



# **PUBLIC DISCLOSURE STATEMENT**


**POLICE CREDIT UNION LIMITED**

**ORGANISATION CERTIFICATION**

**FY2024–25**

Australian Government  
**Climate Active**  
**Public Disclosure Statement**



|                          |   |
|--------------------------|---|
| NAME OF CERTIFIED ENTITY | Police Credit Union Limited   |
| REPORTING PERIOD         | 1 July 2024 – 30 June 2025<br>Arrears report  |
| DECLARATION              | <p><i>To the best of my knowledge, the information provided in this public disclosure statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.</i></p>  |
|                          | <p>Christie Crouch<br/>           Executive Manager Brand, Marketing &amp; Communications<br/>           21/11/25</p>   |



**Australian Government**  
**Department of Climate Change, Energy,  
 the Environment and Water**

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Version 10.



# 1. CERTIFICATION SUMMARY

|                        |  |
|------------------------|--|
| TOTAL EMISSIONS OFFSET | 1,480 tCO <sub>2</sub> -e  |
| CARBON OFFSETS USED    | 100% VCUs  |
| RENEWABLE ELECTRICITY  | N/A  |
| CARBON ACCOUNT         | Prepared by: Sustainable Business Consultants  |
| TECHNICAL ASSESSMENT   | 3 <sup>rd</sup> November 2025<br>Sustainable Business Consultants<br>Next technical assessment due: FY 2027-28 |

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## 2. CERTIFICATION INFORMATION

### Description of organisation certification

This organisation certification is for the business operations of Police Credit Union Limited, ABN 30 087 651 205, not for our products or services – including the Low Rate Car Loan mentioned in this document.

This Public Disclosure Statement includes information for FY2024-25 reporting period.

### Organisation description

Police Credit Union Limited (ABN 30 087 651 205) is a member-owned financial institution offering banking facilities, with all profits reinvested back into providing better service, rates, products and value for its customers.

As a credit union, we have supported our customers for over 50 years. We first opened our doors in 1970 to service the financial needs of South Australian police, with officers literally turning their caps upside down on pay day to pool their funds and provide loans to other officers. Now, we're for everyone, with over 40,000 customers. Although we now offer our banking services to everyone, we still honour our police heritage with our [Platinum package](#) available for police, healthcare professionals such as nurses, as well as emergency services workers and firefighters.

Police Credit Union operates seven branches across SA and NT. In South Australia, our branches are situated in Adelaide, Tea Tree Plus (Modbury), Mt Barker, Mt Gambier, Marion, and Yorketown. We also maintain a branch in Palmerston, NT. The Yorketown branch is owned and operated by a third party under an agency agreement with Police Credit Union however it has been included in the organisation's inventory for transparency and completeness. Police Credit Union also has a warehouse at Ashwin, Torrensville.

We offer a full range of comprehensive and competitive banking products including award-winning [home loans](#), [car loans](#) (including our Low Rate Car Loan with the option for members to carbon offset at no cost), [personal loans](#) and [credit cards](#), as well as outstanding [everyday accounts](#), [savings and investment accounts](#) and [general insurance products](#). We have dedicated employee Relationship Managers who play a pivotal role in building lasting relationships with key stakeholders and customers and lead vital business development initiatives. We also offer our customers 24/7 [access to their money](#) with our state of the art facilities including our Banking App, Online Banking, Fast Payments and Digital Wallet options with [Apple Pay](#), [Google Pay](#) and [Samsung Pay](#).

Police Credit Union has consistently calculated and offset its carbon footprint for transport fuel, electricity and air travel, since 2018. However, before 2021-22 the process was neither certified nor third-party verified and so financial year 2021-2022 was the first certified carbon neutral year for our organisation and this year is the fourth.

Our carbon inventory has been prepared in accordance with the operational control approach.

