



MAKING ANZ ACCESSIBLE TO ALL

ACCESSIBILITY AND INCLUSION PLAN
2016-2018

BUILDING AN ACCESSIBLE AND INCLUSIVE BANK

We understand that accessibility is relevant to every aspect of our business – customers, community and employees

ANZ's strategy is to become the best connected and most respected bank in the Asia-Pacific region, by strengthening our position in our core markets of Australia and New Zealand, continuing growth in Asia, and by taking an holistic approach to systems, processes and technology to reduce complexity and deliver an enhanced customer experience.

ANZ provides banking and financial products and services to 10 million retail and business customers. We have been operating in Australia for more than 180 years and in the Asia Pacific region for over 30 years. We operate in 34 markets internationally; we are one of the four largest banks in Australia and one of the 25 largest banks in the world by market capitalisation.

We are building a values-led, vibrant, diverse and inclusive workforce. A workforce which enables us to innovate, identify new markets, connect with our customers and make more informed decisions, is critical to our success as a super-regional bank.

Workforce diversity and harnessing a variety of perspectives helps us to serve our customers better and compete effectively. A workforce able to meet customer needs in our domestic markets and across the regions in which we operate is essential. Providing our 50,000 employees with access to the right capabilities and tools to drive performance and connect with customers is fundamental to the way we operate.

ACCESSIBLE AND INCLUSIVE WORKPLACE, PRODUCTS AND SERVICE

We are making our products, services, workplace and culture welcoming and supportive of people with a disability. Creating a workplace that is welcoming and accessible for staff of all abilities in turn provides ANZ with insight into customer needs of those with a disability, their carers and families.

Our commitment to attracting, including and helping people with disability to progress is reflected in the global policies, frameworks and governance mechanisms we have in place.

For example:
Our values of Integrity, Collaboration, Accountability, Respect and Excellence guide our actions, decisions and interactions with our customer, employees and the community.

Our Code of Conduct and Ethics outlines our commitment to respecting people, valuing diversity and having zero tolerance for unlawful discrimination. Every employee must undertake mandatory training on the Code of Conduct and Ethics and is required to make an attestation of compliance with the Code annually.

Our Corporate Sustainability Framework includes a focus on providing employment opportunities and building financial literacy for people from disadvantaged and under-represented communities.

Our workplace flexibility policies recognise and support the needs of our employees with disability as well as carers requiring flexible work arrangements.



WELCOME

At ANZ we have a proud history of helping our customers, people, and the communities in which we operate to progress. As a bank, major employer, and Australia's largest investor in many countries, we approach our role in society with a heightened sense of duty and care.

According to the World Health Organization, over one billion people live with some form of disability globally. Rates of disability are on the rise, due to ageing populations and the increases in chronic health conditions. In Australia and New Zealand approximately one in five people have some form of disability. In lesser developed countries the statistics are even more sobering.

Disability is relevant to all of us, professionally and personally. It's relevant to our customers, our employees, our colleagues and the communities we serve. And it's relevant to our families, our friends and the communities we live in. Focussing on accessibility and inclusion is the right thing to do and it makes good business sense.

ANZ's Accessibility and Inclusion Plan has been in place since 2008 and we've had some great successes along the way. The easy-to-use ANZ goMoney™ and Grow by ANZ™ apps meet best practice accessibility requirements. We continue to set targets for the employment of people with disability across ANZ's network, with a strong focus on building longer term career opportunities. More recently we've partnered with the Attitude Foundation, reflecting a shared desire to change community attitudes and behaviour and to empower people with disabilities to participate in every aspect of political, social, economic and cultural life.

These are just some of our successes and we are proud to share them with you in this document. We are especially proud that some of our employees have agreed to share their stories too.

Our planning reflects the footprint of ANZ's network across Asia Pacific. We have set new global priorities for our employees and the communities we serve.

In our home markets of Australia and New Zealand, where most of our customers are located, we will continue to focus on embedding accessibility into the products and services we provide.

Creating visibility and awareness of people with a disability is a powerful thing in itself. We have an opportunity to address the imbalance and create a better world for people with disability. We should all feel committed to being a part of this.

As the sponsor of this plan, I look forward to seeing what difference we can make to people's lives in the next three years.

A handwritten signature in black ink, appearing to read "Alistair Currie".

