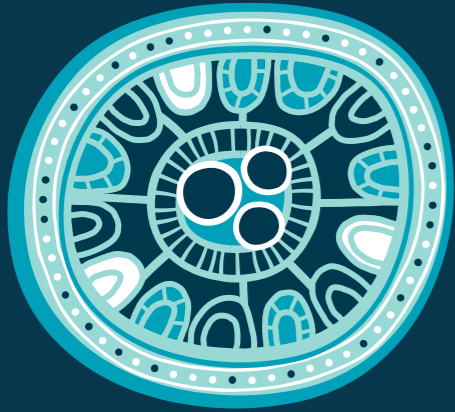


Great Southern Bank Innovate Reconciliation Action Plan

December 2023 - December 2025



Great Southern
Bank



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.

This document also features artwork from our previous RAP created by Cairns-based First Nations design and creative agency, ingeous studios. Leigh Harris, Creative Director and founder of ingeous studios, is a proud Kangoolu and Gungarri man who is also proud of his Italian and Welsh heritage.

About this document

Our Innovate Reconciliation Action Plan (RAP) covers the period December 2023 to December 2025. It is a commitment to advance reconciliation through collective action by more than 2,450 other RAP organisations across Australia.

This document has been prepared to reflect Reconciliation Australia's RAP framework which is based on proven strategies that advance reconciliation. There are four RAP types organisations can choose from as they progress along their reconciliation journey. This is an Innovate RAP which is the second level.

Our Innovate RAP has been approved by the Board of Great Southern Bank. They have oversight of our reconciliation commitments and progress towards their delivery.



About the artwork and artist

This document features artwork by Lowell Hunter, a proud Nyul Nyul saltwater man from the Kimberley's in Western Australia, who grew up on Gunditjmarra Country in Warrnambool, and now lives on Wathaurong Country, Geelong.

Great Southern Bank commissioned this artwork to mark the creation of our Innovate RAP. We chose a Victorian artist to represent our many Victorian customers and team members. The artwork is housed in our Melbourne office and complements our Reflect RAP artwork in Brisbane that was created by a Queensland artist.

The artwork is titled **Turning of the Tide** to symbolise Great Southern Bank's commitment to helping overturn systemic barriers in banking to improve the financial and social inclusion and prosperity of First Nations peoples.

Lowell has a deep spiritual connection to Sea Country which is represented by the ocean; a place of belonging where he draws strength, inspiration and pride in his culture. The ocean is special to us too and inspired our brand which you'll see in our colour palette and coastal images which help create a sense of place and home.



Turning of the Tide. Created on Boon Wurrung Country, Rye, Victoria.

The centre (U shapes) symbolises a meeting place where children, Elders and communities come together to share knowledge and celebrate First Nations history and culture; and where non-Indigenous Australians are invited so we can learn and heal together. This is a lot like our story as a customer-owned bank, founded by a group of like-minded people focused on helping everyday Australians who couldn't access funding through other banks.

The travel lines represent our nation's journey towards reconciliation and connect First Nations peoples back to Country.

We walk this journey with First Nations peoples and all other Australians, to create a life of prosperity and self-determination for First Nations peoples. Great Southern Bank is proud to be part of this journey, hoping to positively contribute to the lives of our First Nations customers, team members and their communities.

A message from our CEO

Our organisation was founded upon the principle of social and financial inclusion. This principle serves as the foundation for our vision of reconciliation, envisioning a future where all First Nations peoples can find a place to call home and achieve the financial independence to pursue their dreams.

Our Innovate RAP reflects our efforts to help bring that vision to life. Through this RAP we are challenging ourselves to address some of the structural barriers to financial inclusion that First Nations peoples experience, and to further develop and strengthen our relationships with Aboriginal and Torres Strait Islander peoples, businesses and communities.

Ultimately, we are working to help empower First Nations peoples in their choices of how and where they live, in line with our purpose of helping all Australians to own their own home.



... we are working to help empower First Nations peoples in their choices on how and where they live, in line with our purpose of helping all Australians to own their own home.

