

OYSTER[®]

Invest in the Real World.

Sustainability Report

2023



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FY23 Highlights



Oyster Management Limited (the corporate entity) attained Toitū “carbonreduce” certification.



Nineteen of our commercial properties achieved a 4-star or higher NABERSNZ rating, reflecting excellent performance.



Green Star ‘Design & As-Built NZ’ development nearing completion, targeting both a 5 Star NABERSNZ Base-Build rating and a 5 star Green Star certification.



We are proud to have partnered with Ecotricity to provide 100% renewable energy across the majority of our portfolio.



Robust governance through an established strong Board with 40% independent directors and our 40:40:20 gender equity pledge met.



Two University of Auckland property students completed our internship programme, which is in its third year.



We ran a second intake of Oyster’s High Potentials Programme for aspiring leaders; our Senior Leaders embarked on our new High-Performance Culture Programme.



We carried out The Resilience Project digital wellbeing series, providing our team with access to evidence-based, practical wellbeing strategies to build resilience.



We improved our Employee Satisfaction survey results from an average eNPS score of 11 to 20.75, representing an 89% increase from FY22. (Note: the eNPS range is from -100 to +100).

Our ESG Maturity Journey

As a future-focused New Zealand business, Environmental, Social and Governance (ESG) is a key pillar of Oyster’s strategy to ensure our continued resilience in the face of increasingly uncertain futures. We recognise the importance of a mature response to ESG issues – our investors, partners and customers expect it.

Over FY23, we engaged KPMG to undertake an initial ESG Maturity Assessment of our ESG structures, systems and settings against a curated set of standards, benchmarks and recommendations by domestic and international bodies and proposed legislation (e.g., modern slavery).

This has enabled us to develop a pragmatic roadmap to align our ESG-related structures, systems and settings with recognised good practice while building on existing capacity, systems, initiatives and aspirations.

This solid foundation is supporting Oyster’s successful transformation to maturity on ESG issues.

To ensure meaningful progress across the scopes in the roadmap that Oyster can impact, both for our own business and those of our stakeholders, we have agreed on three distinct ongoing workstreams:

- 1 Enterprise-wide ESG – implementing robust ESG structures, systems and settings to effectively manage related risks and opportunities over time.
- 2 Reducing Oyster Management Limited’s (our corporate entity) own carbon footprint
- 3 Asset portfolio activities across the funds and properties that Oyster manages

The aspiration is for workstreams two and three to roll-up into the Enterprise-wide ESG in due course.

Our Values

Our team ensures our company values align with all business decisions company wide. We understand these values work alongside the relationships we hold with investors, tenants, contractors and with any communications we hold throughout the day.



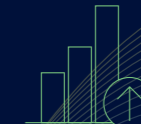
One Team
PEOPLE PEOPLE

We’re all in it together to achieve our vision.



Courageous
OWNING IT

We have courage to push boundaries by being open to change.



Leaders
GAME SHAPERS

We stay ahead of the game through adaptability and innovation.



Ethical
STRAIGHT TALKING

We play it with a straight bat and do the right thing.

A message from our Chief Executive



Mark Schiele
Chief Executive

Welcome to Oyster Property Group's inaugural annual sustainability report, which outlines our progress towards creating long-term value for our stakeholders through sustainable growth.

We have a clear purpose: to transform commercial property investment together - and we are committed to ensuring our assets contribute to a more sustainable New Zealand.

As a future-focused New Zealand business, Environmental, Social and Governance (ESG) is a key pillar of Oyster's strategy to ensure our continued resilience in the face of increasingly uncertain futures.

As a landlord and fund manager, our sustainability strategy plays a key role in managing risk and driving long-term value for tenants and investors.

In this context, we are advancing our long-term strategy to integrate strong sustainability principles across all areas of our business, and enhance our ESG goals.

Our key areas of focus are:

- 

Driving energy efficiency across the assets in our portfolio
- 

Reducing our carbon emissions as a corporate entity
- 

Fostering a diverse and inclusive workplace
- 

Making a meaningful contribution to the community that sustains us
- 

Continuous improvement of governance

A year of sustainable progress

We acknowledge that climate change poses a significant threat and we're seeing increasing demand from tenants to partner with a landlord who is invested in sustainable outcomes.

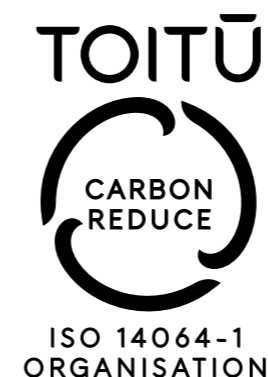
Over the past year, we have expanded our sustainability data monitoring capabilities for assets in the Oyster portfolio, including water use and energy consumption.