## 3.EMISSIONS BOUNDARY

### Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

**Quantified emissions** have been assessed as relevant and are quantified in the carbon inventory. This may include emissions that are not identified as arising due to the operations of the certified entity however are **optionally included**.

**Non-quantified emissions** have been assessed as relevant and are captured within the emissions boundary but are not measured (quantified) in the carbon inventory. All material emissions are accounted for through an uplift factor. Further detail is available at Appendix C.

### Outside the emissions boundary

**Excluded emissions** are those that have been assessed as not relevant to an organisation's operations and are outside of its emissions boundary or are outside of the scope of the certification. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D.

## Inside emissions boundary

### Quantified

Stationary energy – natural gas

Fuel consumed in company vehicles

Refrigerants

Electricity

Accommodation

Air travel

Building maintenance and repairs

Business travel

Carbon neutral products and services

Cleaning services

Food and catering

ICT services and equipment

Office equipment

Mailing services

Motor vehicles purchased

Printing and stationery

Professional services

Uniforms

Staff commuting and working from home

Waste

Water

### Non-quantified

N/A

## Outside emission boundary

### Excluded

Payments related service fees

Building construction

# 4. EMISSIONS REDUCTIONS

## Emissions reduction strategy

This plan sets out our target and how we intend to achieve it for our organisation’s operations over 5 years.

PCU’s target was a 10% reduction until FY27-28 compared to the base year FY2021-22, however after a 9% reduction last year, the target was reviewed and the new reduction target set last year is 17% with a breakdown as follows:

- Year 1 (2023-24) – 2% reduction – 9% achieved.
- Year 2 (2024-25) – 2% reduction – 1.7% increase due to organisation growth-related expenditure (see page 10, Significant changes in emissions).
- Year 3 (2025-26) – 2% reduction
- Year 4 (2026-27) – 2% reduction
- Year 5 (2027-28) – 2% reduction
- Year 6 (2028-29) – 2% reduction
- Year 7 (2029-30) – 2% reduction.

PCU’s reduction target will continue to be reviewed year on year and may be adjusted following further feasibility studies to determine future reduction potential in the context of anticipated business growth.

The initiatives in the table below are set out based on the emissions causing activities in our carbon inventory. In setting these initiatives we have considered our ability to control or influence emissions reduction, to switch to alternative sources and to purchase lower carbon supplies and services.

|   | FY25 | FY26 | FY27 | FY28 | FY29 | Measure and/or target<br>(with updates in bold)   |
|---|------|------|------|------|------|---|
| <b>Electricity (Scope 2)</b>                                |      |      |      |      |      |   |
| Finish converting lights to LEDs                            | x    |      |      |      |      | <b>100% completed in FY25.</b>  |
| Install sensor lights                                       | x    |      |      |      |      | <b>100% completed in FY25.</b>  |
| Replace old air conditioners at Head Office                 |      | x    |      |      |      | Replace old air conditioners to be more energy efficient to decrease energy usage. May also reduce refrigerant gases (scope 1). |
| <b>Travel (Scopes 1)</b>                                    |      |      |      |      |      |   |
| Investigate into converting fleet to EVs or hybrid vehicles | x    | x    | x    |      |      | Pathway and target to be determined.<br><b>2 hybrids purchased in FY25.</b>   |
| Sell 5 PCU fleet cars                                       |      | x    |      |      |      | Fleet cars for Palmerston, Marion, Mt Gambier, Adelaide and Tea Tree Plus to be sold and not replaced.                          |
| Investigate into strategies to reduce staff commuting       | x    | x    | x    | x    | x    | Ongoing initiatives to encourage change, e.g. Step-Tember   |
| <b>Waste (Scope 3)</b>                                      |      |      |      |      |      |   |
| Implement 3 bin system per area                             | x    | x    |      |      |      | 100% compliance.<br><b>50% completed in FY25.</b>   |

