



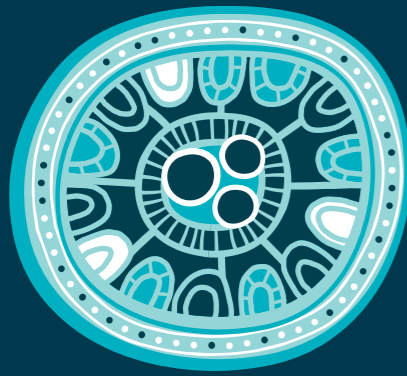
Great
Southern
Bank



Great Southern Bank Innovate Reconciliation Action Plan

June 2026 - June 2028





Acknowledgement of Country

We acknowledge the Traditional Custodians of the lands on which we operate and pay our respects to Elders past and present, and to emerging community leaders. We also acknowledge the important role Aboriginal and Torres Strait Islander peoples continue to play within the communities in which Great Southern Bank operates and where our team members reside.

About this document

This document outlines Great Southern Bank's Innovate Reconciliation Action Plan (RAP) and covers the period June 2026 to June 2028. This is our third Reconciliation Action Plan and second Innovate RAP.

This document sets out our commitment to advancing reconciliation through collective action, alongside more than 3000 RAP members across Australia.

It has been prepared in accordance with Reconciliation Australia's RAP Framework, which is based on proven strategies that support meaningful and measurable progress towards reconciliation.

This Innovate RAP has been approved by the Board of Great Southern Bank. The Board has ultimate oversight of the commitments set out in this document and monitors progress against their delivery.



About the artwork and artist

This document features artwork by **Sean Kinchela**, a proud **Gamilaroi and Wiradjuri** man with family ties to Moree, Coonabarabran, Dubbo and Wellington, who now lives on Yuin Country along the South Coast of NSW.

Great Southern Bank commissioned this work to mark the development of our third Reconciliation Action Plan (RAP). The original artwork is displayed in our Sydney office and builds on our first and second RAP artworks, which are showcased in our Brisbane and Melbourne offices, respectively.

The artwork is titled **Winanga-Li** (*pronounced Win-nang-ga-Lee*), a Gamilaroi word meaning to hear, listen, know and remember. It reflects the Bank's reconciliation journey and our commitment to listening, learning and taking meaningful action alongside First Nations peoples and communities.

At the centre is a larger camp site, representing the Bank's teams coming together to advance reconciliation. It connects to four smaller camps, symbolising our Brisbane, Sydney, Melbourne and Perth locations, reflecting our national footprint. Within the central camp site, a female symbol represents our RAP Champion, acknowledging her leadership in our reconciliation journey.

From the bottom left, footprints start at a camp site which signifies our first RAP. Around the camp site are two figures representing people – one filled, signalling cultural awareness and understanding, and the other



unfilled, signalling the beginning of a person's cultural learning journey. As the footprints continue, they lead to a second camp site, signifying our second RAP, where more people are gathered, with varying levels of cultural awareness and understanding. Following the footprints to the top right, the journey progresses to a fourth camp site, representing our current RAP, showing stronger, more unified support for reconciliation, while acknowledging there is always more to learn. The footprints extend to the edge of the artwork, symbolising that our reconciliation journey will continue.

In the top left, camp symbols – circles with arch markings – represent the communities the Bank serves. A handprint, surrounded by purple patterning, symbolises the support we've given through our community partnerships, including Mission Australia.

In the bottom right corner, two hands represent current and emerging generations and our shared role in advancing reconciliation and helping to close the gap. Water patterns and fish pay homage to our previous RAP artwork and its connection to ocean Country.

Throughout the artwork, patterns reflect the diversity of Country across Australia – from ocean and coastal environments to inland and desert landscapes – alongside native wildlife tracks, including kangaroo and emu. Blue, yellow and orange patterns run through the centre, drawing focus to our RAP journey and highlighting the central story of growth, learning and connection.

A message from our CEO

At Great Southern Bank, our purpose has always been grounded in social and financial inclusion. This continues to shape our vision for reconciliation - one where Aboriginal and Torres Strait Islander peoples are supported to achieve financial security, choice and the opportunity to own a place to call home.