This is an ongoing and evolving effort and one that allows us to work closely with our tenants to reduce the environmental impact of the assets they occupy and meet their own sustainability goals.

Nineteen of our properties achieved 4-stars NABERSNZ rating or higher, which means excellent performance, and we confirmed a partnership with Ecotricity to provide 100% renewable energy to our assets.

Alongside improving sustainable outcomes across the assets in our portfolio, we put a strategy in place to measure, manage and reduce Oyster Management Limited's own carbon emissions as a corporate entity.

We are excited to have partnered with Toitu Envirocare which offer internationally recognised environmental programmes and **Oyster Management Limited is now a Toitu "carbonreduce" certified organisation.** This has provided us with a baseline and the ability to establish targets to reduce our emissions over time.



Building momentum for the future

In the coming year, we will continue to drive progress across all areas of our long-term ESG strategy. This includes seeking a Green Star Performance rating on an asset in our existing portfolio to better understand this framework and identify opportunities to make improvements under this framework across our portfolio. We will also complete our first Green Star 'Design & As Built NZ' rating on a current development at one of our Business Parks, targeting a 5 star rating. Planning will commence for our first carbon neutral asset, and we will continue to drive a range of initiatives across the portfolio to improve environmental efficiencies.

In alignment with the Property Council NZ (PCNZ) Diversity and Inclusion Committee, on which Oyster has ELT representation, we aim to be leaders in increasing diversity, equity, and inclusion (DEI) in our industry and adopt the Champions for Change (CFC) standards for diversity goals, measures and reporting.

We will continue to leverage our Diversity Works NZ membership to assess our DEI maturity and to guide our direction and progress, recognising that by harnessing diversity and creating a more inclusive workplace, we create a more innovative and successful environment.

Looking forward, we remain firmly focused on creating sustainable long-term value for our investors, our people, and our tenants. Advancing our ESG goals will continue to play a critical role in our delivery of this.

We are proud of the significant progress we have made against these goals over the past 12-months, and I would like to acknowledge our team of almost 70 property professionals who have contributed to this momentum.

Their passion, expertise and commitment to better and more sustainable outcomes has seen Oyster deliver tangible results against our ESG strategy and build strong foundations for the future.

We thank our investors for their ongoing support and look forward to keeping you updated on our progress.

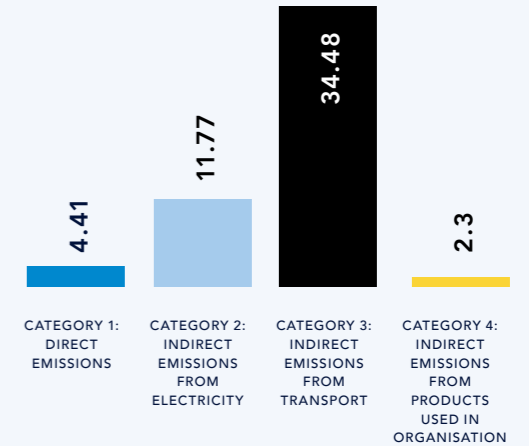
Environmental

Doing our part to combat climate change

As a corporate entity, Oyster Management Limited (OML) has a strategy to measure, manage and reduce our own carbon emissions – a crucial part of our environment ESG pillar. We enrolled in the “carbonreduce” certification programme from independent environmental experts Toitū Envirocare, who support New Zealand businesses with environmental frameworks to drive real progress. Our first audit was completed in June 2023 and received our first Toitū “carbonreduce” certification in August 2023.

The Toitū audit highlighted our most significant emissions relate to air travel (category 3), followed by emissions associated with electricity use (category 2) and direct petrol consumption from the fleet pool cars (category 1).

EMISSIONS (tCO₂e) BY CATEGORY



Reducing our carbon emissions

From the audit, OML has established targets to reduce category 1 and 2 emissions by 2030 and has set a provisional reduction target for category 3, which will be firmed up over this coming year.

