



Accessibility and Inclusion Plan
2013-2015





Building an Accessible and Inclusive Workforce

We understand that disability is relevant to every aspect of our business – customers, employees, markets, communities, suppliers and key stakeholders.

ANZ's strategy is to be a super regional bank, strengthening our businesses in Australia, New Zealand and the Pacific while establishing a significant presence in key markets in Asia.

Our 48,000 employees serve some eight million retail and business customers in 32 countries around the world. We are uniquely placed to support those customers who increasingly want to bank and do business within and across our region.

Having the best connected and most respected people in our ANZ team is a critical foundation for achieving our goals.

Since launching our super regional strategy in 2007, our CEO Mike Smith has driven diversity as a business imperative. Our priority is attracting, valuing, including and helping our customers and employees with disability to progress.

“With greater diversity in our workforce, leadership pipeline and senior executive ranks, we are able to tap into a much broader range of skills, experiences, market insights and perspectives to manage our business and achieve our goals.

We also want to build a better, more connected and innovative business for our employees and customers to benefit the communities we serve.”

Mike Smith, Chief Executive Officer, ANZ

Message from Mike Smith

Building long-term employment opportunities for people with disability is a really important part of our commitment to respecting people and communities. It is the right thing to do and it also goes hand-in-hand with business and government goals to boost participation, productivity and strengthen the capacity for human innovation.

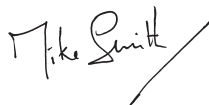
Our Disability Action Plan has been in place for a number of years. This plan was initiated some five years ago and driven by a small group of people who were passionate about creating a welcoming and supportive bank for our customers and employees with disability.

In this booklet, we outline the progress we've made, what we've learned and how we intend to shift our focus from having a Disability Action Plan to formally integrating the ideas of accessibility and inclusion right across our business.

We've also included stories from our people that we believe demonstrate better than any policy changes or reporting outcomes the progress we have made.

Looking ahead, our '2013-2015 Accessibility and Inclusion Plan' commitments are outlined on pages 15-17. This work will be led by a global team of business leaders, supported by our Corporate Responsibility and Diversity Committee, which I chair.

There is much work to be done, but we are energised by the challenge, inspired by our people and keen to make the most of the opportunities created by an accessible and inclusive business. I look forward to continuing to report our progress.



Michael Smith
Chief Executive Officer, ANZ



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Our Commitment to Accessibility and Inclusion

According to the World Health Organisation, over 1 billion people - about 15% of the world's population - have some form of disability.¹

While definitions and reporting methodologies vary, this trend is consistent with a number of regions where ANZ operates. For example, the Australian Bureau of Statistics reports that 18% of Australia's population and 15% of its working age population has a disability.² While Statistics New Zealand (2006) report that around 17% of the population has some form of disability.³

Disability may be hidden or evident from birth (congenital), episodic or stable. It may be physical, sensory, intellectual, psychiatric, neurological or a learning disability. A disability

may be temporary or permanent, total or partial, lifelong or acquired. Many people who now have a disability may have spent most of their lives without any disability.

The prevalence of disability in our communities makes it relevant to every aspect of our business.

¹ World Health Organization, 'Fact sheet No. 352', *World Health Organisation* [web page] (November 2012) <http://www.who.int/mediacentre/factsheets/fs352/en/>

² Australian Bureau of Statistics, '4430.0 - Disability, Ageing and Carers, Australia: Summary of Findings, 2009', *Australian Bureau of Statistics* [web page] (2010) <http://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/4430.0Media%20Release12009?opendocument&tabname=Summary&pridno=4430.0&issue=2009&num=&view=>

Australia Bureau of Statistics, '4102.0 - Australian Social Trends, March Quarter 2012', *Australia Bureau of Statistics* [web page] (2012) <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features40March+Quarter+2012#pwd>

³ Statistics New Zealand, '2006 Disability Survey', *Statistics New Zealand* [web page] (2006) http://www.stats.govt.nz/browse_for_stats/health/disabilities/DisabilitySurvey2006_HOTP06/Commentary.aspx