Alistair Currie
Chief Operating Officer — ANZ

@ANZ_ACurrie

DISABILITY OVERVIEW



GLOBAL

PEOPLE WITH A DISABILITY

15.6%

of those aged 18+ have a disability



Source: World Health Organisation, 'World Report on disability', 2011, pg 27

WORKFORCE PARTICIPATION

44%

with a disability



75%

with no disability



Source: World Health Organisation, 'World Report on disability', 2011, pg 237

AUSTRALIA

40%

18+ with a disability or long-term health condition¹

AGE

Incidence of disability increases with age.²

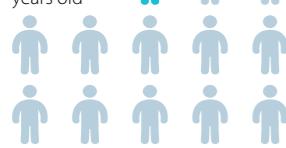
75

years old



15

years old



1. Australian Human Rights Commission, 'Face the facts 2014'; Australian Human Rights Commission, pg 18

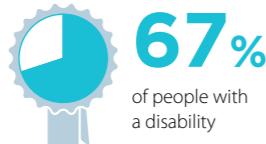
2. Australian Bureau of Statistics, 'Disability, Aging, and Carers Australia : Summary of findings, 2012'

24%

with a disability (1.1m people)³

QUALIFICATIONS

% of people with a disability who have a qualification compared with the percentage of people with no disability who have a qualification.⁴



67%
of people with a disability



85%
of people with no disability

INDIA

2.1%

estimated people with a disability (21m people)⁵

QUALIFICATIONS

% of people with a disability who have a qualification compared with the percentage of people with no disability who have a qualification.⁶



3.3%
of people with a disability



8.15%
of people with no disability

PHILIPPINES

1.6%

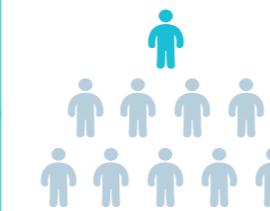
with a disability (1.44m people)⁷

RESULTS

World Health Organisation (WHO) estimates that 10% have some form of disability.⁸

10%

of population has some form of disability



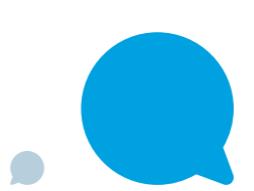
DISCLOSURE RATE

1.6%

2014

7.2%

2015



Disability disclosure rates at ANZ increased by 5.6% between 2014 and 2015.

EMPLOYEE ENGAGEMENT

68%

2014

72%

2015



Employee engagement score for people with a disability at ANZ increased by 4% between 2014 and 2015.

DIVERSITY & INCLUSION

77%

2015



77% of employees with a disability perceive ANZ to be a diverse and inclusive workplace.

FLEXIBLE WORKING OPTIONS

89.5%

of our employees with a self-disclosed disability utilise our flexible working options.



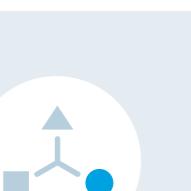
Flex Hours



Flex Place



Breaks from work



Our Space



Job Sharing



Part Time



Flexible Scheduling



Other Leave

ALL ROLES ARE FLEXIBLE AT ANZ. FLEXIBLE WORKING IS AVAILABLE TO ANYONE, FOR ANY REASON.



An example of one of the new ANZ branches — Lygon Street, Carlton, Victoria, Australia.

BRANCH DESIGN

"At ANZ our goal is to make banking easy, connected and insightful for all customers. When we were designing our new digital branches, we saw the opportunity to move beyond compliance and take a 'design for dignity' approach. I am delighted with the result which means a visit to an ANZ branch is easy for everyone"

Catriona Noble

Managing Director — Retail Distribution, Australia



Stuart Minotti, Customer Level Marketing Coordinator, using one of our accessible ATMs in Melbourne, Victoria, Australia.

ANZ is continually working to ensure our ATM installations and relocations meet accessibility and inclusion requirements. We want to ensure our customers can easily locate accessible ATMs and undertake their banking with ease.

Customers can use the ATM locator on our website (anz.com) to discover accessibility information such as audio functionality. Or if they are out and about, they can use their ANZ goMoney™ app to check the accessibility of each individual machine.

All ANZ ATMs across Australia and New Zealand are audio enabled to ensure customers with vision impairment are able to use them, and the number 5 on each pin pad has a raised dot to mark the centre to assist orientation. In Australia, the 'insert card' decal together with the 'receipt,' 'deposit in,' 'cash out' and 'card' stickers on ATMs all include braille.

87% of our total ATM fleet in Australia and 91% of our Smart ATM fleet are wheelchair accessible. In New Zealand this figure rises to 99% of the ATM fleet.