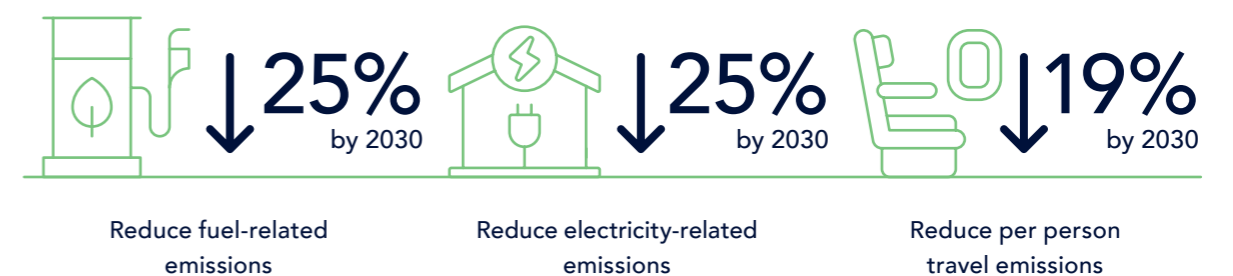
Identified projects are already underway to help reduce our emissions and increase our data quality, with others to commence throughout FY24.

This includes a project to reduce fuel emissions by finding alternative options to pool cars.

OML has committed to reducing its pool cars by 50%, and is intending to remove all by June 2025.

Towards this, we have recently trialled the Mevo car-share service. The service provides a mix of electric vehicles available upon request to meet our business needs. With the New Zealand electricity grid being close to 100% renewable, this makes electricity an effective fuel for sustainable transport. We expect service use to increase over time as the technology develops.

OML's targets to reduce emissions by 2030



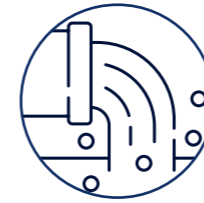


Partnering with our tenants for a sustainable future

Ensuring our assets contribute to a more sustainable New Zealand plays a key role in growing our position as a landlord of choice and unlocking further value for our investors. A core part of our ESG strategy is ensuring our assets are well positioned to support our tenants in meeting their own sustainability goals, today and into the future.

Developing sustainable buildings

- Oyster is targeting its first 5-star Green Star rated development at Central Park Business Park in Auckland. The purpose-designed building will deliver the latest in Green Star initiatives for an incoming government tenant.
- The three-level office building, across approximately 3,300 square metres, has been developed to meet a 5 Green Star 'Design & As-Built NZ' certification, which is expected to be issued on completion in early 2024.
- The building includes metering and monitoring systems (including a BMS) for managing energy consumption and specialist materials selected to reduce air pollutants.
- It has also been designed to meet Level 3 under the Seismic Resilience level of importance scale.
- The indoor environment quality (air quality, acoustic comfort, lighting, thermal) has been designed to drive operational performance and reduce greenhouse gas emissions. This includes a 5 Star NABERSNZ Base-Build rating target upon completion and operation.



Improving water and electricity consumption with smart data

We are continuing to expand our data collection by installing 'smart' meters for electricity and water monitoring across the Oyster portfolio. Smart meters capture data about energy and water consumption enabling us to streamline and automate efficiencies across most of our assets.

With this real-time data available, our teams can work with our tenants to understand their consumption. This has already seen benefits with the Oyster team identifying an issue with water consumption at one of our properties, where we were able to identify and resolve a leak in a matter of days. Historically the leak would have only become apparent after a water bill had been received.

The National Australian Built Environment Rating System in New Zealand (NABERSNZ) is the industry benchmark for assessing the energy efficiency and performance of office buildings.

Oyster has progressed its first year of re-ratings under NABERSNZ at 26 of our commercial properties in total, with 19 achieving 4-stars or higher, signifying excellent performance. One property in Wellington CBD, 100 per cent occupied by a government tenant, improved its rating to 4.5 stars from 3 stars following review of tenant and building services to improve its operation.

The NABERSNZ framework helps us set baselines for energy consumption and develop a roadmap to improve our assets in collaboration with tenants over the coming years.



Renewable energy partnerships

Recently, we completed a market review of our energy supply agreements across our national portfolio of assets. We wanted to leverage Oyster's scale to achieve the best price and alignment with our current and future objectives to drive a more sustainable portfolio.

As a result, we have partnered with Ecotricity as the supplier from 1 October 2023 across the majority of our assets under management. Ecotricity were best placed from the review in terms of both price and ESG factors against all other tendering parties.

Ecotricity is New Zealand's first and only Toitū climate positive certified electricity provider. It was founded by the Yates brothers in 2013 to provide the New Zealand market with a carbon zero renewable electricity product. The company's first ventures focused on wind farms and solar energy. All electricity purchased by Ecotricity and then on sold to the market is sourced from renewable hydro, solar and wind farm generation sources.

Ecotricity is a certified climate positive retailer which will help Oyster in reducing our own emissions.





Championing tenant-led sustainability initiatives

Many of our long-term tenants are looking to achieve excellence against their own sustainability strategies, like high-profile tenant Mitre 10 or our government lease tenants, who require building performance ratings as part of their procurement processes.