This is the Bank's third Reconciliation Action Plan and it builds on the foundations laid through our previous Reflect and Innovate RAPs. This plan is focused on maturing and embedding our reconciliation commitments across the organisation. It reflects a deliberate shift from intention to action, from exploration to implementation, and from activity to meaningful outcomes.

Through this RAP, we are focused on integrating reconciliation into the way we operate every day. This includes strengthening our systems and governance, establishing clearer measures of success, and improving how we track and report on our progress. By doing so, we can ensure our efforts are delivering tangible, purpose-aligned impact for First Nations peoples, communities and businesses.



This plan is focused on maturing and embedding our reconciliation commitments across the organisation. It reflects a deliberate shift from intention to action, from exploration to implementation, and from activity to meaningful outcomes.

I would like to thank Reconciliation Australia for their continued guidance, our First Nations stakeholders and partners for their trust and collaboration, and our team members for their ongoing commitment to this work.

We are proud of the progress we have made and clear about the responsibility we carry as we move forward - to translate commitment into action, and action into outcomes. Together, we look forward to building a stronger, more inclusive future for all Australians.

Paul Lewis
CEO and Managing Director
Great Southern Bank



A message from Reconciliation Australia

Reconciliation Australia commends Great Southern Bank on the formal endorsement of its second Innovate Reconciliation Action Plan (RAP).

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Great Southern Bank continues to be part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

An Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build the strong foundations and relationships that ensure sustainable, thoughtful, and impactful RAP outcomes into the future.

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that Great Southern Bank will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to Great Southern Bank the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on relationships, respect, and opportunities gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

This Innovate RAP is an opportunity for Great Southern Bank to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments. By enabling and empowering staff to contribute to this process, Great Southern Bank will ensure shared and cooperative success in the long-term.

Gaining experience and reflecting on pertinent learnings will ensure the sustainability of Great Southern Bank future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

Congratulations Great Southern Bank on your second Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia



Our vision for reconciliation

Our vision for reconciliation is to help create a fairer and more inclusive Australia, where First Nations peoples have the opportunity to build financial security and pursue their aspirations.

Aligned with our purpose, we are also committed to supporting more First Nations peoples to find a place they can call home - whether that is for shelter, a place to meet, a space to practice and preserve culture, or a foundation for building and passing down wealth for future generations.

For Great Southern Bank, this means taking deliberate and sustained action to address systemic barriers to financial inclusion encountered by First Nations peoples.

Our business

With origins dating back to 1946, Great Southern Bank is a customer-owned bank supporting the financial needs of around 420,000 Australians. Our purpose is to help all Australians own their own home.

As a customer owned bank, we exist to benefit customers, with profits reinvested to support products, services and long-term sustainability. Guided by principles of fairness and financial inclusion, we operate as a credible alternative to Australia's major banks.

Our core business is providing retail banking products and services - including home lending, savings, everyday banking and personal finance - with a strong commitment to helping Australians achieve secure housing and long-term financial wellbeing. In recent years, we have expanded our focus to better support Australia's small business community, particularly sole traders and micro-businesses, through a streamlined, digital-first offering.

Our geographic reach is national, with a strong presence across Queensland, New South Wales,

Victoria, and Western Australia. We operate 26 branches, supported by mobile lenders who serve both metropolitan and regional communities. Across our network, we are supported by a team of more than 1,000 employees¹, including 11 First Nations team members². Our offices are located in Meeanjin (Brisbane), Eora (Sydney) and Naarm (Melbourne), which is also the location of our customer contact centre.

Our sphere of influence extends beyond our team members and customers, to suppliers, community partners, industry bodies and government stakeholders. As a customer-owned bank, we recognise the responsibility and opportunity we have to contribute to positive economic and social outcomes for First Nations peoples. This RAP outlines the practical steps we will take to strengthen these relationships, deepen our impact, and embed reconciliation into the way we operate and make decisions as a bank.

¹ As at 30 April 2026.

² Identified through Gallup engagement survey conducted in February 2025.

Our sustainability strategy

Great Southern Bank's commitment to reconciliation is reflected in our Sustainability Strategy, as well as the certifications and memberships we maintain.

Aligned to our purpose, Great Southern Bank's Sustainability Strategy aims to deliver positive financial and housing outcomes, including

for First Nations peoples. We recognise that financial security and access to stable and affordable housing are foundational to achieving sustainable homeownership. For this reason, our Sustainability Strategy spans the housing continuum, from community housing to renting through to homeownership.