|  | FY25 | FY26 | FY27 | FY28 | FY29 | Measure and/or target<br>(with updates in bold)   |
|--|------|------|------|------|------|---|
| Implement recycling in each area   | x    | x    |      |      |      | 100% compliance.<br><b>Implemented in Head Office.</b><br>To implement in branches.   |
| Remove under-desk office bins  | x    | x    |      |      |      | 100% compliance.<br><b>50% complete.</b>  |
| Green waste solution   | x    | x    |      |      |      | <b>Implemented in Head Office in FY25.</b><br>To be rolled out in branches in FY26.   |
| <b>Printing (Scope 3)</b>  |      |      |      |      |      |   |
| Convert paper purchases to carbon neutral paper  |      |      | x    |      |      | PCU to discuss with current suppliers.  |
| Committee papers accessed digitally instead of printed   |      | x    |      |      |      | 90% of committee papers accessed electronically by FY25-26.<br><b>In progress.</b>  |
| Reduce number of paper statements to members by incentivising members to opt for online statements   | x    | x    | x    | x    | X    | 5% reduction in paper statements printed in FY25.<br><b>2 online statement competitions implemented to encourage members to use online vs printed in FY25</b> |
| Introduce Mautic email system to enable emails to be sent to members instead of direct mail  |      | x    |      |      |      | Mautic to be implemented in January 2026.   |
| <b>Other</b>   |      |      |      |      |      |   |
| Communicate and educate staff on our carbon reduction initiatives via posters, announcements on MyPCU (PCU's intranet) and at Staff Conference to encourage action | x    | x    | x    | x    | X    | Measured by promotional activities carried out each year and staff awareness.   |
| Investigate into carbon neutral media providers  | x    | x    |      |      |      | Review carbon neutral media partners and % of advertising spend across media channels.<br><b>In progress.</b>   |
| Investigate into carbon neutral IT service providers   |      | x    | x    |      |      | Discuss with PCU's banking supplier becoming carbon neutral.  |

## Emissions reduction actions

The carbon emissions for electricity (using the location-based method) have reduced by 11%. This is due to an overall 16% reduction in grid electricity consumption, the installation of solar panels at the Adelaide office and a further reduction in the South Australian grid emissions factor. 62% of our electricity is certified carbon neutral.

Also, PCU finished converting lights to LEDs and installing solar lights, as well as implementing our solar panel and battery solution at Head Office.

We continue to monitor the environmental performance of our media partners and whilst many of them are taking action to improve their environmental standards, none are certified carbon neutral.

PCU launched recycling and our green organic waste bins in Head Office kitchens and bathrooms in December. The waste from these bins is collected by Jeffries and turned into compost. Now that we have successfully launched the organic waste bins in Head Office, we can work with branches on how they can implement organic waste removal from landfill.

We communicated this Head Office initiative across PCU. We plan to integrate annual training on the program to assist staff with how they dispose of their waste to ensure that each waste item is disposed of in the correct bin. We have little contamination in the green bins but we need to encourage staff to continue to move waste that is put in other bins into the organic waste bin instead.

PCU conducted an audit of the number of PCU committees, and number of papers printed vs. accessed online and have communicated to all Chairs of committees to encourage all members to access papers online instead of printing.

We conducted numerous campaigns during the year to encourage staff to walk to work and members to use online statements instead of printed statements (including competitions).

## 5. EMISSIONS SUMMARY

### Emissions over time

| Emissions since base year |         |                           |
|---------------------------|---------|---------------------------|
|                           |         | Total tCO <sub>2</sub> -e |
| Base Year / Year 1:       | 2021-22 | 1,660.88                  |
| Year 2:                   | 2022-23 | 1,645.84                  |
| Year 3:                   | 2023-24 | 1,455.48                  |
| Year 4:                   | 2024-25 | 1,479.97                  |