In the past year, we have supported several tenant-funded projects like the management and installation of EV chargers at Home Straight Park and the Millenium Centre Business Park. Planning and preparation is underway for the rollout of tenant-funded EV chargers and solar panels at Henderson Mega and Pukekohe Mega which both occupy Mitre 10 stores.

When it comes to sustainability, value-add opportunities come seamlessly when landlord and tenant goals are aligned.

Our team continues to work with providers to install high-speed EV charging stations at more Oyster assets in the Auckland region.



Powered by the sun

Recently, Oyster engaged with the market to identify and source a solar panel provider to partner with in the future, as an additional step towards increasing our energy efficiency.

Ecotricity was selected for this potential partnership too. Not only were they best placed in the market, but the company also has the history and expertise to deliver solar retrofits. Additionally, Ecotricity has a strong alignment with Oyster's mission, having supported other sustainability ventures across their clients' asset portfolios.

Our portfolio is currently being reviewed in collaboration with our partners to shortlist feasible properties for solar retrofits, then we will undertake further study around suitability and acceptability. Once this has been completed, we will engage some of our key tenants to identify joint opportunities for future retrofits.



Social



Making lasting, meaningful contributions to the community that sustains us

Oyster's social pillar in our ESG strategy reflects Oyster's values as **Leaders** shaping our industry and as **Ethical** operators, with a focus on giving back to the community in relevant ways that contribute to shared success.

As **One Team**, we take a holistic and inclusive approach to employee education, health and wellbeing and ongoing professional development. We believe that through this, we will attract and retain a team that reflects our diverse community – and we are better for it.

Our aim is to drive change and contribute to our community in an informed way, measuring the impact of our contribution by seeking feedback externally from our investors and tenants, and internally from our people.

employee Net Promoter Score (eNPS) survey



89%
IMPROVEMENT

In FY23 our inaugural investor and tenant surveys established net promoter score benchmarks to improve satisfaction in the coming year.

We are in the third year of measuring employee satisfaction, which has seen year on year growth, with our average employee Net Promoter Score (eNPS) grow from 11 to 20.75, representing an 89% improvement from the previous financial year.



BUSINESS SCHOOL

Supporting the next generation

The University of Auckland (UoA) Department of Property prepares students for an exciting and challenging career in any branch of the property profession. Oyster supports the department by offering a \$5,000 annual scholarship along with sponsorship of the Property Student Society, a group that creates opportunities for mentoring, networking and collaboration.

Providing growth opportunity through Oyster's Internship Programme

Oyster's annual internship programme concluded its third successful year in FY23, employing two year-three students from UoA's Department of Property on a 12-week rotation across our business areas.

The programme equips students with tangible experience and exposure across a range of role types in a commercial setting, enabling them to be better informed about the opportunities that exist in our dynamic industry.

The programme continues to receive incredibly positive feedback from participants:

"The experience I have gained here has been invaluable to the beginning of my career. Being able to get hands-on, real-world experience in such a range of areas of the property industry has helped to solidify my interests and where I want to head with my career at this stage."

Student testimonial, June 2023



Aspirations in diversity, equity and inclusion (DEI)

Oyster strives to be a leader in diversity, equity and inclusion. We believe that to achieve our vision of **transforming property investment together**, we must harness and create value with the full diversity of knowledge, skills and experience that exists within our team. We do this by creating an inclusive environment, where our people bring their full self to the workplace, feel connected and are safe to contribute.

Harnessing diversity and inclusion is key to living our values at Oyster.



As part of our commitment, we have executive leadership representation on the Property Council NZ (PCNZ) Diversity and Inclusion Committee whose vision is "to lead the property industry in increasing diversity and inclusion"