B Corporation

As a Certified B Corporation (B Corp), Great Southern Bank has been independently assessed against recognised standards for social and environmental performance, transparency and accountability. This certification demonstrates that we create positive outcomes for customers, communities, the environment and our people, and provides assurance that our purpose-led approach is embedded in how we operate.

We are one of a small number of banks in Australia to be part of the global B Corp network of organisations meeting these standards.

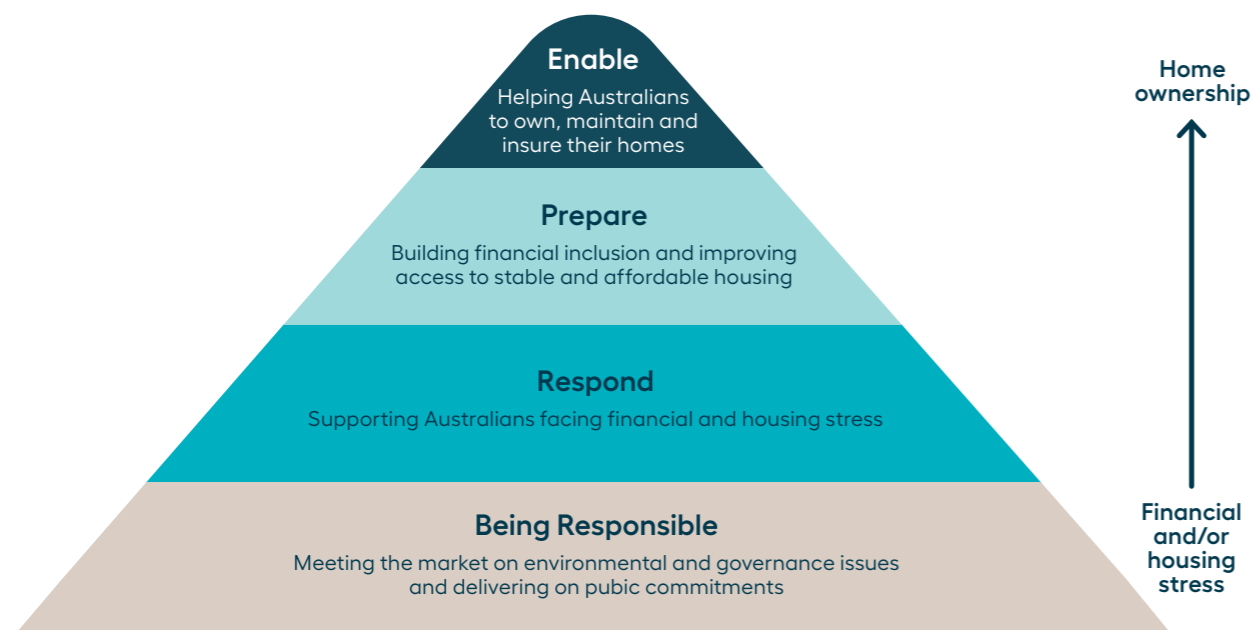
Through this Innovate RAP, we commit to delivering initiatives that strengthen diversity, equity and inclusion across our workplace, supply chain, communities and governance.

United Nations Global Compact and the Sustainable Development Goals

Great Southern Bank is committed to conducting business responsibly and in ways that deliver positive outcomes for our customers, communities, and the environment. We have been a participant of the United Nations Global Compact since 2021.

Through this Innovate RAP, Great Southern Bank seeks to contribute to the United Nations Sustainable Development Goals (SDGs), specifically SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reduced Inequalities). More broadly, through our Sustainability Strategy, we also seek to contribute to SDG 13 (Climate Action) and 16 (Peace, Justice and Strong Institutions).

Great Southern Bank's 2025-28 Sustainability Strategy



Our RAP governance

Accountability for our reconciliation commitments and progress is shared across all levels of Great Southern Bank, from the Board and Executive Committee through to teams and individual team members.

We acknowledge that self-determination and truth-telling play an important role in the financial and housing inclusion of First Nations peoples. First Nations

peoples must be able to determine and pursue their own financial and housing goals, including having a voice on the issues that affect them.