Our efforts build on the Reflect RAP we launched in 2021, which laid the groundwork for us to embody reconciliation in our activities and everyday actions as a bank through initiatives such as cultural awareness training for our team members.

I'd like to thank Reconciliation Australia for their continuing guidance, to all our First Nations stakeholders, our sponsorship and community partners, and to our team members who have, time and again, shown their enthusiasm for coming on this journey with us.

We look forward to building a stronger future together.



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 inaugural Innovate Reconciliation Action Plan (RAP).

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

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

This Innovate RAP is both an opportunity and an invitation for Great Southern Bank to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Great Southern Bank will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With over 2.3 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 is part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Great Southern Bank's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

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

Karen Mundine
CEO
Reconciliation Australia



Our vision for reconciliation

Our vision for reconciliation is to create a fairer and more equitable Australia, where all First Nations peoples have stable and affordable homes and the opportunities to pursue their financial aspirations.

Aligned with our purpose, we want to help more First Nations peoples find a place they can call home, whether that be for shelter, a place to meet, a space to practice and preserve culture, or a means of creating and passing down wealth for future generations.

For Great Southern Bank, this means actively working to address systemic barriers encountered by First Nations peoples by:

- Building strong partnerships, creating meaningful employment opportunities and evolving our supply chain to include more First Nations businesses.
- Improving access to affordable products and culturally appropriate services that meet the needs of First Nations peoples and providing appropriate support for those excluded or experiencing financial vulnerability.
- Using our sphere of influence as one of Australia's largest customer-owned banks to improve housing outcomes for First Nations peoples through products, partnerships and advocacy.

Our business

Great Southern Bank was founded upon the principles of social and financial inclusion. Our story began back in 1946, as a newly formed small credit union, when we saw an opportunity to give Australians a fairer deal. We challenged the banking status quo at the time by providing responsible and affordable lending to people who couldn't access funding through other banks. That tradition of fairness, and of social and financial inclusion, continues in our bank today in our approach to reconciliation and in the actions outlined in this RAP.

Through a series of mergers with like-minded credit unions and community groups we have become one of Australia's largest customer-owned banks. We remain firmly focused on helping all Australians own their own home, and our profits are ultimately reinvested back into our bank for the benefit of our customers and communities.

Our team of more than 1,100 employees¹, including 21 First Nations team members², help look after the financial needs of more than 400,000 Australians. We have 30 branches³ and many mobile lenders that cover Queensland, New South Wales, Victoria and Western Australia. We also have three offices in Meeanjin (Brisbane), Eora (Sydney) and Naarm (Melbourne), which is also the location of our customer call centre.

Our sphere of influence goes beyond serving our customers. We actively engage with our team members, suppliers, community, industry and government to set and deliver our reconciliation commitments and work toward a reconciled nation.

¹ As at 30 June 2023.





² As at February 2022. This figure is generated from our biennial employee engagement survey. The next time we ask this question will be 2024.

³ As at December 2023.

Our sustainability strategy

Great Southern Bank's sustainability strategy provides the framework and is our commitment to delivering positive social and environmental outcomes for our customers, team members, community and environment.

Our commitment to reconciliation is reflected within the social pillar of this strategy including our work with First Nations peoples to improve financial inclusion and access to affordable and stable housing.

Vision	A home for everyone, now and in the future		
Strategy	Being a responsible and sustainable bank means doing business in ways that benefit customers, communities and the environment.		
	Social	Environment	Responsible banking
Pillars	Supporting our customers, team members and communities and improving access to affordable and stable housing.	Reducing our environmental footprint and responding to the changing climate.	Adopting best practice and holding ourselves accountable to global reporting standards.
Material topics	<ul style="list-style-type: none"> 2 Customer welfare and customers experiencing vulnerability 5 Financial inclusion 	<ul style="list-style-type: none"> 3 Climate action 	<ul style="list-style-type: none"> 1 Data privacy and security 4 Responsible lending
Sustainable Development Goals	 		

Focus social issues

As a customer-owned bank, we recognise the challenges of financial exclusion, housing affordability and availability, and climate change; and understand how these issues contribute to the gap that exists today between First Nations peoples and all other Australians. Our Innovate

RAP is part of a suite of action plans, including our 2022-24 Climate Action Plan and 2023-25 Financial Inclusion Action Plan, which focus on tackling these issues, particularly where they intersect with one another, in order to create maximum social impact for First Nations peoples.