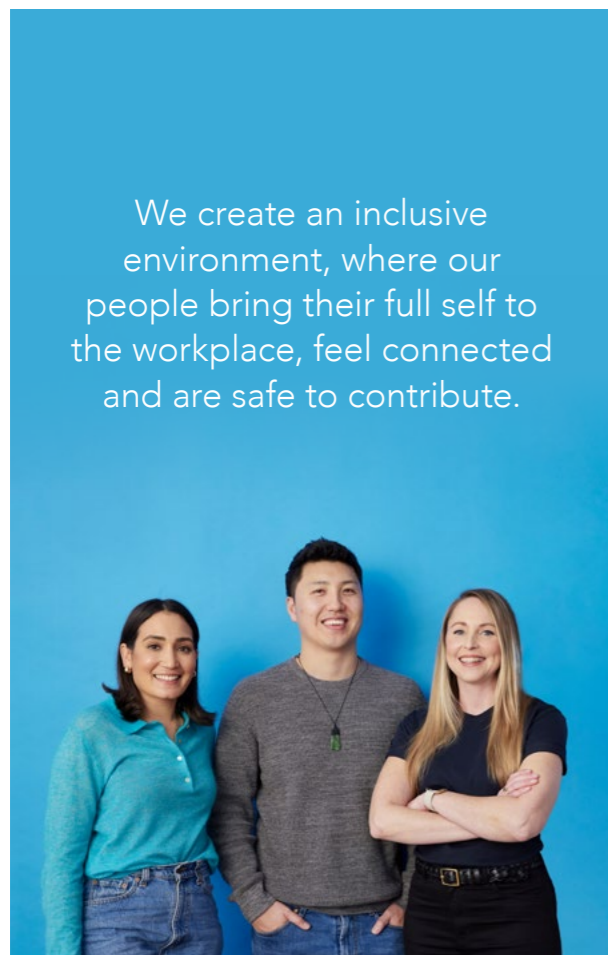
Establishing DEI framework and guidelines

Like PCNZ, Oyster aligns with the Champions for Change (CFC) Diversity Reporting Framework, which provides a guide to measuring gender and ethnicity in New Zealand workplaces. Oyster aims to align with CFC standards for diversity goals, measures and reporting.



We are also proud to be a member of Diversity Works NZ as we work towards identifying the maturity of our DEI practices across the seven components of the Aotearoa Inclusivity Matrix (AIM) Framework:

- Leadership
- Diversity infrastructure
- Diverse recruitment
- Inclusive career development
- Bi-culturalism
- Inclusive collaboration
- Social impact



We create an inclusive environment, where our people bring their full self to the workplace, feel connected and are safe to contribute.



Our DEI goals and focus areas

We acknowledge that we are in the early stages of our DEI journey, so we have identified three focus areas we believe will help us to better reflect our community and improve our problem solving, innovation and decision making, through a more diverse and inclusive workforce.

Gender equity

Our Commitment:

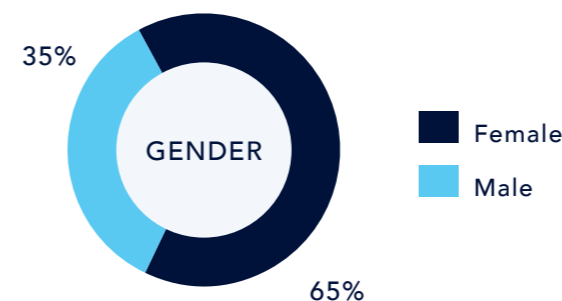
Power Gap - 40:40:20 pledge to achieve gender balance at all levels. The 40:40:20 ratio is about aiming for diversity of gender in workplace leadership, be it senior leadership teams or on the board. It refers to 40% men, 40% women, 20% of any gender.

Pay Gap – ensure there is no significance in difference of pay by gender at Oyster.

Our Progress:

Oyster participated in PCNZ's inaugural Property Gender Diversity Report 2021 and uses this data as our benchmark.

Oyster's results against the 40:40:20 pledge is that gender balance is achieved at board, executive and management levels, with an 'imbalance' of more women than men in our non-management roles.



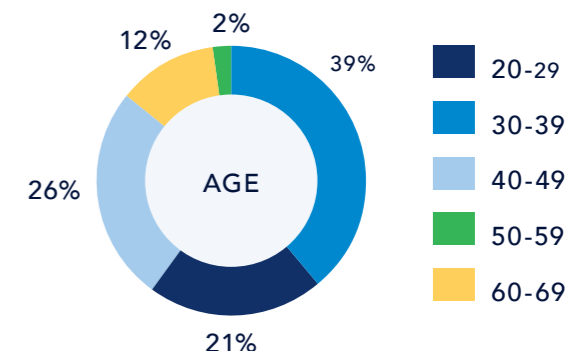
Age diversity

Our Commitment:

We aim to hire and retain valuable workers across a range of ages in the workplace at all levels.

Our Progress:

We note our current team age composition with nearly 40% aged 30-39 and within the likely age range to be starting a family (average age of first-time parenthood is ~30yrs – Stats NZ) and recognise the importance of encouraging balanced gender and age participation in the workforce through our policies and benefits.



Cultural Diversity

Our Commitment:

We aim to hire and retain valuable workers who identify with a diverse range of ethnicities and provide education and support for biculturalism.

Our Progress:

- We are in the process of establishing ethnicity measures and reporting.
- We are in the process of establishing a strategy for introducing bi-culturalism guided by the Diversity Works AIM Framework to develop bi-cultural awareness and Te Reo competence at Oyster.