We strive to ensure that all actions we take to advance reconciliation are informed by the voices and perspectives of First Nations team members, cultural advisors and partners.



RAP Champion

Great Southern Bank's RAP Champion is our Chief Operations Officer, Kylie Chambers. Kylie is a descendant of the Ngarabal people.

As RAP Champion, Kylie provides executive leadership and oversight of Great Southern Bank's reconciliation commitments, supporting strong governance, accountability and progress against our RAP actions. Kylie has served as Great Southern Bank's RAP Champion since January 2026.

RAP Working Group

The RAP Working Group is a diverse group of 12 team members drawn from different levels of leadership and divisions across Great Southern Bank and includes two First Nations team members¹. We actively and regularly encourage additional First Nations team members to join the RAP Working Group to help ensure a broad range of voices, perspectives and lived experiences inform our reconciliation journey.

The RAP Working Group is responsible for supporting the implementation, monitoring and reporting of Great Southern Bank's RAP commitments.

The RAP Working Group members are:

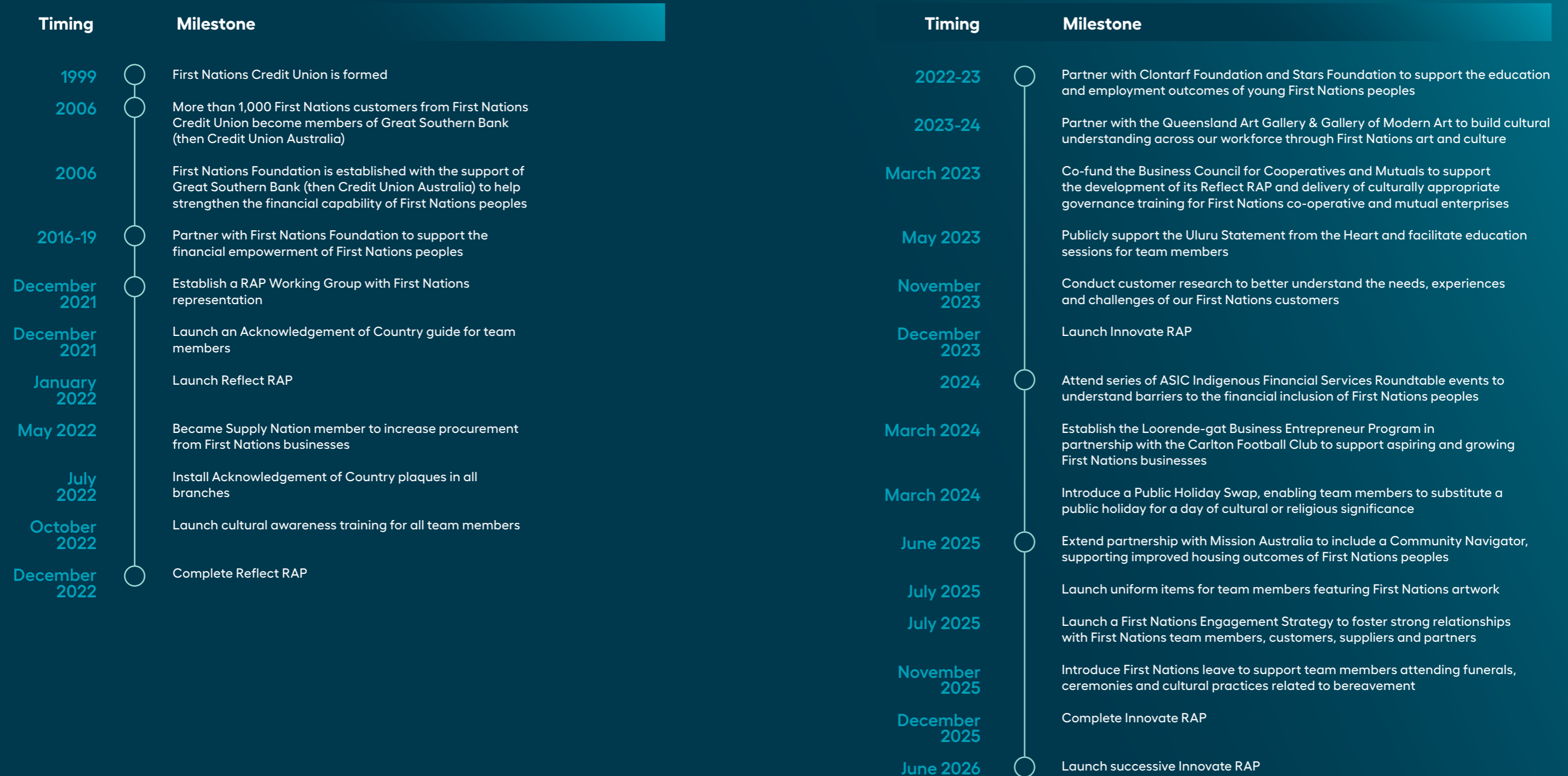
- Chief Operations Officer (Champion)
- Head of Corporate Affairs & Sustainability (Chair)
- Senior Manager, Sustainability (Secretary)
- Sales Excellence Manager
- Maroochydore Branch Manager
- Head of Culture, Leadership & People Experience
- Senior Manager, Culture & Leadership
- Learning & Development Business Partner
- Senior Manager, Customer Experience
- Senior Manager, Product Performance & Analytics
- Senior Manager, Broker Performance
- Senior Manager, Internal Communications