Our Values

- ▶ **Integrity** – Do what is right
- ▶ **Collaboration** – Connect and work as one for our customers and shareholders
- ▶ **Accountability** – Own your actions, make it happen
- ▶ **Respect** – Value every voice, bring the customer's view to ANZ
- ▶ **Excellence** – Be your best, help people progress, be business minded

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 corporate values of Integrity, Collaboration, Accountability, Respect and Excellence guide our actions, decisions and interactions with all our stakeholders.
- ▶ 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 human rights standards as outlined in our 'Respecting People and Communities' statement, shares our commitments to diversity; equal opportunity in our workplace; fair and responsible products and services that are accessible for disadvantaged and under-served communities; while also requiring major suppliers to meet our human rights standards as a condition of their continued business with us.
- ▶ Our Corporate Responsibility Framework includes a focus on providing employment opportunities 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.

Our progress against our plan

In 2008, ANZ put in place our first Disability Action Plan, representing our ongoing commitment - as a leading bank and large employer - to attract, value, include and help our customers and employees with disabilities to progress.

This is a voluntary plan that complies with the Disability Discrimination Act 1992 (DDA) and the Australian Bankers Association's accessibility standards on electronic banking.

Progress made under our 2010-12 Disability Action Plan includes:

Premises and Facilities

- ▶ We have in excess of 2,600 audio enabled ANZ ATMs representing over 95% of our network in Australia.
- ▶ Our Property team has been trained in Disability Discrimination Act (DDA) requirements and Building Council of Australia and Australian Bankers Association's accessibility standards. All new ANZ fit-outs include a review by a specialist DDA consultant.
- ▶ A DDA audit of ANZ's facilities was conducted in 2011 and AUD\$1,000,000 in funding was allocated to undertake remedial actions that were completed in the same year.

Products and Services


- ▶ Our branch and ATM locator on anz.com includes a filter allowing people with disability to identify the most convenient and accessible services for them.
- ▶ Best practice World Wide Web Consortium (W3C) Accessibility Standards WCAG 2.0 and Australian Bankers Association's (ABA) accessibility guidelines have been incorporated across the development of anz.com, internet banking and telephone banking.

- ▶ New services – such as our award winning GoMoney™ mobile phone banking application – are designed to be accessible for all abilities and includes voiceover technology for iPhone, iPad and Android applications.

Employment and Inclusion

- ▶ Since the introduction of our Abilities Employment Program in 2008, 131 people with a self-disclosed disability have been employed at ANZ, with a retention rate of 74%.
- ▶ In 2012 we employed 38 people with a self-disclosed disability (13 in Australia; 15 in India, two in the Philippines and eight in New Zealand) against our target of 35.
- ▶ Our Reasonable Accommodation process ensures all employees with disability have the equipment and resources they need to successfully perform their role, and we operate a dedicated hotline to advise and assist employees with accessibility needs and concerns.
- ▶ Our Abilities Network conducts immersion sessions for business leaders and all employees to foster a culture of understanding and inclusion for people with disability. This includes our Star Awards held each year on International Day of People with Disability (3 December) and our 'Let's be Wheelistic' program where business leaders and employees experience first hand what it's like for their colleagues and customers who use wheelchairs. These programs have helped us identify improvements we can make to the accessibility of our premises, products and services.





“Overall, ANZ’s policies and processes across the business and all ten criteria in the Disability Standards pilot demonstrate a clear, disability confident organisation with a commitment to people with disability from the perspective of all stakeholders including employees and clients.”

Australian Network on Disability

- ▶ All internal online training modules are tested to ensure they meet accessibility requirements as part of standard business practices and we have reviewed and tested our practices to ensure our recruitment processes are accessible and inclusive.
- ▶ We conduct sessions across our business to increase awareness and understanding of mental health and well-being issues in our community and workplace.