Growing our people

At Oyster we are committed to ensuring that we continue to develop our industry-leading team – arming them with skills to be leaders for the future. We are in our third year of a tiered leadership programme that starts with our **High Potentials Programme**, providing emerging leaders with the chance to develop their personal effectiveness and management skills alongside our leadership team.

Active Manager Programme

Our people leaders have undertaken three years of monthly leadership training with their peers, building fundamental, practical management skills through a powerful blended learning approach, progressing our leaders through a 'year 1' and 'year 2' syllabus.

High Performance Culture Series

We recently launched an 'extension' syllabus of the Active Manager Programme, focusing on developing robust strategic leadership capability and team alignment within our Senior Leadership Team, ultimately aimed at shaping Oyster's culture, fostering high performance and better business outcomes.

Leadership Programme Participants



Oyster is committed to the ongoing capability development of our people



Flexible Working

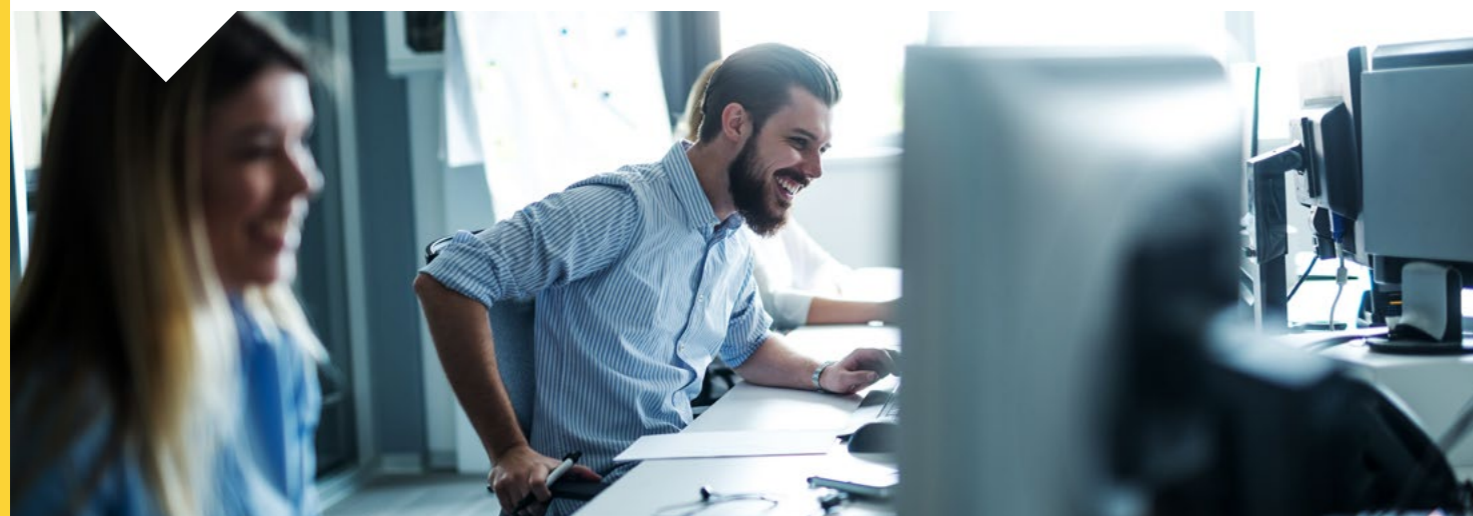
We are a digitally enabled, forward-focused business that supports modern ways of working to enable a high-performance culture. Our offices and sites are where we connect and collaborate and as a property business, they will always serve as our cultural hub. However, we believe that by providing guidance to enable flexible working practices across the business, both our people and Oyster will benefit.

We support flexible working arrangements in all shapes and sizes to provide our people with the scope to do their work at a time, place and in a way that achieves great outcomes, like increased productivity and work/life balance. Whether this is part time hours, flexible start/finish times, working remotely or from another Oyster location, we aim to strike a win-win for our people and Oyster.

Emotional Wellbeing

Through our lived values, we push boundaries, and practice adaptability and innovation, and in doing so we carried out The Resilience Project digital wellbeing series, providing our team with access to evidence-based, practical wellbeing strategies to build resilience.

We also have nine team members trained as Mental Health First Aiders, to support mental health awareness at Oyster and to act as a go-to for support and resources for anyone in our team experiencing mental health concerns.