### Significant changes in emissions

| Significant changes in emissions |  |   |   |
|----------------------------------|--|---|---|
| Emission source                  | Previous year emissions (t CO <sub>2</sub> -e) | Current year emissions (t CO <sub>2</sub> -e) | Reason for change   |
| Computer and technical services  | 133.07   | 172.34  | There was an increase in payments to Ultradata (who supply PCU's banking system) due to new and upgraded modules that PCU implemented to improve the customers' experience across our banking channels. |
| Advertising services             | 190.37   | 227.58  | In a competitive financial landscape and a decreasing interest rate environment, PCU have had to increase our overall advertising to meet our growth targets.   |

### Use of Climate Active carbon neutral products, services, buildings or precincts

| Certified brand name           | Product used |
|--------------------------------|--------------|
| AGL Carbon Neutral Electricity | Electricity  |

## Emissions summary

The electricity summary is available in Appendix B. Electricity emissions were calculated using a location-based approach.

| Emission category                                    | Scope 1 emissions (tCO <sub>2</sub> -e) | Scope 2 emissions (tCO <sub>2</sub> -e) | Scope 3 emissions (tCO <sub>2</sub> -e) | Total emissions (t CO <sub>2</sub> -e) |
|--|---|---|---|--|
| Accommodation and facilities                         | 0.00                                    | 0.00                                    | 5.64                                    | 5.64                                   |
| Cleaning and chemicals                               | 0.00                                    | 0.00                                    | 14.06                                   | 14.06                                  |
| Climate Active carbon neutral products and services  | 0.00                                    | 0.00                                    | 0.00                                    | 0.00                                   |
| Electricity  | 0.00                                    | 35.61                                   | 7.08                                    | 42.69                                  |
| Food   | 0.00                                    | 0.00                                    | 31.59                                   | 31.59                                  |
| ICT services and equipment                           | 0.00                                    | 0.00                                    | 206.93                                  | 206.93                                 |
| Machinery and vehicles                               | 0.00                                    | 0.00                                    | 29.44                                   | 29.44                                  |
| Office equipment and supplies                        | 0.00                                    | 0.00                                    | 107.63                                  | 107.63                                 |
| Postage, courier and freight                         | 0.00                                    | 0.00                                    | 30.26                                   | 30.26                                  |
| Products   | 0.00                                    | 0.00                                    | 1.92                                    | 1.92                                   |
| Professional services                                | 0.00                                    | 0.00                                    | 672.05                                  | 672.05                                 |
| Refrigerants   | 8.89                                    | 0.00                                    | 0.00                                    | 8.89                                   |
| Stationary energy (gaseous fuels)                    | 4.23                                    | 0.00                                    | 0.88                                    | 5.10                                   |
| Stationary energy (liquid fuels)                     | 0.00                                    | 0.00                                    | 0.00                                    | 0.00                                   |
| Stationary energy (solid fuels)                      | 0.00                                    | 0.00                                    | 0.00                                    | 0.00                                   |
| Transport (air)                                      | 0.00                                    | 0.00                                    | 6.88                                    | 6.88                                   |
| Transport (land and sea)                             | 75.09                                   | 0.00                                    | 165.12                                  | 240.21                                 |
| Waste  | 0.00                                    | 0.00                                    | 71.78                                   | 71.78                                  |
| Water  | 0.00                                    | 0.00                                    | 1.20                                    | 1.20                                   |
| Working from home                                    | 0.00                                    | 0.00                                    | 3.69                                    | 3.69                                   |
| <b>Total emissions (tCO<sub>2</sub>-e)</b>           | <b>88.21</b>                            | <b>35.61</b>                            | <b>1356.15</b>                          | <b>1479.97</b>                         |
| <i>Figures may not sum to total due to rounding.</i> |   |   |   |  |