United Nations Global Compact

Great Southern Bank is committed to doing business responsibly and in ways that benefit our customers, communities, and the environment today and into the future. We have been a participant of the United Nations Global Compact since 2021.



Our contribution to the Sustainable Development Goals

Through our Innovate RAP, Great Southern Bank seeks to contribute to the United Nations Sustainable Development Goals (SDGs), specifically SDG 1 (No Poverty) and 8 (Decent Work and Economic Growth). More broadly, through our sustainability strategy, we seek to contribute to SDG 13 (Climate Action) and 16 (Peace, Justice and Strong Institutions).



Our RAP governance

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

We acknowledge that self-determination, truth-telling and shared decision-making all play an important role in the financial inclusion and wellbeing of First Nations peoples. To prosper, First Nations peoples must be able

to determine their own financial futures and pursue their financial goals, and this means having a voice on the issues that affect them.

We strive to ensure everything we do to advance reconciliation is informed by the voices and perspectives of First Nations team members, external cultural advisors and organisations.

RAP Champion

Great Southern Bank's RAP Champion is our Chief Customer Officer, Megan Keleher. Megan has been our RAP Champion since the commencement of our inaugural RAP in 2022.

RAP Working Group

The RAP Working Group is a diverse group of 12 team members from all levels of leadership and across many divisions across Great Southern Bank including one First Nations team member. We actively and regularly encourage more First Nations team members to join the RAP Working Group to ensure we hear and consider a breadth of voices and perspectives. The RAP Working Group regularly consults First Nations cultural advisors when delivering some of our RAP actions.

In 2023, we enlisted a First Nations cultural advisor to review our governance. They identified opportunities to improve our RAP governance during and beyond the Innovate RAP period. We've incorporated these findings into our governance and actions.

We 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.



The RAP Working Group members are:

- Chief Customer Officer (*Champion*)
- Head of Corporate Affairs & Sustainability (*Chair*)
- Sustainability Manager (*Secretary*)
- Senior Manager, Sales Enablement Branches
- Senior Manager, Talent Acquisition & Employee Experience
- Senior Manager, Leadership & Organisational Development
- Manager, Strategic Partnerships
- Senior Manager, Customer Experience
- Senior Manager, Product Performance & Analytics
- Senior Manager, Broker Performance
- Manager, Internal Communications
- Senior Customer Service Specialist, Branches

Our reconciliation journey

Our formal reconciliation journey started in 2022 when we commenced 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.

Over the years, we have built strong relationships with First Nations stakeholders, looking to use our sphere of influence to deliver positive impacts, and continued to explore how fulfilling our purpose can help advance reconciliation.

2006

Over 1,000 First Nations customers from First Nations Credit Union become part of Great Southern Bank (then Credit Union Australia)



December 2021

Commission Reflect RAP artwork for Brisbane hub

2006

First Nations Foundation was established with support from Great Southern Bank (then Credit Union Australia) to support First Nations peoples to build their financial capability

December 2021

Establish RAP Working Group with First Nations representation

2016 - 2019

Partner with First Nations Foundation to support the financial empowerment of First Nations peoples

December 2021

Introduce Acknowledgement of Country guide for team members



January 2022

Launch Reflect RAP



May 2022

Partner with Clontarf Foundation and Stars Foundation to support the education and employment outcomes of young First Nations peoples

July 2022

Celebrate NAIDOC Week by hosting a lunch and learn with Brisbane Heat First Nations players, and participating in Clothing The Gaps Foundation's virtual run and walk fundraising event



July 2022

Install Acknowledgement of Country plaques in all branches



May 2022

Mark National Reconciliation Week with walking tours, screening of In My Blood it Runs, and a lunch and learn with Carlton Football Club First Nations players.