Leadership and Governance

- ▶ Implementation of the Disability Action Plan and new Accessibility and Inclusion Plan is led by a steering committee of business leaders, with strategy, policy and performance on our commitments governed by our Group Corporate Responsibility and Diversity Committee, which is chaired by our CEO and includes senior executives from across the bank.
- ▶ We contributed to the Australian Government’s consultation process to improve employment participation of people with disability and regularly engage with a range of stakeholders to share the experiences and improvement opportunities arising from our approach and priorities.
- ▶ We completed the Australian Network on Disability (ANoD) National Disability Standards Pilot 2012 self assessment and received a commendable score of 70/100. The assessment highlighted areas of strength and opportunities for improvement that will be addressed through the commitments in our 2013-2015 Accessibility and Inclusion Plan, detailed on the following pages.



Recognition

Our approach and progress in building a vibrant, diverse and inclusive business has been recognised by a number of key stakeholders:

- ▶ Australian Human Resources Institute award for excellence in the Employment of People with Disability (2012).
- ▶ Diversity@Work Bi-Annual Laureate for Diversity Excellence (2011).
- ▶ Vision Australia 'Making a Difference' Award in the large organisation category for our commitment to providing products and services that are easy for people with disability to use and which reflect best practice for people who are blind or have low vision (2011).
- ▶ Financial Insights 'Innovation in Mobile Banking' award for our ANZ goMoney™, application, which provides fast, easy, accessible and secure banking services to our customers (2011).
- ▶ Assessed as the leading bank globally on the Dow Jones Sustainability Index for the fifth time in six years (2012), with particular recognition for our strong focus on workforce diversity.

Creating a vibrant, diverse and inclusive workforce

Meet some of the talented people delivering ANZ's Accessibility and Inclusion Plan.

Sue Jeffery



General Manager, ANZ Direct Australia Chair of ANZ's Accessibility and Inclusion Plan Steering Committee.

Like many, I am drawn to people with disability and also disability issues because of a strong personal connection. My brother Cameron lived a remarkable life, his courage and determination inspired and enhanced my world and that of many others in innumerable ways.

His experiences also showed me how acts of encouragement, support and belief, shown by his family, friends and the local community, made a substantial difference to his confidence, happiness and quality of life.

People can find disability confronting, particularly if they have not had any personal experience with it before. But individuals and organisations can make a huge difference just through simple, every day decisions - who we employ and how we design our premises, technology, products and services, through to the suppliers we work with.

For example, over the years I have employed a number of people with disability in my business. Sometimes, despite best endeavours, it doesn't work out. But this can happen to people with or without disability. What's important is the experience gained and the lessons learned, and how the role at ANZ can be used as a springboard to find another opportunity.

I am delighted to say that in most cases, we have gained long term, highly productive and engaged employees who bring new perspectives and ways of thinking to our business. Success often comes down to upfront conversations about expectations and needs, flexible thinking and a good dose of empathy and humour - pretty standard skills for most managers.

This is the message I want to carry through my work as the Chair of ANZ's Accessibility and Inclusion Plan Steering Committee. There are very simple things we can do that will make a huge difference, not only for employees and customers with disability but our businesses overall. It doesn't require more effort, just a different way of thinking and working.

Hamish Mackenzie



Global Technology Accessibility Manager, Australia

As someone who is vision impaired, it's really important to me personally to be able to manage my money independently, and securely, without having to rely on someone else or travel to a branch. I imagine many people with disability would feel the same way.

I apply this thinking to my role at ANZ and work with the business and our Abilities Network to ensure all our products and services are simple, easy to use and accessible for all our customers.

More recently, this has included improving the accessibility of our ATMs, meeting best practice accessibility guidelines on our website, and designing new products and services from the ground up with all abilities in mind.

I was part of the design and user testing team for our GoMoney™ application where accessibility was considered at every stage of its development.

There are now around one million customers using GoMoney™ which has been recognised globally for its simplicity and useability. This just proves to me again that designing with accessibility in mind, actually helps to deliver better results for the business and all our customers.

In the past we have focused on fixing things that were not inclusive, today we are creating standards and processes where accessibility is a threshold criterion in our decisions.

Judy Smith



Global Head, Health Safety and Wellbeing, Australia

Our Occupational Health and Safety program includes an increasing focus on mental health and mental illness.