## Uplift factors

N/A

## 6. CARBON OFFSETS

### Eligible offsets retirement summary

Offsets retired for Climate Active certification

| Type of offset unit          | Quantity used for this reporting period | Percentage of total units used |
|------------------------------|---|--------------------------------|
| Verified Carbon Units (VCUs) | 1,480                                   | 100%                           |

| Project name   | Type of offset unit | Registry       | Date retired | Serial number   | Vintage | Total quantity retired | Quantity used in previous reporting periods | Quantity banked for future reporting periods | Quantity used for this reporting period | Percentage of total used this reporting period |
|--|---------------------|----------------|--------------|---|---------|------------------------|---|--|---|--|
| Reduced Emissions from Deforestation and Degradation in Keo Seima Wildlife Sanctuary | VCU                 | Verra Registry | 4/7/2024     | <a href="#">9864-149941839-149949838-VCS-KH-14-1650-01012015-31122015-1</a> | 2015    | 8000                   | 1159  | 5361 <sup>1</sup>                            | 1480                                    | 100.00%  |
| Reduced Emissions from Deforestation and Degradation in Keo Seima Wildlife Sanctuary | VCU                 | Verra Registry | 8/7/2025     | <a href="#">9864-149965158-149969157-VCS-KH-14-1650-01012015-31122015-1</a> | 2015    | 4000                   | 0   | 4000   | 0                                       | 0.00%  |
| <b>Offset Totals:</b>  |                     |                |              |   |         | <b>17390</b>           | <b>7549</b>                                 | <b>9361</b>                                  | <b>1480</b>                             | <b>100.00%</b>                                 |

<sup>1</sup> 2,112 tCO<sub>2</sub>-e of these offsets have been used to voluntarily offset emissions from our Low Rate Car Loan product for 2024-25. Refer to Appendix A for more information.

## **Co-benefits**

### **Hydro Power Project, Bengkulu, Indonesia**

The key purpose of this run-of river hydro power plant project is to utilise the hydrological resources of the Musi River, which is a renewable source of energy, to generate zero emission electricity to be transmitted to the Sumatra grid. It will displace fossil fuel-based power and reduce the emissions associated with fossil fuel-based power plants on the grid.

The project contributes to seven Sustainable Development Goals.

### **Keo Seima Wildlife Sanctuary**

This sanctuary spans 290,000 hectares in Cambodia and is a protected area which is home to a diverse array of wildlife, including 84 globally threatened species and the world's largest population of black-shanked douc and yellow-cheeked crested gibbon. This area faces a high threat of deforestation and qualifies under the Climate, Community & Biodiversity Standards Gold Level for biodiversity under both vulnerability and irreplaceability criteria.

## 7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

### Renewable Energy Certificate (REC) summary

N/A

## APPENDIX A: ADDITIONAL INFORMATION

In addition to the banked offsets used for this certification (1,485) they have also been used for our Low Rate Car Loan product for which the emissions relating to the vehicles purchased are offset for the term of the loan. The table below shows the allocation of offsets for the years of our certification. Low Rate Car Loans were also offset prior to PCU achieving carbon neutral certification for our organisation.

| Year   | Offsets used for PCU certification | Offsets used for Low Rate Car Loans. | Total used    |
|--|------------------------------------|--------------------------------------|---------------|
| <b>Musi Hydro Power Plant, Bengkulu</b>                |                                    |                                      |               |
| Base year / Year 1 (2021-22)                           | 461                                | 0                                    | 461           |
| Year 2 (2022-23)                                       | 1,646                              | 864                                  | 2,510         |
| Year 3 (2023-24)                                       | 297                                | 2,122                                | 2,419         |
| <b>Total for Musi Hydro</b>                            | <b>2,404</b>                       | <b>2,986</b>                         | <b>5,390</b>  |
| <b>Keo Seima Wildlife Sanctuary, purchased in 2024</b> |                                    |                                      |               |
| Year 3 only  | 1,159                              | 0                                    | 1,159         |
| Year 4 (2024-25)                                       | 1,480                              | 2,112                                | 3,592         |
| <b>Grand total used</b>                                | <b>5,048</b>                       | <b>5,098</b>                         | <b>10,141</b> |

