

# IMPACT

## REPORT







 finder

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A word from our CEO

# Welcome to our inaugural Impact Report.

Impact is our driving force at Finder. Since launching in 2006, Fred, Jeremy and I have been guided by our 'why'. We quickly agreed that we wanted to help the world make better decisions and Finder's purpose was born. Fifteen years later, the business has grown to reach every corner of the globe but the core of purpose has remained.

Today, Finder exists to **help people make decisions that change their lives for the better**. Same purpose, just a little refined.

With every comparison, story or transaction on our platform, we strive to deliver positive impact. Whether that's helping our customers to save or make money, or teaching them something insightful or new via our content and tools, we know that we have a role to play in educating our users and the broader community.





Launching our first Impact Report is a proud moment. For me it marks **a snapshot in time, a starting point for the business on our path to greater social and environmental impact on the world as we scale.**

We've broken our impact into four sections. First, we look at the **financial impact** of the nearly 16 million financial actions our customers take a year through the Finder platform.

This is the core of our business and a highlight this year has been the launch of the Finder Earn product that has helped thousands of people build their wealth.

Next, we look at our commitment to **sustainable impact**. This year we offset our emissions globally to become a fully carbon-neutral business. We also continued to use our platform to help our customers make greener decisions with programs like the Finder Green Awards.

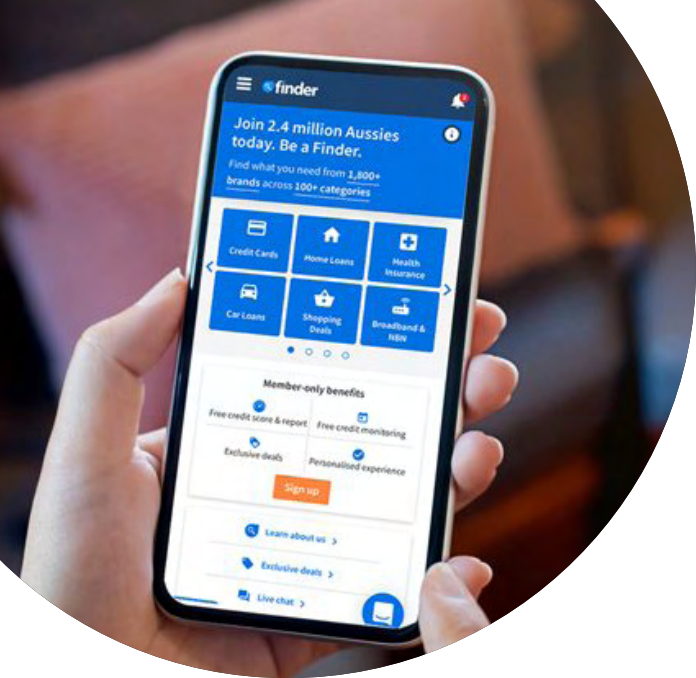
Third, we look at how we drive **community impact**. It's been a diverse 12 months on this front. We've supported teenage entrepreneurship education in Australia, donated COVID-19 vaccines to the developing world and even launched an NFT project to raise funds for Ukraine.

Finally, we looked at **crew impact**. It was a big year on the people front too with some new additions to our range of human-centred benefits. Our parental leave is now market-leading and we offer our crew "life leave" so they have the time they need to deal with all the things life throws their way.

So please get stuck in and let us know what you think. There's still plenty of room for improvement. Like we always say at Finder, it's day one, and we invite you along for the ride.

A stylized, handwritten signature in black ink, appearing to read 'Frank Restuccia'.

**Frank Restuccia**  
Founder and CEO



# About Finder

## What we do

Millions of people worldwide trust Finder to help them make better decisions. We understand that making everyday life decisions such as finding a credit card, buying a home and getting health insurance can be daunting. That's why we're here. Our goal is to help people to make money and save money everyday.

## Finder can help you



Save money



Make money



Get a better deal



Learn something new

## How we do it



**Comparison platforms** — We have built comparison websites since day one. Whatever you want to compare, we probably have a comparison table for it on our site. From credit cards to insurance to energy plans to cryptocurrency platforms, we've got you covered in more than 50 countries.



**Money management apps** — The world has moved to their mobiles since we first started Finder and so we started building smartphone apps. The Finder app in Australia now has more than 500,000 members and lets you track your spending, look for better deals and trade various cryptocurrencies.



**Innovative direct offerings** — We also create innovative solutions to meet our customers' needs. For example, in Australia, we have responded to the low interest rate environment by launching Finder Earn, a product that utilises AUD-linked stablecoins to offer a highly competitive 4.01% annual yield.