We approach disability and mental illness as we do any other health issue that our people experience because we expect that the prevalence of mental health conditions is as prominent in our workforce as it is in society.

We raise awareness through information such as our Mental Health Matters online service; our "Creating a Supportive Workplace Booklet" and "Mental Health Awareness Month" which we run globally each October.

Mental Health is also covered as part of compulsory Health and Safety training for people leaders and is included in the Occupational Health and Safety strategies for each of our business divisions.

All our people have access to up to five free, independent and confidential counselling sessions which include recommendations of other clinical and support services they may benefit from.

The program started in Australia, but it's now provided right across our network in local languages and culturally appropriate formats. For example, in some countries our counselling service is proving most effective when provided in an on-line format, where in others face-to-face support is preferred.

Our challenge and opportunity in the future is to encourage and support our people to identify and disclose mental health issues that may be impacting their work life.

We have seen real advantages in working closely with employees and managers to recognise symptoms and signs and to have open discussions about expectations and any assistance they need. We then work as a team with other health professionals to create the optimal environment for a productive and rewarding work life.

Sam McGoldrick



Senior Personal Banker, New Zealand

I commenced working at the ANZ Contact Centre in Wellington as a temp. I have two below-knee amputations and wear prosthetic limbs, which means that people are not really aware of my disability (apart from a bit of a limp). The first time the ANZ Contact Centre noticed I had a disability was when I turned up to work in my wheelchair. ANZ was supportive by ensuring there was proper access to toilet facilities, desks were set up so that I could use my wheelchair, and even my co-workers volunteered to assist wherever possible.

When I moved to the ANZ Wellington branch on Lambton Quay everything was accessible - lifts, toilets, keypads, and even the door handles were at the right height! When I moved to ANZ Petone, there was a small lift at the front door for wheelchair access! Every time I have relocated my managers have sought to understand and meet my accessibility needs. I have experienced unsolicited support throughout my career at ANZ, in many different locations.

My last regional manager, Duane Kale (Chef de Mission for NZ Paralympics 2012, multiple Gold Medallist at past Paralympics) has really encouraged me to get back into sport. He has put me in touch with Paralympics NZ who are encouraging me to aim towards being on the Paralympics team for Rio in 2016.

I have never used my disability as an excuse but my leaders have always let me know they understand the physical demands and that they are willing to help if I need it. My attitude towards my disability is that it is sometimes an inconvenience, but always an advantage. I make sure that whoever does know about my disability shares my attitude.

I am happiest when at work. ANZ has given me the confidence and re-assurance that whatever I do, I do my best and I am fully supported in all my endeavours.



Stuart Minotti



Marketing Operations Coordinator, Products and Marketing, Australia

I have been incredibly fortunate to have had the opportunity to work with senior managers who have not only supported me to work to the best of my abilities but also have taken an interest in my personal development.

Part of my development has been changing my perspective on how I see myself. I have accepted that I am not defined by my disabilities and that despite some limitations, I have the skills, knowledge and experience to make a valuable contribution to any organisation.

This has increased my sense of self worth and allowed me to embrace my disabilities as unique opportunities to share with other colleagues about my life and help encourage them with their own lives.

Working at ANZ has taught me to take ownership of disabilities instead of being limited by them and has given me the confidence that I can make a positive impact in the world around me.

Pankajam Sridevi



Head of International Operations, India

Since July 2011, our Institutional and International Banking (IIB) Operations teams in Bangalore have been working on initiatives to create a diverse workforce. We have hired a team who are challenged in hearing and speaking to work in our core operations.

Our local sign language did not have banking terms in the dictionary. The team created a library of sign language for these terms which helped in process training. Seventy team members were trained in sign language and two process trainers are certified to conduct sign language training.

We have identified three recruitment agencies and non-government organisations: Cheshire

Disability Trust, Ramsol and V-Sesh where we can hire people with disabilities. We have also built a talent pool of resources in Bangalore and Chennai by screening and short-listing candidates. We have already hired five candidates in the first round of interviews and found that there were a lot more deserving candidates who could be recruited into our wider operations. They have been encouraged to be a part of this initiative. We have now successfully selected 10 candidates, taking the number of hires to 15 so far this year which is the highest in the history of our Bangalore team.