| Additional offsets retired for purposes in addition to Climate Active certification |                      |                |              |   |         |   |   |
|---|----------------------|----------------|--------------|---|---------|---|---|
| Project description   | Type of offset units | Registry       | Date retired | Serial number (and hyperlink to registry transaction record)                            | Vintage | Eligible Quantity (tCO <sub>2</sub> -e) | Purpose of retirement   |
| 210 MW Musi Hydro Power Plant, Bengkulu   | VCU                  | VERRA          | 12/7/23      | <a href="#">10374-208477746-208483135-VCS-VCU-262-VER-ID-1-487-01012016-31122016-0</a>  | 2016    | 5390                                    | To offset carbon neutral organisation certification and Low Rate Car loans                              |
| Keo Seima Wildlife Sanctuary  | VCU                  | Verra Registry | 4/7/2024     | <a href="#">9864-149941839-149949838-VCS-VCU-263-VER-KH-14-1650-01012015-31122015-1</a> | 2015    | 8000                                    | To offset carbon neutral organisation certification in FY24 and subsequent years and Low Rate Car loans |
| Keo Seima Wildlife  | VCU                  | Verra Registry | 4/7/2024     | <a href="#">9864-149965158-149969157-</a>   | 2015    | 4000                                    | To offset carbon neutral organisation certification in FY24   |

**Additional offsets retired for purposes in addition to Climate Active certification**

|           |  |  |  |  |  |  |   |
|-----------|--|--|--|--|--|--|---|
| Sanctuary |  |  |  | <a href="#">VCS-VCU-263-VER-KH-14-1650-01012015-31122015-1</a> |  |  | and subsequent years and Low Rate Car loans |
|-----------|--|--|--|--|--|--|---|

## APPENDIX B: ELECTRICITY SUMMARY

There are two international best-practice methods for calculating electricity emissions – the location-based method and the market-based method. Reporting electricity emissions under both methods is called dual reporting.

Dual reporting of electricity emissions is useful, as it provides different perspectives of the emissions associated with a business's electricity usage.

Location-based method:

The location-based method provides a picture of a business's electricity emissions in the context of its location, and the emissions intensity of the electricity grid it relies on. It reflects the average emissions intensity of the electricity grid in the location (State) in which energy consumption occurs. The location-based method does not allow for any claims of renewable electricity from grid-imported electricity usage.

Market-based method:

The market-based method provides a picture of a business's electricity emissions in the context of its renewable energy investments. It reflects the emissions intensity of different electricity products, markets and investments. It uses a residual mix factor (RMF) to allow for unique claims on the zero emissions attribute of renewables without double-counting.

For this certification, electricity emissions have been set by using the **location-based approach**.