October 2022

Introduce cultural awareness training by Evolve Communities for all team members

December 2022

Complete Reflect RAP



January 2023

Partner with Queensland Art Gallery & Gallery of Modern Art (QAGOMA)



March 2023

Co-host Positive Impact Breakfast with Cricket Queensland to advance reconciliation through collaboration

March 2023

Co-funded Business Council for Cooperatives and Mutuals (BCCM) to develop their Reflect RAP and culturally appropriate governance training for First Nations co-operative and mutual enterprises



April 2023

Board Directors and Executives participate in cultural immersion experience by Queensland Gallery of Modern Art



May 2023

Mark National Reconciliation Week by hosting a First Nations supplier meet and greet with other customer-owned banks and sampling food and drinks from First Nations businesses

May 2023

Publicly support the Uluru Statement from the Heart and facilitate education session for team members

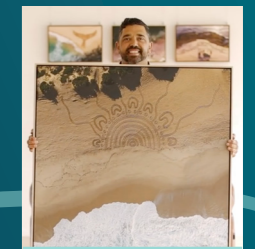


July 2023

Celebrate NAIDOC Week with a cooking demonstration by Three Little Birds, QAGOMA First Nations art exhibition tour and dinner, and home ownership webinar with Ian Hamm

July 2023

First Nations cultural advisor, Stonecrab, completed a bank-wide review to determine the strength of our existing governance structure to listen to the voices of our First Nations stakeholders



September 2023

Commission Innovate RAP artwork for Melbourne hub

December 2023

Launch Innovate RAP

Our learnings

There's always more to learn

We recognise that reconciliation is an ongoing journey and that we still have much to learn. The introduction of formal cultural awareness training, complemented by cultural immersion activities, has been well received by team members across our organisation, helping to build their understanding of our shared history and First Nations cultures.

As we seek to build our cultural capability, and grow our understanding of the role we can play in advancing reconciliation, we know our approach to cultural learning needs to evolve. We acknowledge that more targeted and role-specific learning opportunities are needed – both formal and informal – to ensure all our team members, in whatever role they hold within our organisation, are capable and confident to support their peers, our customers and communities, as we work toward our vision for reconciliation.

Ensuring every team member can contribute

Our RAP Working Group is accountable for ensuring our reconciliation commitments are properly considered, implemented, and embedded across our organisation. For our Reflect RAP, team members wanting to contribute to reconciliation and positive outcomes for First Nations peoples were invited to participate in the group. As we transition to our Innovate RAP, we recognise that now is the time to broaden the group's composition and scope to ensure we can drive change in key areas of our organisation that were not covered in our Reflect RAP.

Team members have expressed a desire to actively participate in our reconciliation journey but often don't know how. We see an opportunity in our communications to help them learn about the Traditional Custodians in our branches and hub locations, as well as where they live. This will also build their confidence in following cultural protocols such as delivering an Acknowledgment of Country.

Achieving meaningful financial and housing outcomes

In exploring our vision for reconciliation, we consulted four First Nations stakeholders with experience in financial services and/or financial capability building on the topic of home ownership. We learned that historical financial exclusion has contributed to a lack of generational wealth today, and this is impacting First Nations peoples' ability to pursue their financial goals. We also learned that our purpose, to help all Australians own their own home, holds many meanings and that for some First Nations peoples, a home is a meeting place, a place to practice and preserve culture and an opportunity to create and pass down wealth to future generations. We recognise, respect and support the diverse financial goals of First Nations peoples and hope, through our reconciliation work, we can remove some of the practical barriers that we heard about.

We also recognise that we are only one business, and we can't do this alone. Having a voice and, ultimately, self-determination, is key to empowering First Nations peoples to achieve meaningful and enduring financial and housing outcomes. And that is why Great Southern Bank publicly supports the Uluru Statement from the Heart, including a referendum on the Voice to Parliament.