SMART ATMS

ACCESSIBLE AND AUDIO ENABLED

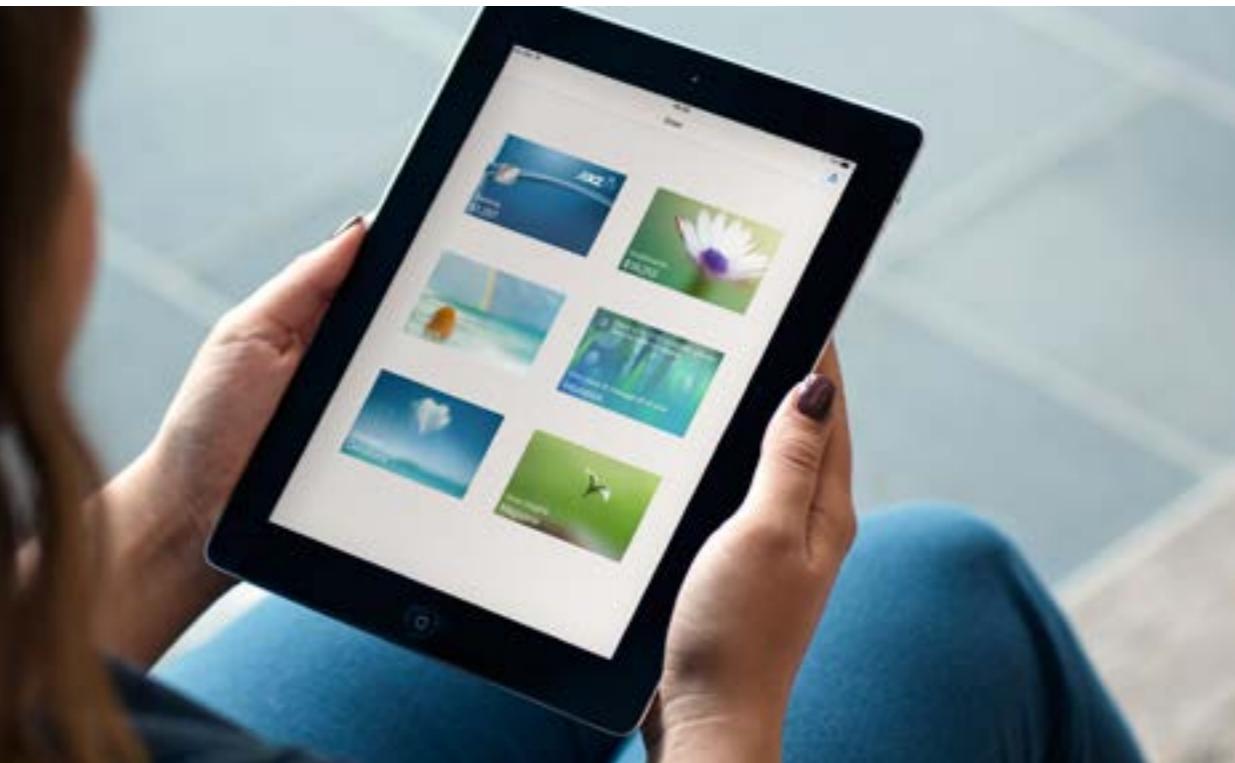
"Providing access to easy everyday banking that is convenient for customers is at the heart of everything we do. That's why when we design and roll out ANZ ATMs, we ensure we include features that are accessible for all of our customers."

Jodie LeeTet

Head of ATMs & International Banking — ANZ

ANZ branches are designed with a focus on ease of movement and accessibility to all customer areas:

- Our ticketing machines stand at a height that customers in wheelchairs are able to comfortably read and use.
- Some of our branches also have desks at waist height to enable our customers in wheelchairs to transact with ease.
- Braille signage and wider doorways in office areas promote ease of movement around branches.
- Disabled parking is included at branches with car park access.
- Entry to branches is made easier thanks to the installation of handrails, ramps and automated doors.
- Our new digital branch design is open and easy to navigate.
- These branches, as well as our Grow Centres, are set up with iPads that can be removed from their base for ease of use; all services can be accessed from a wheel chair; and the new branch design includes acoustic treatment to reduce noise around teller areas.



Features such as voice technology are now standard.

GROW & goMONEY™ APPS

TECHNOLOGY MAKING BANKING ACCESSIBLE

"I was so delighted when I discovered I could view my share trading on the Grow by ANZ app. This had been a source of frustration for me for many years. Another great example of how ANZ is using technology to make banking easy and accessible for everyone."

Graeme Innes AM
Chair — Attitude Foundation

Grow by ANZ provides the ability for all customers, including those with accessibility needs, to manage their own wealth. In fact it's a world first that gives customers with vision impairment the ability to manage their wealth alongside their everyday banking.

Customers are able to pay anyone, transfer money and pay bills – as well as view their super, shares and insights – all together in one free, award-winning app for iPhone and iPad.

The award winning app includes key features of our ANZ goMoney™ app which provides a secure and convenient way to bank, 24/7.¹ Designed to be easy-to-use and light on mobile data, ANZ goMoney™ is available for Android and iPhone.

Both goMoney™ and Grow by ANZ have been built with a focus on superior customer experience, with accessibility considerations, such as voiceover technology that are considered a standard feature.



Raised indicators help customers orientate and identify cards.

IMPLEMENTING ACCESSIBILITY STANDARDS

IN PRODUCT DESIGN

"ANZ's product design processes have been formally amended to ensure product design, review, approval and communication includes consideration of accessibility criteria and standards."