# Our impact approach

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## Our purpose:

Help people make decisions that change their lives for the better.

## Purpose-led from day one

Since 2006, Finder has been driven by a clear purpose to help people make decisions that change their lives for the better. This is our reason for existing and it's what motivates our crew to keep pushing for what's best for our customers.

## Our 4 impact focus areas

Maximising the positive social and environmental impact of the Finder business has always been important to us. We have 4 focus areas when it comes to thinking about our impact as a business.



### Core focus: Financial impact

This impact area is completely aligned back to our purpose above and everyone in our business is in some way helping people make better financial decisions. From a CSR perspective, we look for ways to extend and measure this impact, especially for those who need it most.



### Sustainable impact

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The climate crisis requires all businesses to reduce their emissions. In this focus area, we look at the climate action we can influence, both through our platform and in how we operate as a business.



### Community impact

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Community issues are always front of mind. In this focus area, we aim to support the causes or issues that are important to our crew, our customers and our wider community.



### Crew impact

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Our crew makes our business what it is. In this focus area, we aim to find ways to support our crew in being the best versions of themselves - inside and outside of work.





# Financial impact



## What do we mean by financial impact?

Helping people make better financial decisions is the core of our business. In this focus area, we look for ways to extend and measure this financial impact – especially for those who need it most.

## Tracking the financial actions taken through our platform

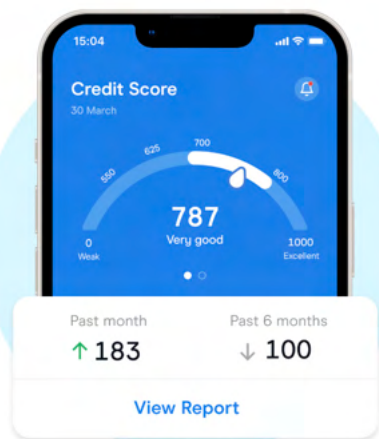
For our comparison business, we carefully track the number of our customers who click on a product or offer on our website. We believe these people have found our website helpful and have taken action.

It is one key metric we track for overall financial impact. In the last 12 months, **15.7 million actions** were taken through the Finder platform around the globe, which is more than 50 actions a minute on average.

**15.7 million**  
actions were taken through the  
Finder platform in the last 12 months

**Every 2 seconds**  
an action is taken on Finder to help  
someone save or make money.

## Helping customers build their creditworthiness

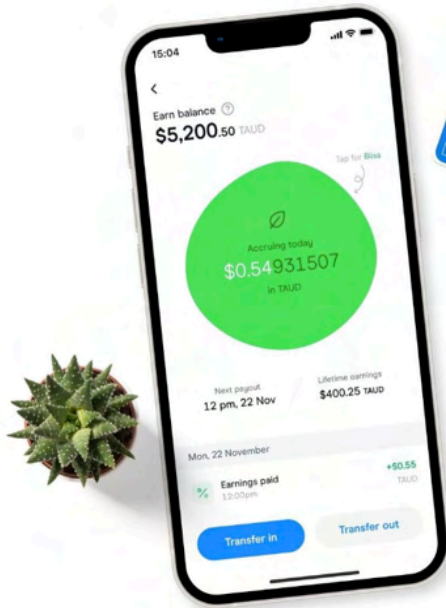


We know finances are complicated and that's why we're always on the lookout for tools to make understanding them easier. One of our favourites is a "credit score" which effectively tells someone how creditworthy they are. Our customers can get a free credit score on our websites in Australia and the UK and also through our app in Australia. This year, **96,000 Finder customers** have reviewed their credit scores with Finder.



## Innovative products to help customers grow their wealth

This year, Finder has explored ways to offer our members new and innovative product offerings directly. One example is our Finder Earn, which is available in Australia. Finder Earn offers customers a 4.01% return on their capital when they purchase and transfer TrueAUD (an Aussie-dollar linked stablecoin) to Finder. The yield is paid daily and there are no fees making this a great way to help Australians build their wealth in a simple, low-fee way.



Total Finder Earn transfers  
**\$19m TrueAUD**

That translates to more than \$250,000 in TrueAUD in yield for Finder Earn customers in FY22.

## Free educational content and live support for users across our platform

Anyone can get access to our thousands of pages of free, impartial content. We make money from some of the partners listed but our experts maintain strong editorial independence. In fact, by our estimates, **\*53% of the pages on the Finder Australia website are purely educational\*** and do not drive revenue for the Finder business. We also offer free customer support when people have specific questions. In FY22 alone, our **\*customer service team spent more than 29,000 hours responding to over 50,000 queries\***.