Making a positive difference in our community

Aligned with Oyster's commitment to developing our own employees, we are also proud to sponsor the Tania Dalton Foundation, which aims to make a meaningful difference to young New Zealanders. It supports young people, from all circumstances and stages of development, to unlock their talent and be their best selves, grounded in belief in the power of sport to teach young people how to be their best. The Tania Dalton Foundation also partners with the aforementioned 'The Resilience Project' to deliver emotionally engaging programmes to schools, providing practical, evidence-based, positive mental health strategies to build resilience and happiness. It aims to help young New Zealanders become mentally healthy. Oyster provides support to a young New Zealand athlete for a 3-year period of their sporting journey, and throughout FY23, we continued sponsorship of softball, Ocaren Mathews.



Making a positive difference in our community

We recognise that volunteering our time not only makes a positive difference in the lives of those in need but enriches our personal growth and strengthens our sense of purpose.

In FY23 we started an employee volunteer programme to give team members the chance to dedicate three half-days a year to an initiative through our partnership with Volunteering Auckland and Keep New Zealand Beautiful. This programme aims to support our team to develop new skills, build team connectivity, grow leadership capability and benefit overall wellbeing.



Governance



Governance Structure

Oyster's overall governance objective is to manage risk and protect investors' interests through best practice governance process and procedures. Our Corporate Governance Framework is designed to assure accountability to our many stakeholders and to encourage performance improvement while meeting our obligations and legislative requirements.

Oyster's Corporate Governance Framework (adopted from Deloitte)



The governance structure depicted below has guided development of our ESG Strategy throughout FY23, including overseeing our approach to material ESG topics and carbon emissions.





Board of Directors

Composition: 60% Male; 40% Female

The Board comprises five directors, two independent directors (one of which is chair), two non-executive directors and one executive director, being the CEO. It is committed to Oyster meeting investors' and stakeholders' expectations of good corporate governance.

The Board sets and oversees Oyster's strategy as part of its responsibilities and has determined that ESG remains one of Oyster's five key strategic initiatives, demonstrating our ongoing commitment to sustainable business and long-term resilience.

The Board has overarching responsibility for ESG and provides direction, guidance and strategic consideration of the ESG strategy. The Board has ensured that delivering on the ESG strategy is incorporated into Oyster's reward scheme remuneration for executive performance. The Board is supported by an Audit and Risk Committee comprising the two independent directors and one executive director. This committee assists the Board in identifying and considering relevant audit and risk matters, which will include ESG risk and opportunities as we continue to mature in this area.

At the core of Oyster's Corporate Governance Framework is culture and risk, recognising that attitude to risk is a large driver in our success and for the FY23 year, the executive leadership team has driven the practical integration of ESG into Oyster's enterprise risk management.

Our leadership team support the Board in identifying and considering relevant ESG matters, along with embedding key principles throughout the business. This includes quarterly updates to the Board on material elements of ESG and a standing ESG agenda item.

All directors can access committee papers and attend meetings at any time. Committed to transparency, the Board invite members of the Executive Leadership Team to regularly attend Board meetings.



Executive Leadership Team (ELT)

Composition: 57% Male, 43% Female

The CEO is responsible for the ESG strategy and the governance structures overseeing the operational implementation through the ELT. In addition to the CEO, the ELT comprises the General Manager Risk & Compliance (ESG Lead), General Manager Property, General Manager Investments, CFO, Head of People & Culture and Head of Leasing.

To ensure that the ESG strategy extends across all of Oyster's business areas, sponsorship of each of the environmental, social and governance pillars are allocated to the most appropriate executive leader/s within the business. Each pillar owner is responsible for delivery of the associated workstreams.



Continuous Improvement of Governance

In FY22 we created and appointed a General Manager – Risk & Compliance role that is supported by a dedicated team. Following this, the team created a three-year plan to develop and mature our enterprise risk management.

As part of this we refreshed the "Three-Lines of Defence" risk governance framework and we continued to deepen our commitment to sound governance practices, which included the following over FY23:



Leaders that drive HS&W culture.

Develop confident leaders that demonstrate intentional and meaningful management of HS&W by defining, informing and training them on their roles and responsibilities.



A competent and engaged workforce empowered to own and manage HS&W.

Equip and empower our staff to own HS&W processes, resources and the ongoing improvements to these and promote an environment where people are encouraged to participate in activities that enhance their HS&W.



Active use of an ERM system and HS&W procedures and processes that assist in managing HS&W risks.

Implement quality, fit-for-purpose systems, processes, and tools to improve the accessibility and quality of our information, training and resources so that our staff can best manage their HS&W.



Effective Critical Risk Identification and Management.

Focus on what matters most by identifying and targeting our critical risks and ensure transparency in the recording, reporting and management of our critical risks.