Matt Boss
Managing Director — Products & Marketing

Accessibility standards enable product managers to make conscious, informed decisions about product enhancements, recognising that exclusions are a risk to our business. Ultimately, the aim is to make all ANZ products and services both accessible and inclusive.

These best practice standards have been developed in consultation with the Australian Network on Disability (AND), a group that has been involved in raising the awareness of inclusive design among ANZ staff.

Our new Access debit cards, to be launched in 2016, are but one example of the ways in which such accessibility standards have prompted positive change.

Feedback from customer-facing staff highlighted challenges that some customers experienced when using cards. So we instigated a collaboration between ANZ teams, card vendors, ANZ's Abilities Network and Vision Australia to create a new design that is far more inclusive with features such as:

- High visibility, leading edges help customers identify the correct way to insert cards into ATMs and EFTPOS terminals.
- Raised tactile indicators help customers orientate and identify cards.
- Contactless payments enable customers to simply tap without any need to enter a PIN (a welcome innovation for customers with memory or dexterity-related disabilities as well as those who are vision impaired).



NSW team at the Opening Ceremony of the Special Olympics Australia National Games held in Melbourne, Australia in October 2014.

SPECIAL OLYMPICS

COMMUNITY PARTICIPATION THROUGH SPORT

"ANZ understands that it can play a key role in strengthening communities and creating a level playing field for athletes of all abilities. So, we were delighted when ANZ joined us as the official netball partner in 2014. Like Special Olympics Australia, ANZ recognises the power of sport to change lives."

Nicola Stokes
Chief Executive Officer — Special Olympics Australia

Special Olympics Australia provides the opportunity for people with an intellectual disability to be involved in sporting activities, regardless of their skills.

The sports programs are provided by volunteers around Australia, and delivered within a supportive environment where people with an intellectual disability are accepted and can feel proud.

Through ANZ sponsorship, Special Olympics Australia has partnered with Netball Australia to offer a modified ANZ NetSetGo program to Special Olympics Athletes.

This sponsorship has allowed Special Olympics Australia to establish pilot programs in South Australia, Victoria and New South Wales to introduce Netball to the Special Olympics offering. The pilots have been completed and the program is now being rolled out into communities and schools in these states.

This partnership has provided a new sport offering to athletes with an intellectual disability wanting to participate in sport. The Special Olympics allows athletes to participate and follow a sporting pathway from local community participation through to regional, state and national representation.



PACE program participant Brendan Paholski and his mentor, Meg Dalling, Head of Legal, Regulated Outsourcing.

KEEPING THE PACE

POSITIVE ACTION TOWARDS CAREER ENGAGEMENT

"It has been a pleasure to sponsor the PACE programme over the last few years. The feedback that we have received from both mentors and mentees has been fantastic and reinforces the importance of this initiative, just one of many that ANZ undertakes to increase awareness of the importance of diversity in the workplace."

Anthea Kane
Chief Financial Officer — Global Technology Services and Operations

ANZ is the principal sponsor of the mentor programme, Positive Action towards Career Engagement (PACE), which is run by the Australian Network on Disability (AND).

PACE gives students and jobseekers with a disability the opportunity to develop their skills and confidence in a workplace setting. It's a setting that can help them in their job search, as well as their personal and professional development.

Meg Dalling, Head of Legal, Regulated Outsourcing, discovered that the program provides a rewarding professional development opportunity for mentors when she was partnered with mentee Brendan Paholski. The experience helped Meg to understand her unconscious biases and gain a better knowledge of diversity in our customer base, in the community, at work and when hiring staff.

Each year, the ANZ Abilities Network partners with AND to run its 12-week mentoring programme. By encouraging staff to become mentors, ANZ promotes diversity and inclusion and fosters a more disability confident workforce.



Fiona Vines, Diversity, Inclusion and Flexibility Lead, ANZ. Sarah Wallington, Attitude Foundation secondee.

ATTITUDE FOUNDATION

CHANGING ATTITUDES CHANGES LIVES

"ANZ is an iconic Australian brand, and it is great they are the first to partner with us to ensure that stories of people with disabilities are told through our voice. Such stories can change attitudes about us, and changing attitudes changes lives."

Graham Innes AM
Chair — Attitude Foundation

At ANZ we have entered a two-year partnership with disability and accessibility advocate group, the Attitude Foundation, as part of our commitment to diversity and inclusion.

The Attitude Foundation's purpose is to relieve the discrimination experienced by people with a disability, thereby increasing their integration into every aspect of political, social, economic and cultural life.

Fiona Vines, Diversity, Inclusion, and Flexibility Lead is delighted that our sponsorship will help the non-profit group produce a television series in which some of the four million Australians' with a disability share their stories and perspectives. Intended to both spark conversations and position people with disabilities as role models and leaders, it is set to be broadcast nationally and appear online.