## Live workshops and masterclasses with our experts available to all

Sometimes the topics we cover can be too complicated or interlinked to be explained in a simple article or video. That's why this year we launched a series of workshops and masterclasses with our experts to help our customers on these topics. In the last 12 months, we ran these sessions virtually on our YouTube and Facebook pages on topics ranging from cryptocurrency to buying your first home to doing the right thing. In FY22, \*we reached more than 1,000 customers through these workshops\* and plan to grow this figure next year.

# Sustainable impact



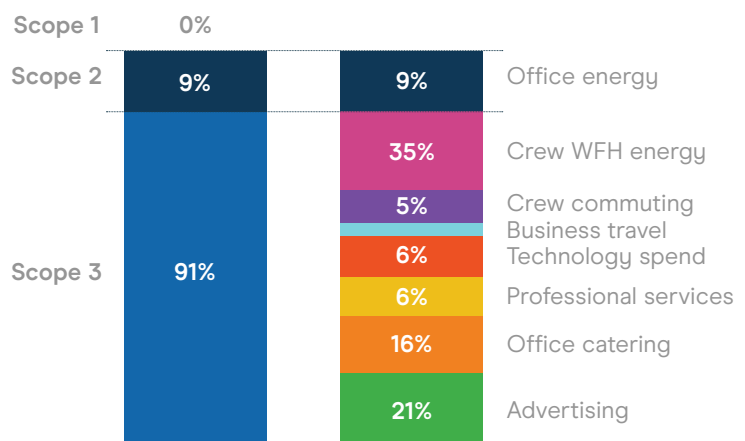
## What do we mean by sustainable impact?

The climate crisis requires all businesses to take action. In this focus area, we look to drive climate action and sustainable impact through how we operate as a business and through how we use our platform to influence our customers and partners.

## Measuring our environmental impact

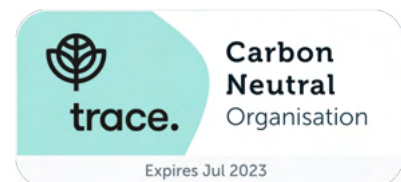
In 2022, we worked with emissions experts Trace to calculate our carbon footprint for our business. Our total carbon footprint for FY22 was **1,113 tonnes of CO2e** including emissions associated with our offices as well as our crew working from home and the third-party suppliers needed to run a digital business like Finder.

### FY22 emissions: By scope and type



## Going carbon neutral across our business

This year we offset **100% of our emissions for the first time with carbon credits carefully selected by Trace**. This included offsets from Australia like the Coorong Lakes Biodiversity project as well as **6,458 trees being planted in our name**.



## Setting emissions target to align with climate science

Finder has also committed to setting a science-based emissions target as part of the Science-Based Targets Initiative backed by the Carbon Disclosure Project and the UN Global Compact. We will share our targets in our FY23 Impact Report.





## Using our comparison platform to encourage greener decisions

With more than 15 million actions being taken through our platform a year, we know that the biggest impact we can have on climate change is by influencing the decisions made on our platform. This is particularly important in high-emission sectors like energy, investments and banking. That's why we have launched initiatives to integrate sustainability thinking into every part of our platform.

### Spotlighting sustainability excellence through the Finder Green Awards

Our flagship sustainability initiative is the Finder Green Awards. Through these awards, we identify the sustainability leaders in the categories we compare. The goal here is to find the genuine sustainability leaders in a given sector so that our customers don't have to. Now in its third year, the awards range from banking to telco to shopping. Once a winner has been selected, an icon identifying its sustainability credentials is then included on all pages on the Finder site where the brand is mentioned.

This logo acts as a visual cue for excellence in sustainability. We also create bespoke pages for each category with a more detailed breakdown of the sustainability work done by the winner and the finalists. We now have **21 categories in Australia** and plan to launch the awards in more markets in FY23.

- Helps users quickly find green options
- Provides winners with external validation
- Applies positive pressure to brands we compare



1.

Call for submissions and analyse data

2.

Pick winners and handout awards

3.

Integrate green winner status into our tables

4.

Brand uses the win to build awareness of its sustainability work

### Green content series for shoppers that care

Beyond the Finder Green Awards, we also run the broader Finder Green hub for sustainability-focused articles on our site. This year, we launched 2 regular content series run by Finder volunteers called Going Green and Finder Green Fave.

# Community impact



## What do we mean by community impact?

Community issues are always front of mind for our business. In this focus area, we seek ways to support the causes or issues that are important to our crew and our wider community.