We now have a diverse workforce of people with disability and find that the performance of all our employees is comparable.

Emily Ravenda



Inbound Collections Associate, Operations, Australia.

Having an acquired brain injury and working through the rehabilitation process afterwards really knocks your confidence. That's why I was so appreciative of ANZ's approach to actively seek people with disability to work in our organisation.

I have a university degree and an employment history, which meant I was well qualified for the role in mortgage collections. It was a relief and a huge comfort to know that I could start a recruitment process knowing that my disability was already on the table, and was openly accepted.

Since being at ANZ I have found all my managers have been very understanding and accommodating in terms of my particular

needs. My workstation has been specifically tailored, and tools and resources have been made available to me.

Specific suggestions my occupational therapist has made about prompts and cues that I might need have been readily accepted as ways to help me operate at my best.

My confidence has gone through the roof since I first walked in the door. Now I know that the extra work that I do - thinking about and examining processes to find ways to make them as simple as possible for me personally - has translated into real value for ANZ's customers. I have recently won customer-centricity awards because of the changes I have suggested. I really appreciate how understanding and supportive ANZ has been in my time here.

Lindsay Heaven



Management Trainee in Risk Management, Singapore

When I left university, I thought all banks were exactly the same. It wasn't until I started investigating what it would actually be like to work in one that I realised there were big differences between them.

ANZ was way ahead of the other big banks in terms of accessibility. They are really well set up and their resources properly connect in with the business. This made choosing ANZ a really easy decision for me – along with their super regional strategy of course!

As well as working full time, I have also been a member of the Australian Blind Cricket team for the last six years. In February this year, our Twenty20 World Cup was held in Bangalore.

While there, I arranged to visit the ANZ offices, and I was thrilled to find out that ANZ was the premier volunteer sponsor! Over 380 of our employees in Bangalore contributed over 3,000 hours of volunteering, helping with everything from handing out water, to throwing balls back from the boundary. I was very proud that my company was sponsoring the tournament.

I don't need a huge amount of special treatment at work, but it is good to know it's there if I need it. When I was going through the interview process, there was the option to self-disclose, which meant I got more time to complete the tests if I needed it and other things that really helped. In my opinion, ANZ is an industry leader when it comes to accessibility.

Vanessa Lapeyre



Commercialisation Manager, Transaction Banking, Australia

If I didn't have flexibility in my job, I would not be able to work.

I have a 10 year old son who has autism. This is a debilitating medical condition requiring a high degree of intervention and support from skilled professionals.

In the first few years of Jordan's diagnosis, I spent a lot of time on the road driving him

from one appointment to another. Without the great support and understanding of my senior management team, I would have had to resign.

Being able to work flexible days and times to accommodate these specialist appointments, allowed me to meet my work commitments and also ensure that my son got the help he so desperately needs.

Today I work four days a week – three from the office and one from home.

Our 2013-2015 Accessibility and Inclusion Plan

Our 2013-2015 Accessibility and Inclusion Plan (AIP) has been developed following internal and external consultation and a review of achievements and opportunities for improvement identified throughout the 2010-2012 Disability Action Plan period.

Describing our new commitments as our Accessibility and Inclusion Plan (AIP) reflects our commitment to considering and including people of all abilities in our actions and decisions.

An independent review of progress on our Disability Action Plan was conducted by the Australian Network on Disability in 2012 together with a self assessment of our approach and progress as part of the Disability Standards Pilot.

Opportunities for improvement which we will address through the 2013-2015 plan include:

1. Premises and Facilities

- ▶ Ensure all new premises meet regulatory codes associated with the Disability Discrimination Act, with a specific focus on visual indicators on glazing, adjustable desks, tables and counters, handrails and accessible toilet facilities to ensure they meet accessibility standards.

2. Products and Services

- ▶ Ensure our website and internet banking services consistently address best practice accessibility guidelines.