Apart from financial assistance, we've also seconded a full-time resource to the Attitude Foundation. Lucinda Tamburrino from our Retail Services business worked with the Attitude Foundation team to manage operations, help build public awareness and drive fundraising efforts. In November 2015, Lucinda passed the baton to our next secondee, Sarah Wallington, from Group Finance.



Pankajam Sridevi, Managing Director of ANZ Bengaluru Hub, with EnAble India staff and program participants.

ENABLE INDIA

ANZ BENGALURU PARTNERS WITH ENABLE INDIA

"We are very excited about ANZ's unique approach to hiring, training and supporting people with disability. This approach will work as a model for other employers, ensuring we can entrench our goal of bringing economic independence and dignity to people with disability."

Julian Tarbox
Sourcing & Placement Manager — EnAble India

Our Bengaluru Hub's partnership with EnAble India has come a long way in the last four years. From recruiting EnAble India's candidates in the first year to now supporting it in building a training lab for people with disability, Bengaluru Hub's association with the not-for-profit organisation has been cemented by a shared commitment for providing career opportunities to people with disability.

In many cases, people with disability miss out on educational or skill development opportunities. Through this facility, EnAble India plans to train and prepare them to join the workforce.

So we were excited to assist in the fitout of its new 100-seat training facility and innovation lab. This facility is expected to train at least 400 candidates annually.

Pankajam Sridevi, Managing Director of ANZ Bengaluru Hub, said "For the Bengaluru Hub, this is a step towards ensuring a supportive and sustainable environment for people with disability so that they can make full use of their potential and fulfil their dreams".

Apart from recruitment and building infrastructure, the Bengaluru Hub also works with EnAble India in training, job analysis and career mapping. Additionally, Bengaluru Hub and EnAble India, along with SAP, have partnered in sponsoring the 'India Inclusion Summit' – the largest summit of like-minded individuals in India that focuses on the development and inclusion of people with disability.

EMBRACING AN INCLUSIVE CULTURE

Our aim is to create a diverse and inclusive culture where all staff can succeed and feel valued. We want to be a workplace that welcomes and brings out the best in all of our employees.

With this in mind, attracting and retaining diverse talent plays an important role in staff engagement, in reaching new customers and achieving business growth. It makes sense that our staff population reflects our customer base in the communities in which we operate.

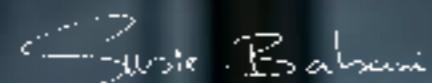
We want to be known as an employer of choice for people with disability – a place where people can give their best, where there is equal access and opportunity for everyone, and where leaders embrace an inclusive leadership style that drives and supports innovation and creativity.

To do this we will focus on inclusive recruitment practices, addressing environmental access issues, providing support to staff and line managers and measuring disclosure of disability and caring responsibilities in our annual employee survey. One of our key recent initiatives has been the introduction of all roles flex. We have mainstreamed working flexibly in Australia, New Zealand, Bengaluru and Hong Kong by making this available to anyone, for any reason. We are now working to implement this across our other geographies.

At ANZ, all staff should feel supported and included by their peers and our leaders, and they should be able to comfortably access our premises and have what they need to be able to do their job. The ANZ Abilities Network is open to everyone and is made up of staff who are passionate about making a difference for people with disability.

Each year we recognise and celebrate those who go above and beyond in raising awareness and supporting both our customers and other staff through the ANZ Star Awards.

We have many success stories that we are proud of, some of which you will read about in this report. The common thread across these stories is recognition that all individuals have different needs and that, at the end of the day, everyone wants to be respected and wants to contribute to ANZ's success. We welcome these differences and value the contribution they make to who we are at ANZ.



Susie Babani
Chief Human Resources Officer — ANZ

 @SusieBabani





STUART MINOTTI

CUSTOMER LEVEL MARKETING
COORDINATOR – ANZ, MELBOURNE

"Sometimes people underestimate my capabilities and it has been great to deliver above and beyond expectations. I can produce the same high quality work as anyone else and my colleagues and managers have really recognised that. I now know I'm an ANZ employee who just happens to have a disability, rather than the other way around."

Everybody has a story, mine is just slightly different. I have cerebral palsy (CP), which is a physical disability that affects the way I move. It's a permanent condition affecting more than 17 million people worldwide and is one of the most common disabilities in Australia.

My parents are the real heroes in my book. If it was not for my parents believing that I could live a normal childhood and challenging the status quo of society, I would not be the person that I am today.

The greatest obstacle is not discrimination by other people but self discrimination and this is certainly true in my case. It is difficult for me not to sell myself short at times. Working in a work environment that is more suited to able bodied colleagues does present challenges but I have always managed to persevere and rise above them.

Now I have achieved things that I never thought possible. I got onto the ANZ Grad program six years ago and after lots of perseverance got a role in marketing. In amongst all of that, I got married, built a house and am now enjoying life in eternal mortgage debt.