## Today's high school students are tomorrow's entrepreneurs

This year, we launched a community impact partnership with the not-for-profit Generation Entrepreneur, Australia's leading high school entrepreneurship training provider. Together, we launched School Entrepreneur of the Year, which is a high school business-building tournament open to students across Australia. The goal is to promote an innovation mindset with high school students and to encourage more young people to start their own businesses.

**finder** X **Generation Entrepreneur**

### School Entrepreneur of the Year 2021 in numbers...

- 375 students
- 11 schools
- 10 virtual teams
- 3 states (NSW, VIC & WA)
- 25 Finder mentors
- \$20,000 Finder funding for schools that wouldn't have been able to take part otherwise

## Getting COVID-19 vaccines to where they are needed most

As the global pandemic continued, we committed to donating 3 vaccines for the developing world through Go Give One for each of our team around the globe that got vaccinated. In total, we have **donated 800+ COVID-19 vaccines this year.**

**GO ▶ GIVE ▶ 1**

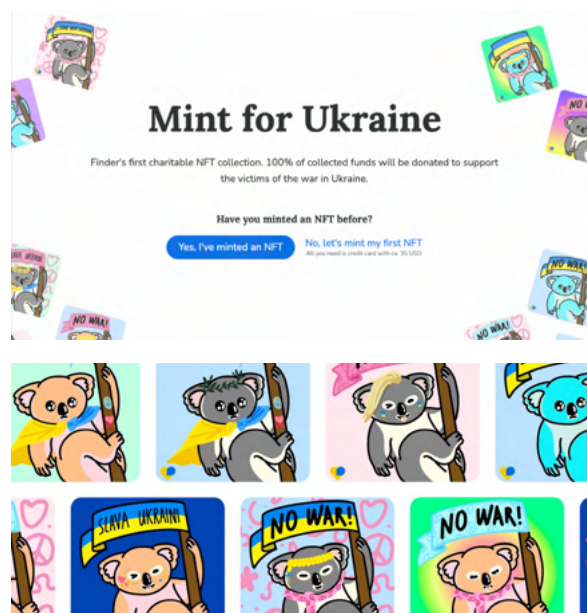
Vaccines for everyone, everywhere

[❤️ Donate](#)



## Going live to support the people affected in Ukraine

With an office in Poland and crew around Eastern Europe, the war in Ukraine was an issue very close to our hearts. Our matched fundraising campaign saw \$15k in crew donations matched by a further \$15k of Finder donations to support the charities helping the people of Ukraine. Some of our Web 3 teams also jumped in to support the cause by creating and launching the innovative Peace Koala NFT project. This was Finder's first NFT project and all proceeds were donated to the Ukraine Ministry of Digital Transformation. At the time of writing, over \$5K worth of Ethereum cryptocurrency has been donated.



## Supporting the Startmate Fellowship

For the second year, we sponsored the Startmate Fellowship, a program to tackle gender inequality in Australian startups. The 100+ women that take part get a 2 month program of talks, coaching and training. Members of the Finder crew have also given up their time to be mentors.

## Sleeping out to help out

For the eighth year in a row, our co-founder and chief operating officer Jeremy Cabral represented Finder in the Vinnies CEO Sleepout and this year raised over \$4,000 to help tackle homelessness. The fundraiser gives business leaders a chance to experience what some people are facing 365 days a year and, despite facing a cold 8°C night this year, Jeremy completed the challenge once again. We love your work, J!



# Crew impact



## What do we mean by crew impact?

Our unique crew makes our business what it is. In this focus area, we aim to find ways to support our crew to be the best versions of themselves - both inside and outside of work.

## Empowering our crew with human-first initiatives

### Extra leave for life beyond FINDER:

Launched this year, our new “Life Leave” policy gives our crew 5 extra days of paid leave for all life’s big and small moments. Think moving house, getting married, volunteering or recovering from a break-up.

### Market-leading parental leave:

Our improved gender-neutral parental leave policy launched this year with up to 20 weeks of full pay and no qualifying period. Pension, superannuation or 401k contributions are also paid throughout the leave. We want to support new parents in our crew and also to help tackle gender inequality.

We encourage all new parents to help at home and act as role models for those around them.

### Additional support for US crew seeking reproductive healthcare:

In response to the Roe vs Wade ruling, we now cover the cost of travel and accommodation for our US crew if they are seeking out-of-state reproductive services that are not available where they live. We will always support our crew in having the right to make their own decisions.