We acknowledge and appreciate the guidance First Nations peoples have offered us in the past, and we will continue to seek their advice in the future, as we work toward a reconciled nation and a better future for all Australians. In particular, we acknowledge the guidance we received from our external cultural advisors who supported us to deliver our Reflect RAP and develop our Innovate RAP.

¹As at [insert date].

Our reconciliation journey

Our formal reconciliation journey started in 2022 with the development of our inaugural RAP (Reflect RAP). However, our connection to First Nations peoples began almost 20 years ago, when we merged with First Nations Credit Union and welcomed more than 1,000 First Nations customers to our bank.



Our learnings

Strengthening cultural safety so that more First Nations voices can be heard

We know that the most meaningful and impactful RAPs are informed by lived experiences and cultural knowledge. They are co-designed and co-delivered with First Nations peoples - not for them or at them. Throughout our reconciliation journey, we have encouraged First Nations team members to contribute to our RAPs, whether that be joining the RAP Working Group, participating in consultation, or simply having a yarn with someone involved in the RAP.

While some First Nations team members have actively participated and made invaluable contributions to our RAPs, others have chosen not to come forward.

This has given us cause to reflect. We acknowledge that encouragement alone is not enough, and that cultural safety and/or cultural burden may influence whether First Nations team members feel comfortable engaging in RAP activities. Throughout our RAP journey, we have taken steps to create cultural safety, including updating policies, maintaining support services, installing Acknowledgement of Country plaques across our hubs and branches, and introducing uniform items featuring First Nations artwork.

In this RAP, we commit to exploring further ways to strengthen cultural safety and reduce cultural burden, including increasing executive allyship and engaging paid expertise through cultural advisors and partners.

Turning intention into action

While there has always been strong intention across the organisation, this hasn't always translated into action. Throughout our reconciliation journey, the RAP Working Group has strategically leveraged existing resources and worked closely with a small number of highly engaged teams to progress our commitments.

We recognise that we cannot rely solely on the goodwill of a small group of champions. Meaningful and sustained action requires formal processes, clear resourcing, and shared accountability across the organisation.

In this RAP, we commit to embedding reconciliation more deeply into business planning, processes and decision-making, and to clearly defining and resourcing our RAP commitments. By doing so, we aim to shift reconciliation from intention to action, strengthen accountability, and achieve better outcomes for First Nations team members, customers and communities.

Flexibility and choice drive participation across a diverse workforce

We know participating in both formal and informal opportunities, particularly those offered during days and weeks of significance, helps build the cultural capability of our workforce. However, the availability, capacity and interest of team members to participate in these opportunities varies.

Our workforce is distributed across branches, contact centres, hubs and home-based work, with varied schedules and ways of working. As such, we have learned that a one-size-fits-all approach can limit inclusion and participation.

Throughout our reconciliation journey, we have facilitated many different activities and found that offering flexibility and choice improves participation and cultural learning outcomes. Recently, we have promoted self-paced digital activities and highlighted local events in towns and cities where our team members live and work, as well as continuing to offer traditional in-person and timebound activities.