When you come across with a person with a disability a couple of things to bear in mind would be to speak to them like you would like to be spoken to. Don't be afraid to have a conversation with them. Avoid rushing to help them with minor tasks like pressing the elevator button. They probably don't need help — as well intentioned as it may be. If they need your help, they will let you know.



GOWRI RASTOGI

DEVELOPER
– ANZ, BENGALURU

"When you hear the word 'disabled,' people immediately think about people who can't walk or talk or do the things they themselves take for granted. Now, I take nothing for granted."

I find the real disability is people who can't find joy in life and are bitter. I think that everyone has something about themselves that they feel is their weakness... their 'disability.'

I'm certain we all have one, because I think of a disability as being anything which undermines our belief and confidence in our own abilities.

I joined ANZ as part of a Technology internship program, along with 9 other interns. We were provided with a two month training program to learn about ANZ's technology platforms and software packages which made the transition easier. In addition, ANZ arranged disability awareness training for my team, which helped them to understand the challenges people with disabilities may face.

ANZ as an organisation has made me gain the confidence, that mobility disability is a mere illusion of mind. People with any kind of disability if provided with right opportunities at the right time can do wonders. Because of my disability, I need assistance. But my colleagues and Senior management have always supported me to overcome the limitations of my condition. They have demonstrated faith in my abilities and have made accommodations and adjustments to allow me to perform at my best.



DEVEGOWDA ANJINAPPA

**SECUREMAIL CONSULTANT
— ANZ, BENGALURU**

When I joined ANZ, I received overwhelming support from my organisation and peers so that I could perform on a par with others.

ANZ also helped me pursue my sporting passion. This year, the Paralympic Wheel Chair Tennis Federation of India selected me for The Bangkok Cup 2015. But I was struggling for funding. That's when ANZ sponsored my travel, kit and tournament fees.

My manager always encouraged me to follow my passion and made my work hours flexible so that I could attend practice sessions. I'd like to think I repaid that faith in me by finishing runner-up in the doubles category for beginners.

I believe working with any employer shouldn't be a challenge if you are determined to challenge the odds. Our perseverance can conquer any kind of disability. We can all achieve success through sustained focus, dogged determination and enhanced skill sets.

JENNY RICKIT

**CUSTOMER SERVICE CONSULTANT
— ANZ, WELLINGTON**

I've been partially blind since childhood and have learnt to use technology such as screen readers and Braille displays in my day-to-day life.

When I started here, I went through a three-month training period that included invaluable support from my team leader, Evan Williams, as well as one-on-one sessions specifically tailored to my role. Evan took a personal interest in learning how my screen readers (JAWS), worked with ANZ systems and this really triggered a wonderful starting point for my ANZ career.

I also had support from Sam Byrne, another abilities employee who had been doing my role in Australia. He came over for two weeks to assist me with using the ANZ systems in a more efficient and effective way in conjunction with my screen reader.

In general the support at ANZ has been great, especially when it comes to the flexibility of hours, workload and training. Other employees I work with are keen to support me and help in any way they can.

ASHWIN KARTHIK

**BUSINESS ANALYST
— ANZ, BENGALURU**

I joined ANZ Bengaluru Hub six months ago. The thought that I had any limitation totally slipped out of my mind with the kind of support I have received since then. My workstation was redesigned to suit my needs. I was also given access to a medical cab facility and a dedicated house nurse during office hours.

My manager and the team members have not only been extremely supportive in my day-to-day work but also my outside work activities. Recently, I was invited to nominate myself as a speaker at TEDx. During this time it was encouraging to see how many colleagues rooted for me on Twitter to ensure I got the chance to speak.

From day one colleagues have treated me with respect and make me feel equal to others. This motivates me to give my best every single day.

My advice to people with disability is this: be confident and never miss an opportunity to improve your skill set. A good employer always looks out for your strengths, not your weaknesses.

SAM BYRNE

**SERVICE COACH
— ANZ MELBOURNE**

ANZ has given me the chance to excel in two roles. And each time I've been able to call on various departments from within technology to develop systems and processes that allow me to do my job efficiently.

My line manager has been extremely accommodating in relation to tasks that were challenging for me to complete, either discussing alternatives that I or my manager could do differently to get the same result. As a result, I now complete more work that I'm capable of doing, which in turn reduces the load on colleagues.

Seeing employees with a range of disabilities every day serves as a great reminder of our inclusive strategy here at ANZ.

Overall, I've found the attitude of senior management to be incredibly encouraging. This top-down positive culture is something I've rarely witnessed elsewhere.



L-R: Senator Franklin Drilon, Milagros Drilon, Manuel Agcaoili, Benigno Aquino, Gina Villariza, Nicola Hutton, Maximino dela Concha

EMPLOYER OF THE YEAR

APOLINARIO MABINI AWARDS 2015

"The ANZ Manila Hub leadership team supports and encourages the hiring of candidates from different backgrounds. We're a vibrant team to match the diverse customer base we support."