Health, Safety & Wellbeing Committee

A management committee chaired by a dedicated Health & Safety Manager and reporting to the Social Pillar leads. This existing forum is now formalised through a charter, with its remit extended to oversee wellbeing. The committee is now also guided by a rolling two-year Health, Safety and Wellbeing strategy, providing tenant, contractor and staff reassurance. The core health, safety and wellbeing goals are:



Sustainability Committee

A cross-functional management committee co-chaired by the Environmental Pillar leads, this forum has been operational for around four years now and was formalised through a charter this year. It continues to progress various workstreams across our assets, optimising building efficiency.

Alongside the committee we established a new Sustainability Coordinator role which provides dedicated support for coordinating environmental sustainability initiatives across the assets and facilitates enterprise-wide activities.

OUR VISION

Transforming property investment together

Enterprise Risk Management

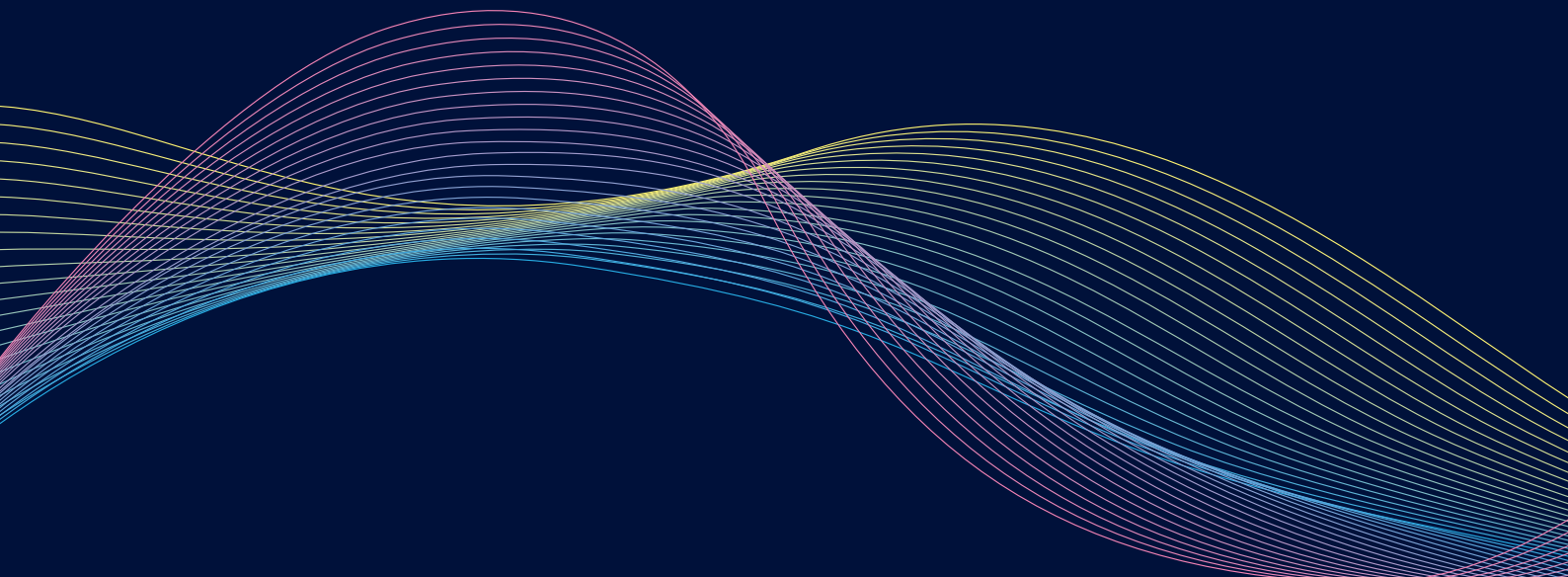
ESG was embedded into our Risk Management Programme, including specific considerations of assessing ESG related risks, recognising that relying on “impact” and “likelihood” attributes alone can lead to less accurate assessments on prioritisation of risks and opportunities.

Key risk indicators were successfully piloted and will continue to be further developed and enhanced.

Business continuity planning remains front and centre as Oyster and our stakeholders were impacted by severe weather events. Regular emergency scenario training provided to our property management teams has proved invaluable, and throughout FY23 we also implemented a new Cyber Incident Response Framework, and undertook a cyber incident simulation, enhancing our response capabilities.

Oyster has been licenced under the FMCA (2013) to manage Managed Investment Schemes since 2016. Investors can rest assured our business operates to high levels of compliance and reporting under the Act.





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