| Market-based approach summary   |                     |                                   |                               |
|---|---------------------|-----------------------------------|-------------------------------|
| Market-based approach   | Activity Data (kWh) | Emissions (kg CO <sub>2</sub> -e) | Renewable percentage of total |
| Behind the meter consumption of renewable electricity generated             | 61405               | 0                                 | 15%                           |
| <b>Total non-grid renewable electricity</b>                                 | <b>0</b>            | <b>0</b>                          | <b>15%</b>                    |
| LGC Purchased and retired (kWh) (including PPAs)                            | 0                   | 0                                 | 0%                            |
| GreenPower  | 0                   | 0                                 | 0%                            |
| Climate Active precinct/building (voluntary renewables)                     | 0                   | 0                                 | 0%                            |
| Precinct/Building (LRET)  | 0                   | 0                                 | 0%                            |
| Precinct/Building jurisdictional renewables (LGCS surrendered)              | 0                   | 0                                 | 0%                            |
| Electricity products (voluntary renewables)                                 | 0                   | 0                                 | 0%                            |
| Electricity products (LRET)   | 0                   | 0                                 | 0%                            |
| Electricity products jurisdictional renewables (LGCs surrendered)           | 0                   | 0                                 | 0%                            |
| Jurisdictional renewables (LGCs surrendered)                                | 0                   | 0                                 | 0%                            |
| Jurisdictional renewables (LRET) (applied to ACT grid electricity)          | 0                   | 0                                 | 0%                            |
| Large Scale Renewable Energy Target (applied to grid electricity only)      | 24,818              | 0                                 | 6%                            |
| Residual Electricity  | 332,212             | 305,635                           | 0%                            |
| <b>Total renewable electricity (grid + non grid)</b>                        | <b>86,223</b>       | <b>0</b>                          | <b>21%</b>                    |
| <b>Total grid electricity</b>   | <b>357,030</b>      | <b>305,635</b>                    | <b>6%</b>                     |
| <b>Total electricity (grid + non grid)</b>                                  | <b>418,435</b>      | <b>305,635</b>                    | <b>21%</b>                    |
| Percentage of residual electricity consumption under operational control    | 100%                |                                   |                               |
| <b>Residual electricity consumption under operational control</b>           | <b>332,212</b>      | <b>305,635</b>                    |                               |
| Scope 2   | 292,491             | 269,092                           |                               |
| Scope 3 (includes T&D emissions from consumption under operational control) | 39,721              | 36,543                            |                               |
| <b>Residual electricity consumption not under operational control</b>       | <b>0</b>            | <b>0</b>                          |                               |
| Scope 3   | 0                   | 0                                 |                               |

|  |               |
|--|---------------|
| <b>Total renewables (grid and non-grid)</b>  | <b>20.61%</b> |
| <b>Mandatory</b>   | <b>5.93%</b>  |
| <b>Voluntary</b>   | <b>0.00%</b>  |
| <b>Behind the meter</b>  | <b>14.67%</b> |
| <b>Residual scope 2 emissions (t CO<sub>2</sub>-e)</b>   | <b>269.09</b> |
| <b>Residual scope 3 emissions (t CO<sub>2</sub>-e)</b>   | <b>36.54</b>  |
| <b>Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO<sub>2</sub>-e)</b> | <b>90.38</b>  |
| <b>Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO<sub>2</sub>-e)</b> | <b>12.27</b>  |
| <b>Total emissions liability (t CO<sub>2</sub>-e)</b>  | <b>102.65</b> |
| <i>Figures may not sum to total due to rounding. Renewable percentage can be above 100%</i>                      |               |

| Location-based approach summary                                      |                           |                           |  |  |                               |  |
|--|---------------------------|---------------------------|--|--|-------------------------------|--|
| Location-based approach  | Activity Data (kWh) total | Under operational control |  |  | Not under operational control |  |
| Percentage of grid electricity consumption under operational control | 100%                      | (kWh)                     | Scope 2 Emissions (kgCO <sub>2</sub> -e) | Scope 3 Emissions (kgCO <sub>2</sub> -e) | (kWh)                         | Scope 3 Emissions (kgCO <sub>2</sub> -e) |
| SA   | 344,186                   | 344,186                   | 79,163                                   | 17,209                                   | 0                             | 0  |
| NT   | 12,844                    | 12,844                    | 7,193                                    | 899                                      | 0                             | 0  |
| <b>Grid electricity (scope 2 and 3)</b>                              | <b>357,030</b>            | <b>357,030</b>            | <b>86,356</b>                            | <b>18,108</b>                            | <b>0</b>                      | <b>0</b>                                 |
| SA   | 61,405                    | 61,405                    | 0  | 0  |                               |  |
| NT   | 0                         | 0                         | 0  | 0  |                               |  |
| <b>Non-grid electricity (behind the meter)</b>                       | <b>61,405</b>             | <b>61,405</b>             | <b>0</b>                                 | <b>0</b>                                 |                               |  |
| <b>Total electricity (grid + non grid)</b>                           | <b>418,435</b>            |                           |  |  |                               |  |

|  |              |
|--|--------------|
| <b>Residual scope 2 emissions (t CO<sub>2</sub>-e)</b>   | <b>86.36</b> |
| <b>Residual scope 3 emissions (t CO<sub>2</sub>-e)</b>   | <b>18.11</b> |
| <b>Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO<sub>2</sub>-e)</b> | <b>35.61</b> |
| <b>Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO<sub>2</sub>-e)</b> | <b>7.08</b>  |
| <b>Total emissions liability (t CO<sub>2</sub>-e)</b>  | <b>42.69</b> |