Our progress

Building our cultural capability

In 2022, we partnered with Evolve Communities to deliver training that builds the cultural awareness and understanding of our team members. The training, presented by Aboriginal Elder Aunty Munya Andrews, provided our team members with an appreciation of First Nations cultural strengths and resilience, and simple tools for improving our communication and relationships with First Nations peoples.

One of the first team members to complete the training was John Quinn, Senior Manager, Regulatory Compliance.

"Learning from Aunty Munya gave me a better appreciation of the history of First Nations peoples. And, as someone still relatively new to these lands, she does it in such a supportive way," he said.

"I particularly enjoyed the module on privilege. It highlighted not only my own privilege but the

disadvantages many Aboriginal and Torres Strait Islanders face today such as hereditary chronic health issues.

"I'd strongly recommend the training for team members keen to learn more about our shared history as well as practical skills for how you can be a stronger ally in the workplace".

To date, more than 580 team members have completed the cultural awareness training (some even completing it twice) and we continue to promote it regularly.

In addition to formal training, many of our team members have participated in cultural immersion activities including walking tours, cooking demonstrations, weaving classes, documentary screenings, and in-person and online events with First Nations guest speakers. We have also shared information on internal communication channels including FAQs on the 2023 Voice to Parliament referendum.



"I'd strongly recommend the training for team members keen to learn more about our shared history as well as practical skills for how you can be a stronger ally in the workplace".

Our progress

Acknowledging Traditional Custodians

We've made a visible commitment to reconciliation by introducing Acknowledgement of Country plaques across all our branches.

One of the first branches to acknowledge the area's Traditional Custodians in this way was Mt Gravatt in Queensland. Local Area Manager, Stephen Rolls said he feels proud to work for an organisation that focuses on inclusion, respect and reconciliation.

"We unveiled the plaque during NAIDOC Week earlier this year and it prompted me to learn more about our First Nations peoples. I discovered Mt Gravatt was known as 'kaggur-madul' by the Yuggera and Turrbal

people, which means 'place of echidna'. The local area provided important hunting grounds, where echidna meat was a staple food and the spikey quills used as needles and jewellery," he said.

"To have these plaques in our branches is a genuine way to show our appreciation for the lands where we work and pay our respects to the Traditional Custodians," Stephen reflected.

In addition to our Acknowledgement of Country plaques, we have begun naming meeting and training rooms across our hubs and branches after the local Traditional Custodians or using traditional names for local landmarks. We also have original First Nations artwork displayed in our Brisbane and Melbourne Hubs.

Supporting First Nations economic participation

We've implemented several initiatives to support First Nations businesses and improve the economic and social participation of First Nations peoples. In 2022, we joined Supply Nation, Australia's largest directory of verified First Nations businesses, and promoted this to our team members. This is an annual membership we are committed to maintaining. We also hosted a masterclass with First Nations cultural advisor, Two Point Co, to uplift the confidence and capability of our team members to procure goods and services from First Nations businesses.

In 2023, we developed and implemented a dedicated First Nations Procurement Strategy which works hand-in-hand with our environmental, social and governance (ESG) procurement criteria. We also hosted an information session with customer-owned banks and First Nations businesses to create meaningful connections and build mutually beneficial relationships.

In recent years we have engaged Orana, Australia's first nationwide First Nations commercial relocation company, twice. First to help us relocate our Brisbane hub and again to assist us move our Melbourne hub. We also have ongoing agreements with Born Digital to provide technology services and Muru to supply office supplies.

"It's wonderful to see Great Southern Bank actively seeking to work with more First Nations businesses," says Tony Kljucovic, Managing Director at Born Digital Solutions.

"As a relatively small business in the technology space, we certainly appreciate the opportunity to demonstrate our capabilities and building a fruitful working relationship that ultimately benefits both parties."

To support our carbon neutral commitment, we have purchased carbon offsets from Arnhem Land Fire Abatement Limited over three consecutive years.