## Recognising crew milestones and achievements

One way we do this is by handing out bespoke FINDER medals for anyone who reaches their third or fifth “**Finderversary**”. We hold a whole company celebration for anyone who reaches the 10-year mark. We are proud that 18 of the original 30 staff from over a decade ago still work for FINDER today. We also acknowledge exceptional pieces of work and the crew that contributed to them by awarding a quarterly “**medal of honour**” that sits on a board in all of our offices around the world.







## Promoting diversity, equity, inclusion & belonging (DEIB)

Diversity, equity, inclusion and belonging (DEIB) are all very important to us here at Finder. Our annual DEIB survey informs our DEIB strategy and roadmap, with our crew-led working groups driving action. Below, we have highlighted some of the work we have done in each focus area for FY22.

### Gender equity

- Program of internal and external International Women’s Day events
- Ran external workshop for women exploring tech roles in Australia
- Endorsed as Work180 Employer for All Women

### Inclusive benefits

- Launched improved parental leave
- Added additional life leave for all crew
- Supported US crew following Roe vs Wade ruling
- Launched new domestic violence policy

### Cultural awareness

- Acknowledgement of country added to Finder Australia website and email signatures
- Multiple internal events for pride, NAIDOC week, black history months and more around the globe

## External recognition for our commitment to our crew

We aren’t thinking about awards or external benchmarks when we continue our whole-person approach to being an employer. That being said, the external recognition helps confirm that we are on the right track! That’s why we were delighted to win 7 different employer awards this year including:

- Accredited “Great Place to Work” in both Australia and Poland
- Winner of 4 categories in the UK Employee Experience awards
- Listed on the Australian Financial Review’s best places to work list
- Endorsed as Work180 Employer for All Women in Australia



# Our global crew

## Our global crew

Finder operates all over the world and we have the global crew to help people worldwide make better decisions. Today, we have over 500 crew in 6 offices around the world. That equates to over 40 languages, 13 religions and more than 30 countries that our crew call home.

## Our values

Our crew has a shared set of values that drives the way we work. These aren't just written on the wall; ask anyone at Finder and they'll tell you they are lived day to day.



### One crew:

We work as a team to achieve our goals, to overcome obstacles and to collaborate – being unified always by a common vision. We make things happen together and support each other.



### Go live:

We have a bias toward taking action. You're either sleeping or you're launching. You can either be talking about it or it's live. Right now is better than 6 hours from now.



### Be straight up:

We tell it the way it is to our customers and each other. We know the importance of real information and how it impacts making real decisions. To the best of our abilities and intent, we provide fluff-free, factual information.



### Master your craft:

To become a master of your craft is to understand the entire ecosystem of your domain of expertise. Be curious and accept that you are, we all are, on a continuum of growth.



### Empower people:

Our crews are not a sum of our pieces. We are one evolving crew composed of smaller crews. Together, we ask that each person empower, teach, and mentor others.

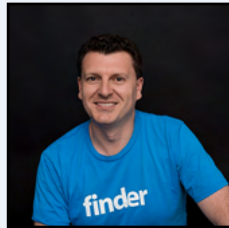




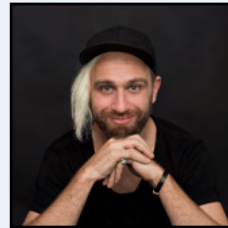
# Our leadership team

## Our founders

Our 3 co-founders launched Finder over 15 years ago and still lead the company today. Their entrepreneurial drive seeps into every part of the Finder business.



**Frank Restuccia**  
Founder & Co-CEO



**Fred Schebesta**  
Founder & Co-CEO



**Jeremy Cabral**  
Co-founder & COO

## Our global leaders

Our founders are joined by our functional and regional leaders to make up our global leadership team that keeps the Finder rocketship on course.



**Sharyn Payne**  
Chief People Officer



**Joe Waller**  
Chief Technology Officer



**David Chen**  
Chief Legal Officer



**Wioleta Kawecka**  
Chief Data Officer



**Brent Cubis**  
Chief Financial Officer



**Bessie Hassan**  
Global Head of  
Communications



**Jen Snell**  
Global Head  
of Digital Marketing



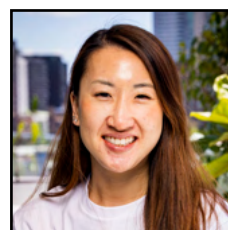
**Jinnee Lim**  
Chief Growth Officer,  
International



**Chris Ellis**  
Chief Executive Officer,  
Australia



**Jon Ostler**  
Chief Executive Officer,  
UK



**Shirley Liu**  
Chief of Staff to COO

# Questions?

Contact the Finder Global Communications team at [comms@finder.com](mailto:comms@finder.com)