

SHAPING THE FUTURE

VISION, VALUES AND PRINCIPLES

The vision driving Thorn is to be a leader in its niche areas of financial services. These are:

- consumer leasing, where it helps customers access essential household goods
- business finance, where it assists businesses acquire equipment and manage cash flow

Principles underlying these operations are ethical practices based on responsible lending and giving customers a fair go, important values especially in consumer leasing where many consumers have limited options to access everyday essential items. As a team, we try to add value to people's lives every day. Thorn's operating priorities are diversifying and growing as a business while meeting the needs of customers, employees and investors.

Thorn's business philosophy comes from putting customers first, which involves being prepared to assist them in times of hardship, ensuring employees are trained in providing service with dignity and being innovative in meeting business customer needs.

POSITIONING FOR GROWTH

As the financial services sector continues to evolve, with new competitors entering the market, we give a priority to business development as we focus on growing the two key drivers of the group, consumer leasing and business finance. This includes streamlining product development and considering potential acquisitions to add to market positioning while producing attractive returns on capital.



ANDREW STEVENS

Independent, Non-Executive Director

12 years at IBM, including three years MD of IBM ANZ

PETER HENLEY

Independent, Non-Executive Director

Long and distinguished career in financial services



**DAVID
FOSTER**

**Independent,
Non-Executive Director**

25 years in financial services, including CEO of Suncorp Bank 2008-13

**JOYCELYN
MORTON**

**Chair, Independent,
Non Executive Director**

Over 35 years of experience in finance and taxation

**JAMES
MARSHALL**

**Managing Director
and CEO**

Previously COO of Thorn, more than 20 years of experience with the group

**STEPHEN
KULMAR**

**Independent,
Non-Executive Director**

Over 30 years of experience in marketing and strategic development