In this RAP, we commit to continuing to explore new ways we can drive interest and participation in activities that build the cultural capability of our team members and our organisation.

Our progress

Empowering First Nations entrepreneurs

We believe entrepreneurship plays a vital role in financial inclusion and economic self-determination. As part of our commitment to empowering First Nations peoples, we co-founded the Loorende-gat Business and Entrepreneur Program in partnership with Carlton Football Club.

Loorende-gat is the Woi Wurrung (Yarra Valley) word for 'guidance', gifted to the Club for this program by Wurundjeri Senior Elder Aunty Di Kerr. The program supports current and aspiring First Nations small business owners by building capability, confidence, and networks to help them start or grow successful and sustainable businesses.

We've committed funding over four years to develop and deliver the Loorende-gat Business and Entrepreneur Program, including supporting participants with culturally appropriate financial capability content. Team members from across the bank also contribute through masterclasses, mentorship and networking opportunities.

Now in its third year, the program has supported over 60 small business owners and is delivering strong outcomes. Participants in the 2025 cohort reported improved planning (up 46% for emerging leaders and 17% for established business owners), better innovation (up 24% and 16%) and stronger networks (up 23% and 17%).

One of the program's inaugural mentors, Senior Manager, Customer Experience, Darrin Hanigan, has witnessed the program's impact firsthand over the past two years and is excited to continue lending his expertise in the years ahead. He says he was struck by the sense of possibility the program provides - and inspired by the participants' strong focus on giving back to their families and communities.

"Mentoring through Loorende-gat has been one of the most rewarding experiences of my career. It's a powerful reminder that financial inclusion and access to opportunity can help people create something lasting for themselves and their communities."

Loorende-gat shows what's possible when partnership and purpose come together."



Our progress

Investing in better financial and housing outcomes

Lasting impact doesn't come from a one-size-fits-all approach. That's why we expanded our partnership with leading Community Housing Provider, Mission Australia, to deliver a more tailored, community-informed service aimed at improving financial and housing outcomes for First Nations peoples.

In 2025, we funded the pilot of an identified role at Mission Australia's Common Ground residence in Sydney, focused on providing culturally appropriate support to First Nations tenants experiencing housing insecurity.

Tom Campbell, proud Yuin (South Coast New South Wales) and Dunghutti (MidNorth Coast of New South Wales) man, was appointed to the role.

"I aim to ensure our First Nations clients maintain connections with culture, community, and support services which will eventually foster better financial and housing outcomes," Tom says.

"Ultimately, I want Aboriginal and Torres Strait Islander people to have access to the services, resources, and opportunities they need to feel empowered to make their own decisions and live their lives with dignity and respect, whilst keeping their identity intact."

In a short time, Tom has built trusted relationships with First Nations tenants through one-on-one case management and a weekly community event that connects tenants with key financial and housing services, including NSW Housing, Centrelink, and local financial counsellors. From July to December 2025, Tom supported more than 450 tenants, hosted 16 community events and secured permanent housing for four tenants who were experiencing homelessness.

This role is helping tenants stabilise their housing, improve their financial situation, and access pathways to longer-term wellbeing. Building on these early outcomes, the role will be extended.

Wearing our respect with pride

Through our newest uniform items, we're creating spaces that make First Nations team members, customers and visitors feel welcome, respected, and safe.

Every team member at Great Southern Bank now has the option to wear lanyards and polos featuring our reconciliation design – artwork first introduced in 2022 as part of our Reflect RAP.

The artwork was created by Leigh Harris, a proud Kangoulu and Gungarri man. The design reflects our commitment to respectful relationships between First Nations peoples and non-Indigenous Australians.

This initiative builds on the different ways we embed respect in our spaces – from the installation of Acknowledgement of Country plaques in every hub and branch, to naming meeting rooms in local languages in consultation with First Nations peoples.

For Tara Footit, Maroochydore Branch Manager and an Aboriginal woman from the Kamilaroi (or Gamilaraay) tribe on the western border of NSW, the initiative is deeply meaningful.