"To have these plaques in our branches is a genuine way to show our appreciation for the lands where we work and pay our respects to the Traditional Custodians"



"It's wonderful to see Great Southern Bank actively seeking to work with more First Nations businesses"



Relationships

We are committed to strengthening relationships with First Nations team members, customers, suppliers and communities. By building genuine and mutually beneficial relationships with these stakeholders, we can co-design products and services, employment and procurement opportunities, and partnerships that are culturally appropriate and responsive to the unique financial needs and aspirations of First Nations peoples.

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 develop guiding principles for future engagement.	December 2024	Head of Corporate Affairs & Sustainability
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	December 2024	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 Corporate Affairs & Sustainability
	Organise at least one NRW event each year.	27 May - 3 June, annually	Head of Corporate Affairs & Sustainability
	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.	Develop and implement a team member engagement strategy to raise awareness of reconciliation across our workforce.	January 2024	Head of Corporate Affairs & Sustainability
	Communicate our commitment to reconciliation publicly.	September, 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.	December 2023	Head of Culture & Leadership
	Refresh and communicate our anti-discrimination policy for our organisation.	June 2024	Head of Culture & Leadership
	Engage with Aboriginal and Torres Strait Islander team members and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	December 2023	Head of Culture & Leadership
	Educate senior leaders on the effects of racism.	December 2024	Head of Learning & Development



We recognise that respect is the cornerstone for building trust, understanding, and genuine relationships between our organisation and First Nations peoples. Respect also means acknowledging the historical and past experiences for First Nations peoples, so we can work towards a more just and inclusive Australia.

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 for our organisation.	June 2024	Head of Culture & Leadership
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	June 2024	Head of Culture & Leadership
	Develop, implement, and communicate a cultural learning strategy document for our team members.	June 2024	Head of Culture & Leadership
	Provide opportunities for RAP Working Group members, people managers and other key leadership team members to participate in formal and structured cultural learning.	December, annually	Head of Culture & Leadership
	Make our existing cultural learning module mandatory for all new team members.	December 2023	Head of Culture & Leadership

Action	Deliverable	Timeline	Responsibility
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 and communicate our cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	December 2023	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
	Ensure an Acknowledgement of Country plaque is displayed in all new offices and branches and maintain existing plaques in offices and branches.	December, annually	Head of Branches Head of Banking Operations, Payments & Business Services
	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
Review people policies and procedures to remove barriers to team members participating in NAIDOC Week.		June, annually	Head of Culture & Leadership
Promote and encourage participation in external NAIDOC events to all team members.		First week in July, annually	Head of Corporate Affairs & Sustainability



We are committed to working with First Nations peoples and communities to improve their financial and housing futures. We recognise the challenges, but will seek to make a difference, through accessible and affordable products and culturally appropriate 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.	March 2024	Head of Culture & Leadership
	Engage with Aboriginal and Torres Strait Islander team members to consult on our recruitment, retention and professional development strategy.	March 2024	Head of Culture & Leadership
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy to increase the percentage of Aboriginal and Torres Strait Islander team members employed in our workforce.	June 2024	Head of Culture & Leadership Senior Manager Talent Acquisition & Employee Experience
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	January 2024	Head of Culture & Leadership Senior Manager Talent Acquisition & Employee Experience
	Partner with recruitment agencies to support employment pathways for Aboriginal and Torres Strait Islander peoples.	December 2025	Head of Culture & Leadership Senior Manager Talent Acquisition & Employee Experience
	Review people and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	December 2023	Senior Manager Talent Acquisition & Employee Experience
	Implement cultural leave to enable First Nations team members to participate in cultural practices and dates of significance.	December 2024	Head of Culture & Leadership
	Explore an Executive-sponsored Employee Resource Group for Aboriginal and Torres Strait Islander team members.	December 2025	Head of Culture & Leadership

Action	Deliverable	Timeline	Responsibility
Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Maintain an Aboriginal and Torres Strait Islander procurement strategy with the aim of increasing spend with Aboriginal and Torres Strait Islander businesses.	August, annually	Senior Manager Strategic Partnerships
	Renew Supply Nation membership.	May, annually	Senior Manager Strategic Partnerships
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to team members.	August, annually	Senior Manager Strategic Partnerships
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	December 2025	Senior Manager Strategic Partnerships
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	August, annually	Senior Manager Strategic Partnerships
	Advocate for Mutual Marketplace to develop commercial relationships with more Aboriginal and/or Torres Strait Islander businesses.	August, annually	Senior Manager Strategic Partnerships
	Promote the value of Aboriginal and Torres Strait Islander procurement through industry networks and events.	December 2025	Senior Manager Strategic Partnerships