Nicola Hutton
Head of Human Resources —
ANZ Global Services and Operations, Manila

In 2015, ANZ Manila was named 'Employer of the Year' at the Apolinario Mabini Awards, an event that recognises individuals, groups and agencies that have made outstanding contributions to people with disability.

ANZ Manila started hiring people with a disability from direct applications to our ANZ Careers website. As we continue to grow our operations in the Philippines, we have sustained this commitment to hiring people with a disability by partnering with government and non-government organisations to recruit staff. The Manila team have also achieved success with initiatives such as quarterly recruitment days for people with disability.

Our Manila operation also rolled out a disability awareness workshop, which provides education and information about disability, and provides training in Basic and Advance Filipino Sign Language to enable better communication and interaction for our employees with hearing impairment.

PEOPLE IN ATTENDANCE

| | |
|-------------------------|---|
| Senator Franklin Drilon | Senator of the Philippines |
| Milagros Drilon | Chairperson — 2015 Apolinario Mabini Awards Committee |
| Manuel Agcaoili | President — The Philippines Foundation for the Rehabilitation of the Disabled |
| Benigno Aquino Jr. | President — Republic of the Philippines |
| Gina Villariza | Head of Recruitment — ANZ Manila |
| Nicola Hutton | Head of Human Resources — ANZ Global Services and Operations, Manila |
| Maximino dela Concha | Assistant Manager — Commercial ANZ, Manila |

OUR 2016–2018 ACCESSIBILITY AND INCLUSION PLAN

Our 2016–2018 Accessibility and Inclusion Plan (AIP) has been developed following consultation with our employees and external stakeholders. We have conducted a review of achievements and opportunities for improvement identified throughout the 2013–2015 Accessibility & Inclusion Plan period.

Our fourth Accessibility and Inclusion Plan aims to address areas of focus suggested by the Australian Network on Disability in an audit conducted on our 2013–2015 Inclusion and Accessibility Plan.

Our new commitments are focussed in improving accessibility and inclusion for our customers and employees and helping to change attitudes to people with disability in the community.

Opportunities for improvement which we will address through the 2016–2018 plan include:

IMPROVING ACCESSIBILITY FOR CUSTOMERS IN AUSTRALIA AND NEW ZEALAND

Continue to use innovation and technology to make banking more accessible and easy for customers with disability and their carers in Australia and NZ;

Incorporate universal design and accessibility into all aspects of product development;

Improve access to basic banking services for people with disability through our MoneyMinded financial literacy program; and

Provide education to raise awareness on how customers can use digital banking to improve independent participation for people with disability in managing their money.

COMMUNITY ENGAGEMENT IN OUR KEY GEOGRAPHIES

Our focus on strengthening communities through partnerships to change attitudes to disability will continue. By listening and contributing to the discussion we can play an important role in empowering people with disability and their carers to participate fully in society.

Progress will be monitored and reported regularly to our Management Board team and updates made available on our website.

CREATE A DIVERSE AND INCLUSIVE WORKFORCE IN OUR KEY GEOGRAPHIES

We will continue to use Design for Dignity guidelines to ensure our workplaces are welcoming and accessible. Technology and innovation will play a key role in giving our people the tools and ways of working that allow them to be their best.

We will maintain our focus on creating an inclusive workplace for our employees with a particular emphasis on flexible working which is available to anyone, for any reason at ANZ.

CUSTOMER

ACCESSIBILITY FOR CUSTOMERS IN AUSTRALIA AND NEW ZEALAND

| OBJECTIVE | Everyday banking is accessible for personal customers in Australia and New Zealand | Universal design and accessibility is factored into all aspects of the development of banking products and services | Improve access to basic banking services for people with disability |
|-------------------------------------|---|--|--|
| WE COMMIT THAT... | <ul style="list-style-type: none"> Everyday banking product documents, including disclosures and account statements, will be accessible using assisted technologies such as screen readers and screen magnifiers, and to keyboard only users Auslan and NZSL interpretation services will be available for hearing impaired customers ATMs will be audio enabled, ensuring accessibility for vision impaired customers New and refurbished ANZ branches will have enhanced accessibility features using Design for Dignity guidelines; and we will continue to upgrade our existing branches to address accessibility issues beyond compliance Information about the accessibility of ANZ's products and services, including the location of accessible branches and ATMs, will be available on GoMoney, anz.com and anz.co.nz | <ul style="list-style-type: none"> Business cases for new products and services will be assessed for accessibility at key stages through the Product and Project Development Life Cycle All new digital solutions for customers will meet/exceed best practice web content accessibility guidelines WCAG v2.0 AA We will implement supplier multiplier strategies to embed accessibility and inclusion into procurement practices | <ul style="list-style-type: none"> The MoneyMinded financial literacy program will be available to people with disability and organisations delivering disability services, and to communities of people with disability We will improve the independent participation of people with disability in managing their money, by educating customers on how to use our ATM's, internet and mobile banking Improve access and understanding of basic money management for people with disability |
| HOW WE WILL MEASURE PROGRESS | <ul style="list-style-type: none"> Audit of accessibility of everyday banking by independent body % of branches in line with Design for Dignity guidelines | <ul style="list-style-type: none"> Audit of accessibility of everyday banking by independent body | <ul style="list-style-type: none"> Number of customers accessing financial literacy programs Growth in internet and mobile channel usage |