"Seeing our commitment to reconciliation reflected in our uniform makes me feel proud and respected," Tara says. *"I love that I get to bring my cultural identity into my work wardrobe which is very empowering to me."*

Sophie Borg, Hornsby Branch Manager, has also seen the impact: *"Wearing the polos and lanyards is a simple but meaningful way to show respect for the Traditional Custodians of the Lands on which we work, and for our First Nations team members and customers,"* Sophie said. *"It has sparked important discussions with our customers, regardless of their background."*





Relationships

We are committed to deepening relationships with First Nations team members, customers, suppliers and communities. By building genuine and mutually beneficial relationships with these stakeholders, we can support the financial needs and aspirations of First Nations peoples through culturally appropriate products and services, employment and procurement opportunities, and partnerships.

Action	Deliverable	Timeline	Responsibility
Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to refresh our guiding principles for engagement.	July 2027	Head of Corporate Affairs & Sustainability
	Refresh and implement our engagement plan for working with Aboriginal and Torres Strait Islander stakeholders and organisations.	July 2027	Head of Corporate Affairs & Sustainability
Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our team members.	May, annually	Head of Corporate Affairs & Sustainability
	RAP Working Group members to participate in an external NRW event.	27 May-3 June, annually	Head of Corporate Affairs & Sustainability
	Encourage and support team members and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June, annually	Head of Culture, Leadership & People Experience
	Organise at least one NRW event each year.	27 May- 3 June, annually	Head of Culture, Leadership & People Experience
	Register all our NRW events on Reconciliation Australia's NRW website.	May, annually	Head of Corporate Affairs & Sustainability

Action	Deliverable	Timeline	Responsibility
Promote reconciliation through our sphere of influence.	Refresh and implement our team member engagement strategy to raise awareness of reconciliation across our workforce.	December 2026	Head of Corporate Affairs & Sustainability
	Communicate our commitment to reconciliation publicly.	October, annually	Head of Corporate Affairs & Sustainability
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	December, annually	Head of Corporate Affairs & Sustainability
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	December, annually	Head of Corporate Affairs & Sustainability
Promote positive race relations through anti-discrimination strategies.	Conduct a review of people policies and procedures to identify existing anti-discrimination provisions, and future needs.	October 2027	Head of Culture, Leadership & People Experience
	Engage with Aboriginal and Torres Strait Islander team members and/ or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	October 2027	Head of Culture, Leadership & People Experience
	Refresh and communicate our anti-discrimination policy for our organisation.	June, annually	Head of Culture, Leadership & People Experience
	Educate senior leaders on the effects of racism.	July, annually	Head of Culture, Leadership & People Experience



We recognise that respect is the foundation for building understanding, genuine relationships, and trust between our organisation and First Nations peoples. We aim to strengthen our organisation's cultural capability to ensure all team members understand our shared history and recognise the endurance, cultures and achievements of First Nations peoples.

Action	Deliverable	Timeline	Responsibility
Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Refresh our cultural learning needs analysis within our organisation.	November 2026	Head of Culture, Leadership & People Experience
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	November 2026	Head of Culture, Leadership & People Experience
	Refresh, implement and communicate our cultural learning strategy document for our team members.	April, annually	Head of Culture, Leadership & People Experience
	Provide opportunities for RAP Working Group members, people managers and other key leaders to participate in formal and structured cultural learning.	June, annually	Head of Culture, Leadership & People Experience
Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase team members' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December, annually	Head of Corporate Affairs & Sustainability
	Refresh, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	December 2026	Head of Corporate Affairs & Sustainability
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	December, annually	Head of Corporate Affairs & Sustainability
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	December, annually	Head of Corporate Affairs & Sustainability

Action	Deliverable	Timeline	Responsibility
Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July, annually	Head of Corporate Affairs & Sustainability
	Review people policies and procedures to remove barriers to team members participating in NAIDOC Week.	October 2027	Head of Culture, Leadership & People Experience
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July, annually	Head of Culture, Leadership & People Experience



We are committed to co-designing solutions with First Nations peoples that improve their financial and housing outcomes. We recognise the systemic challenges and seek to address these through culturally appropriate financial education, accessible and affordable products and services, meaningful employment and procurement opportunities and strong community partnerships.

