report, p. 68 - 116 Annual Report. GRI Content Index — DMA Financial sustainability, p. 9.	8 DECENT WORK AND ECONOMIC GROWTH
Material aspect: Indirect economic impacts			
203-2	Significant indirect economic impacts	Electric vehicles, p. 41 Annual Report. NRMA Parks and Resorts, p. 30 Annual Report. Community, p. 36 Annual Report. Making history, p. 5 Annual Report.	8 DECENT WORK AND ECONOMIC GROWTH
Category: Environmental			
Material aspect: Materials			
301-2	Recycled input materials used	Environment and sustainability, p. 40 Annual Report. We do not record recycled materials as a percentage.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION / 13 CLIMATE ACTION
Material aspect: Energy			
302-4	Reduction of energy consumption	Environment and sustainability, p. 40 Annual Report. GRI Content Index — DMA Climate action and environmental performance, p. 10.	11 SUSTAINABLE CITIES AND COMMUNITIES / 13 CLIMATE ACTION

GRI content index continued

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Category: Environmental continued			
Material aspect: Water and effluents			
303-1	Interactions with water as a shared resource	Environment and sustainability, p. 40 Annual Report. | Water use	KL | |---|---| | New 2020 Group baseline | 980,071 |	
Material aspect: Emissions			
305-2	Energy indirect (Scope 2) GHG emissions	Environment and sustainability, p. 40 Annual Report. GRI Content Index — DMA Climate action and environmental performance, p. 10.	
Material aspect: Environmental compliance			
307-1	Non-compliance with environmental laws and regulations	There were no significant breaches of environmental regulations or licence conditions.	
Material aspect: Supplier environmental assessment			
308-1	New suppliers that were screened using environmental criteria	GRI Content Index - DMA Supply chain transparency, p. 11.	

GRI content index continued

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Category: Social			
Material aspect: Employment			
401-1	New employee hires and employee turnover	People and culture, p. 23 Annual Report. DMAs — People and culture, p. 10.	DECENT WORK AND ECONOMIC GROWTH (SDG 8)

Turnover*	New Starter	Employee
Female	**20%**	**21%**
<30yo	35%	29%
30-50yo	15%	19%
50+yo	9%	15%
Male	**18%**	**24%**
<30yo	39%	43%
30-50yo	15%	21%
50+yo	7%	15%
Total	**19%**	**23%**

*Australia and New Zealand. Casual and fixed term employees are excluded.

GRI Standard	Disclosure title		Sustainable Development Goal
401-3	Return to work and retention rates after parental leave, by gender		DECENT WORK AND ECONOMIC GROWTH (SDG 8)

Parental leave*	FY18 retention rate after taking parental leave
Female	59%
Male	100%
All	**80%**

*Casual and fixed term employees are excluded.

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Material aspect: occupational health and safety			
403-1	Occupational health and safety management system	Safety and wellbeing, p. 25 Annual Report. GRI Content Index Safety and wellbeing DMA, p. 8.	GOOD HEALTH AND WELL-BEING (SDG 3)

GRI content index continued

GRI Standard	Disclosure title	2020 Annual Report or GRI Content Index Section, page number	Sustainable Development Goal
Category: Social			
Material aspect: occupational health and safety continued			
403-3	Occupational health services	Safety and wellbeing, p. 25 Annual Report. GRI Content Index Safety and wellbeing DMA, p. 8.	3 GOOD HEALTH AND WELL-BEING
Material aspect: training and education			
404-1	Average hours of training per year, per employee	People and culture, p. 23 Annual Report. 12.5 hours of training per average employee.	4 QUALITY EDUCATION
Material aspect: diversity and equal opportunity			
405-1	Diversity of governance bodies and employees	Board diversity, p. 52 Annual Report. Diversity and equal opportunities, p. 23 - 24 Annual Report. Senior leadership gender equality, p. 23 - 24 Annual Report.	5 GENDER EQUALITY
405-2	Ratio of basic salary and remuneration of women to men	Pay equity, p. 24 Annual Report.	5 GENDER EQUALITY
Material aspect: supplier social assessment			
414-1	New suppliers that were screened using social criteria	GRI Content Index - DMA Supply chain transparency, p. 11.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Material aspect: public policy			
415-1	Political contributions	The NRMA does not make donations to political parties. In the past, we had paid for representatives to attend corporate events run by political parties for the purpose of advocating on behalf of Members. The last time this occurred was in 2016-17. This historical expenditure was declared at the time and is publicly available at **www.aec.gov.au**	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Material aspect: Customer health and safety			
416-1	Assessment of the health and safety impacts of product and service categories	100% of NRMA Group businesses.	3 GOOD HEALTH AND WELL-BEING