### Operations in Climate Active buildings and precincts

| Operations in Climate Active buildings and precincts   | Electricity consumed in Climate Active certified building/precinct (kWh) | Emissions (kg CO <sub>2</sub> -e) |
|--|--|-----------------------------------|
| N/A  | 0  | 0                                 |
| <i>Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their building or precinct certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the building/precinct under the market-based method is outlined as such in the market-based summary table.</i> |  |                                   |

### Climate Active carbon neutral electricity products

| Climate Active carbon neutral electricity product used  | Electricity claimed from Climate Active electricity products (kWh) | Emissions (kg CO <sub>2</sub> -e) |
|---|--|-----------------------------------|
| AGL Carbon Neutral Electricity  | 220,631  | 0                                 |
| <i>Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their electricity product certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the electricity product under the market-based method is outlined as such in the market-based summary table.</i> |  |                                   |

## APPENDIX C: INSIDE EMISSIONS BOUNDARY

### **Non-quantified emission sources**

N/A

### **Data management plan for non-quantified sources**

There are no non-quantified sources in the emission boundary that require a data management plan.

# APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

## Excluded emission sources

The below emission sources have been assessed as not relevant to this organisation's operations and are outside of its emissions boundary. These emissions are not part of the carbon neutral claim. Emission sources considered for relevance must be included within the certification boundary if they meet two of the five relevance criteria. Those which only meet one condition of the relevance test can be excluded from the certification boundary.

Emissions tested for relevance are detailed below against each of the following criteria:

1. **Size** The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions.
2. **Influence** The responsible entity has the potential to influence the reduction of emissions from a particular source.
3. **Risk** The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
4. **Stakeholders** Key stakeholders deem the emissions from a particular source are relevant.
5. **Outsourcing** The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations.

## Excluded emissions sources summary

| Emission sources tested for relevance | Size | Influence | Risk | Stakeholders | Outsourcing | Justification   |
|---------------------------------------|------|-----------|------|--------------|-------------|---|
| Payments related service fees         | Y    | N         | N    | N            | N           | <p><b>Size:</b> The emissions source is likely to be around 40 t-CO<sub>2</sub>-e, which is not small compared to the total emissions from electricity, stationary energy and fuel emissions however these fees are passed from the customer, via Police Credit Union, direct to the provider of the services.</p> <p><b>Influence:</b> We do not have the potential to influence the emissions from this source and different suppliers would have similar emissions.</p> <p><b>Risk:</b> There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest.</p> <p><b>Stakeholders:</b> Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business.</p> <p><b>Outsourcing:</b> We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.</p>  |
| Building construction                 | Y    | N         | N    | N            | N           | <p><b>Size:</b> Whilst there were no major construction activities in 2024-25, some years see some construction work that may be large compared to the total emissions from electricity, stationary energy and fuel emissions.</p> <p><b>Influence:</b> With such small-scale upgrades of our buildings, we do not have the potential to influence the emissions from this source and would be unlikely to find building construction companies to provide a breakdown of building materials and labour.</p> <p><b>Risk:</b> This source does not create supply chain risks and it is unlikely to be of any interest to our members or the public.</p> <p><b>Stakeholders:</b> Key stakeholders are unlikely to consider this a relevant source of emissions for the normal operations of our business and whilst it has been included in prior years, a review this year of its relevance for inclusion determined that its exclusion is justified.</p> <p><b>Outsourcing:</b> Comparable organisations do not typically undertake this activity within their boundary as it does not relate to business operations.</p> |



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