Action	Deliverable	Timeline	Responsibility
Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Build understanding of current Aboriginal and Torres Strait Islander team members to inform future employment and professional development opportunities.	August 2027	Head of Culture, Leadership & People Experience
	Engage with Aboriginal and Torres Strait Islander team members to consult on our recruitment, retention and professional development strategy.	June, annually	Head of Culture, Leadership & People Experience
	Refresh our Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	June, annually	Head of Culture, Leadership & People Experience
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	May, annually	Head of Culture, Leadership & People Experience
	Review people and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	October, annually	Head of Culture, Leadership & People Experience
	Create employment pathways with targeted attraction strategies for Aboriginal and/or Torres Strait Islander candidates.	May, annually	Head of Culture, Leadership & People Experience
	Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Refresh and implement our Aboriginal and Torres Strait Islander procurement strategy.	August 2026
Maintain Supply Nation membership.		May, annually	Head of Financial Crime and Enterprise Services
Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.		August 2026	Head of Financial Crime and Enterprise Services

Action	Deliverable	Timeline	Responsibility
Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to team members.	December, annually	Head of Financial Crime and Enterprise Services
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	December, annually	Head of Financial Crime and Enterprise Services
	Determine the feasibility of purchasing carbon credits from a Supply Nation accredited provider to maintain our Climate Active Carbon Neutral Certification.	March 2027	Head of Corporate Affairs & Sustainability
Increase the financial inclusion of Aboriginal and Torres Strait Islander peoples by offering accessible and suitable products and services.	Enable customers to identify as Aboriginal and/or Torres Strait Islander so team members can support them.	June 2028	Chief Operating Officer
	Incorporate simple language into key documentation to improve the accessibility of our products.	June 2028	Head of Product
	Implement an initiative to enhance customer experience in consultation with Aboriginal and Torres Strait Islander peoples.	June 2028	Head of Digital Channels & Customer Experience
Improve financial and housing outcomes for Aboriginal and Torres Strait Islander through partnerships.	Partner with an Aboriginal and/or Torres Strait Islander organisation to develop an education program to improve accessibility for Aboriginal and Torres Strait Islander peoples seeking a home loan.	June 2028	Head of Corporate Affairs & Sustainability
	Expand our partnership with Mission Australia to improve financial and housing outcomes for Aboriginal and Torres Strait Islander peoples.	July 2026	Head of Corporate Affairs & Sustainability
	Maintain a dedicated program through our sponsorship of Carlton Football Club to support Aboriginal and/or Torres Strait Islander businesses.	June 2026	Head of Brand & Marketing
	Sponsor initiatives through our distribution partnerships to support Aboriginal and Torres Strait Islander professional development and economic participation.	June 2028	Head of Sales & Distribution

We recognise that strong governance is underpinned by ongoing consultation with First Nations stakeholders, as well as transparent measurement and reporting of progress to ensure our actions remain meaningful and impactful. We are committed to embedding reconciliation into our governance structures, business planning, and systems and processes.

Action	Deliverable	Timeline	Responsibility
Establish and maintain an effective RAP Working Group to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RAP Working Group.	February, April, August, November, annually	Head of Corporate Affairs & Sustainability
	Refresh and apply a Terms of Reference for the RAP Working Group.	February, April, August, November, annually	Head of Corporate Affairs & Sustainability
	Meet at least four times per year to drive and monitor RAP implementation.	February, April, August, November, annually	Head of Corporate Affairs & Sustainability
Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	June 2026	Head of Corporate Affairs & Sustainability
	Engage our senior leaders and other team members in the delivery of RAP commitments.	June 2026	Head of Corporate Affairs & Sustainability
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	June 2026	Head of Corporate Affairs & Sustainability
	Appoint and maintain an internal RAP Champion from senior management.	June 2026	Head of Corporate Affairs & Sustainability

Action	Deliverable	Timeline	Responsibility
Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June, annually	Head of Corporate Affairs & Sustainability
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Head of Corporate Affairs & Sustainability
	Report RAP progress to all team members and senior leaders quarterly.	February, April, August, November, annually	Head of Corporate Affairs & Sustainability
	Publicly report our RAP achievements, challenges and learnings, annually.	October, annually	Head of Corporate Affairs & Sustainability
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	July 2026	Head of Culture, Leadership & People Experience
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	June 2028	Head of Corporate Affairs & Sustainability
Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	December 2027	Head of Corporate Affairs & Sustainability





Great
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Bank

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