3. Employment and Inclusion

- ▶ Improve awareness amongst customers and the community of our approach and accessible products and services.
- ▶ Develop a more systematic and targeted approach to attracting, developing and retaining people with disability across our business.
- ▶ Improve awareness amongst general and specialist recruitment services providers and ANZ employees – particularly hiring managers - of our commitments; Reasonable Accommodation process; Abilities recruitment targets; Abilities Network and accessible products and services for our customers.

4. Inspiring Leadership and Governance

- ▶ Increase senior executive leadership and engagement to drive implementation and integration of our commitments across ANZ.
- ▶ Nominate and empower senior managers to deliver each of the commitments on behalf of the senior executive sponsor.

Our 2013-2015 Accessibility and Inclusion Plan commitments

Premises and Facilities:

Ensuring our branches and workplaces are welcoming and accessible for employees and customers with disability.

Commitments		Timeline
1	Ensure where possible that all new and refurbished branches and buildings are compliant with the Disability Discrimination Act (DDA) requirements, Building Code of Australia (BCA) standards and Australian Banking Association (ABA) accessibility standards.	▶ Ongoing
2	Include accessibility criteria in tenders, contract management activities and internal requirements for workplace and customer technologies.	▶ June 2013
3	Raise awareness of ANZ's Reasonable Accommodation process to provide a more flexible and individualised approach to workplace accessibility.	▶ June 2013

Products and Services:

Ensuring our products and services are accessible for people of all abilities and help them to progress.

Commitments		Timeline
4	Ensure product design, review, approval and communication processes include consideration of accessibility criteria and standards.	▶ Dec 2014
5	Ensure key products, services and communication provided via our internet, mobile phone banking and telephone banking services address best practice accessibility standards.	▶ Dec 2014
6	Provide our financial literacy and inclusion programs to people delivering disability services and people with disability and monitor and report participation rates annually.	▶ Dec 2014

Employment and Inclusion:

Employing and developing people with disability and helping them to progress.

Commitments		Timeline
7	Promote ANZ's flexibility policies and practices to support the needs of employees with disabilities and carers.	▶ Ongoing
8	Provide resources, support, education and awareness sessions on attracting, valuing and including employees and customers with disability.	▶ Dec 2013
9	Employ at least 35 people with a self disclosed disability per year across our business through our traineeships, graduate program and permanent recruitment.	▶ Annually
10	Engage general and specialist recruiters to support our disability employment goals and incentivise employees to help us identify more people with disability to work for ANZ.	▶ Annually
11	Develop a comprehensive portal on our intranet covering policies, initiatives, tools, training, templates and resources available to support customers with disability; and employees with disability and their managers.	▶ Dec 2013
12	Adapt and extend our Willing and Able and Juno Mentoring programs to support potential employees with disability globally.	▶ Ongoing
13	Survey employees to better understand the number of ANZ employees with disability in our business; their level of engagement and inclusion; and identify opportunities to improve their work experience at ANZ.	▶ June 2013 and annually thereafter
14	Increase awareness and understanding amongst ANZ employees and customers of our Accessibility and Inclusion Plan and commitment to welcoming and supporting people with disability.	▶ Ongoing
15	Achieve a 100% increase in membership of our Abilities Network and more effectively leverage the network to help our customers and employees with disability to progress.	▶ Dec 2013
16	Support external national disability agenda/awareness campaigns and share our experience with other employers to encourage more private sector jobs for people with a disability.	▶ Ongoing

Inspiring Leadership and Governance:

Continuing to champion the contribution and inclusion of people with disability; Monitoring progress and reporting performance to ensure continued relevance and effectiveness of our DAP

Commitments		Timeline
17	Report progress on the Accessibility and Inclusion Plan regularly to ANZ's Corporate Responsibility and Diversity Committee, Management Board and to all employees.	▶ Quarterly
18	Engage a DDA consultant to review progress to ensure the Accessibility and Inclusion Plan is progressing and remains relevant and effective for ANZ and our stakeholders.	▶ Dec 2014
19	Establish a global Accessibility and Inclusion Plan Steering Committee to oversee its implementation; ensure delivery of our commitments and advise on necessary updates or modifications.	▶ June 2013

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