COMMUNITY

COMMUNITY ENGAGEMENT IN OUR KEY GEOGRAPHIES

| OBJECTIVE | ANZ will listen to the community and the disability sector and take action to influence the global disability agenda | Deliver key programs in the community contribute to a more inclusive society | ANZ has strong governance in place to enable progress towards being a disability confident and inclusive organization |
|-------------------------------------|---|---|---|
| WE COMMIT THAT... | <ul style="list-style-type: none"> We will continue to foster partnerships with disability organizations through our Corporate Sustainability and Diversity agenda We will continue to enhance our understanding of the challenges faced by people with disability by working with disability advocacy groups and other public and private sector organisations who are involved in the development of standards and policies to support people with disability ANZ will participate in external commentary, including with government and the private sector, advocating the need to empower people with disabilities to participate in every aspect of political, social, economic and cultural life | <ul style="list-style-type: none"> We will continue to deliver and expand mentoring programs supporting people with disability to find and retain employment Evidence of community giving and volunteering <ul style="list-style-type: none"> Volunteering programs for ANZ staff will include opportunities to work with organisations supporting people with disability Staff charitable giving programs will include grants to community based disability organisations The MoneyMinded financial literacy program will be available to people delivering disability services, and to communities of people with disability Evidence of participation in financial literacy program | <ul style="list-style-type: none"> The Accessibility and Inclusion Plan will be sponsored by a member of Management Board, with a senior executive overseeing governance and overall delivery of the commitments Ownership of each Accessibility and Inclusion Plan commitment will be allocated to a senior executive who is accountable for implementation Progress against each Accessibility and Inclusion Plan commitment will be reported externally, and internally to ANZs Management Board, Corporate Sustainability and Diversity (CSD) Committee and to all employees |
| HOW WE WILL MEASURE PROGRESS | <ul style="list-style-type: none"> Evidence of community giving and volunteering Evidence of participation in financial literacy program | <ul style="list-style-type: none"> Participation in mentoring program Evidence of community giving | <ul style="list-style-type: none"> Quarterly update to CSD Committee Half yearly tabling of progress at Management Board and externally on anz.com and anz.co.nz |

EMPLOYMENT

CREATING A DIVERSE AND INCLUSIVE WORKFORCE IN OUR KEY GEOGRAPHIES

| OBJECTIVE | ANZ is an inclusive employer of choice for people with disability | ANZ has an inclusive culture where employees with disability and employees who have carer responsibilities feel supported and included | Workplaces at ANZ are welcoming and accessible for staff of all abilities |
|------------------------------|--|---|--|
| WE COMMIT THAT... | <ul style="list-style-type: none"> Targets for the recruitment of people with disability will be revised and set each year, including the intake of people with disability into graduate and internship programs The <i>anz.com</i> careers site will meet/exceed best practice web accessibility guidelines WCAG v2.0 AA We will work with our internal recruitment teams, and external recruitment partners, to build inclusive recruitment practices | <ul style="list-style-type: none"> The process for on-boarding new recruits into ANZ will be accessible for employees with disability; and we will continue to benchmark and improve the process for providing workplace adjustments for employees with disability All roles are flexible at ANZ – flexible working is available to anyone, for any reason Resources will be available to support line manager awareness of disability and to support teams in increasing disability confidence The role that the locally led Abilities Networks play will be expanded to increase coverage and membership across Australia, New Zealand and key locations in our Asia Pacific network The Abilities network will continue to champion and deliver the annual STAR Awards celebrating International Day for People with Disability | <ul style="list-style-type: none"> New and refurbished ANZ premises will have enhanced accessibility features using Design for Dignity guidelines; and we will continue to upgrade our existing premises to address accessibility issues beyond compliance We will develop accessibility roadmaps and improve the accessibility of our most used employee systems and processes We will choose technology vendors who comply with best practice web content accessibility guidelines WCAG v2.0 AA |
| HOW WE WILL MEASURE PROGRESS | <ul style="list-style-type: none"> Number of people with disability recruited through specialist channel Audit of accessibility of recruitment process by independent body | <ul style="list-style-type: none"> Disclosure of disability via employee survey Employee engagement scores Abilities Network membership | <ul style="list-style-type: none"> Audit of accessibility of top 5 employee systems and processes by independent body |

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