Action	Deliverable	Timeline	Responsibility
Increase the financial inclusion of Aboriginal and Torres Strait Islander peoples by offering accessible and suitable products and services.	Identify opportunities to enhance customer experience in consultation with Aboriginal and Torres Strait Islander peoples.	December 2025	Head of Customer Experience
	Enhance our systems and processes to enable team members to identify, verify and support our Aboriginal and Torres Strait Islander personal and business customers.	June 2024	Head of Product
	Refresh the Customer Vulnerability Standard to ensure it considers Aboriginal and Torres Strait Islander customers and promote this to all frontline team members.	February 2025	Head of Customer Experience
	Explore opportunities to improve accessibility for Aboriginal and Torres Strait Islander peoples seeking a home loan such as financial education, external schemes and Aboriginal and Torres Strait Islander broker pathways.	December 2025	Head of Product Head of Credit Risk Head of Broker & Insurance Partnerships

Action	Deliverable	Timeline	Responsibility
Improve financial and housing outcomes for Aboriginal and Torres Strait Islander through partnerships.	Collaborate with a sponsorship partner to deliver financial education for Aboriginal and Torres Strait Islander peoples.	December 2024	Head of Marketing Head of Corporate Affairs & Sustainability
	Identify and implement a community partnership that aims to improve financial and/or housing outcomes for Aboriginal and Torres Strait Islander peoples.	December 2025	Head of Corporate Affairs & Sustainability
	Promote opportunities for team members to use their Community Leave to contribute to our reconciliation partnerships and any other related initiative.	December 2025	Head of Corporate Affairs & Sustainability

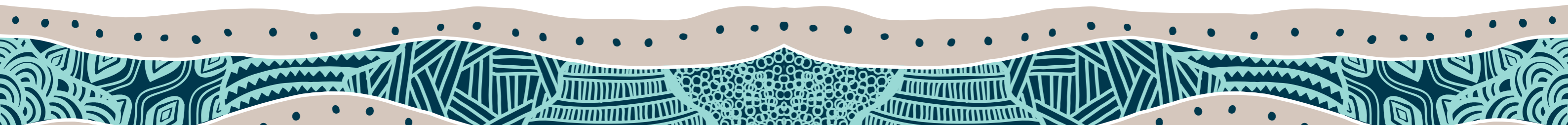


Governance

We know that effective change requires effective governance, and this means ensuring our commitment to reconciliation becomes firmly embedded across our organisation. We will monitor and measure the progress and impact of our RAP actions quarterly and publicly disclose our efforts to advance reconciliation annually.

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 or engage an Aboriginal and/or Torres Strait Islander consultant.	January, April, July, October, annually	Head of Corporate Affairs & Sustainability
	Refresh Terms of Reference for the RAP Working Group.	December 2023	Head of Corporate Affairs & Sustainability
	Meet at least four times per year to drive and monitor RAP implementation.	January, April, July, October, annually	Head of Corporate Affairs & Sustainability
Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	December 2023	Head of Corporate Affairs & Sustainability
	Engage our senior leaders and other team members in the delivery of RAP commitments.	December, annually	Head of Corporate Affairs & Sustainability
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	December 2023	Head of Corporate Affairs & Sustainability
	Appoint and maintain an internal RAP Champion from senior management.	December 2023	Chief Customer Officer

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
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August, 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.	January, April, July, October, annually	Head of Corporate Affairs & Sustainability
	Publicly report our RAP achievements, challenges and learnings, annually.	September, annually	Head of Corporate Affairs & Sustainability
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2024	Head of Corporate Affairs & Sustainability
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	December 2025	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.	July 2025	Head of Corporate Affairs & Sustainability





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