



**OUR APPROACH TO ACCESSIBILITY  
AND FINANCIAL INCLUSION**

SUMMARY 2019

# WITH SPECIAL THANKS

## FIAP Partnership Group



[www.fiap.org.au](http://www.fiap.org.au)

Supported by:



## Australian Network on Disability



[www.and.org.au](http://www.and.org.au)

## ANZ Abilities Network

Members of the ANZ Abilities Network for their time, insights and contribution to the development of our commitments.

**Cover:** Digby Webster, *Secret Garden* 2018, oil pastel (detail)  
© Digby Webster

Digby Webster is a Sydney-based visual artist. His works are held by Artbank and the Australia Council for the Arts, and have been exhibited in galleries in Australia, Japan and Hong Kong. Digby has been artist-in-residence for the Bundanon Trust, Hill End and the Royal Prince Alfred Hospital, and his paintings of the South Australian landscape were incorporated into the Special Olympics logo in 2018. Digby has also appeared in a number of award-winning short films. [www.digbywebster.com](http://www.digbywebster.com)

## Design

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For more information about Accessibility & Financial Inclusion visit [www.anz.com](http://www.anz.com)

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# FOREWORD

I am happy to present ANZ's approach to accessibility and financial inclusion. This plan builds on our previous commitments to accessibility, inclusion and diversity and sits within our broader sustainability framework.

The Financial Inclusion Action Plan (FIAP) program, led by Good Shepherd Microfinance, arose from Australia's commitment to the G20 goal of alleviating poverty through greater financial inclusion. This group has since grown to more than 30 organisations, all working towards this important goal. I would like to acknowledge the efforts of Good Shepherd Microfinance and its partner organisations for driving a shared vision of a more inclusive society.

ANZ has been helping to change community attitudes towards people with disability for more than 10 years, with much of our work outlined in our Accessibility and Inclusion Plan (A&IP). Each year at our STAR Awards we recognise and celebrate employees who have gone 'above and beyond' in making ANZ more accessible and inclusive. The STAR Awards highlight the passion our people have for driving change, while demonstrating that accessibility is at the core of everything we do. Making our products, services, branches and workplaces truly accessible will support our customers to bank more easily and independently and also contribute to building a more inclusive workplace culture.

For the first time, rather than publishing a separate FIAP and A&IP, we have consolidated our key actions to provide a clearer picture of how our approach aligns with ANZ's purpose.

ANZ's focus on **financial wellbeing** presents an opportunity to refresh our approach across a range of initiatives. We aspire to build the financial wellbeing of all of our customers, employees and the wider community, and we are committed to the design of products and services that are accessible to all and support this goal. It is also important that we continue to focus on financial inclusion for disadvantaged and vulnerable people in the community.

Commitments in this document are strongly linked with our current Reconciliation Action Plan (RAP), our employee diversity and inclusion initiatives and our approach to supporting vulnerable customers. They also reflect our approach to human rights and the role we play, alongside other financial services organisations and large businesses, in contributing to a fair and inclusive society for all.



**Fred Ohlsson**  
Group Executive, Australia  
ANZ

# OUR APPROACH TO SUSTAINABILITY

Our purpose is to help shape a world where people and communities thrive. That means striving to create a balanced, sustainable society in which everyone can take part and build a better life.

One of the ways we are bringing our purpose to life is through helping to address complex issues that matter to society and are core to our business and strategy. We are contributing to these challenges by developing innovative and responsible financial products and services, and participating in relevant policy development and research. By strengthening stakeholder partnerships and harnessing the skills of our people, we hope to have a real and lasting impact.

Our sustainability framework supports our business strategy, reflects our most material issues and is aligned with our organisational purpose focusing on environmental sustainability, housing and financial wellbeing.

At its core is **fair and responsible banking** – keeping pace with the expectations of our customers, employees and the community, behaving fairly and responsibly and maintaining high standards of conduct.

**Financial wellbeing** – improving the financial wellbeing of our customers, employees and the community by helping them make the most of their money throughout their lives.

**Environmental sustainability** – supporting household, business and financial practices that improve environmental sustainability.

**Housing** – improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

ANZ is committed to the United Nations Sustainable Development Goals (SDGs). Our Sustainability Framework, together with public targets that we set annually, supports the achievement of 10 of the 17 SDGs. Further detail on our contribution to the SDGs is in our annual **Sustainability Review**.



# ABOUT THIS ACCESSIBILITY AND FINANCIAL INCLUSION PLAN

Over many years, ANZ has developed a range of commitments and initiatives to support the accessibility, diversity and inclusion of our customers, communities and employees. These commitments have supported financial wellbeing, improved the accessibility of everyday banking services, and supported customers with tailored banking products and services. They are key to achieving our sustainability target to help enable social and economic participation of one million people by 2020<sup>1</sup>.

Historically, these commitments have been housed separately within our:

- **Accessibility & Inclusion Plan (A&IP)**, focused on initiatives to improve the experience of customers and employees with disability, and engaging with the community to support greater inclusion of people living with disability
- **Reconciliation Action Plan (RAP)**, focused on cultural awareness, financial inclusion and employment opportunities for Aboriginal & Torres Strait Islander Australians
- **Financial Inclusion Action Plan (FIAP)**, focused on improving outcomes for vulnerable customers and under-represented groups.

For the first time, rather than publishing a separate FIAP and A&IP we have consolidated our key actions to present a more holistic view and create a clearer picture of how our approach aligns with ANZ's purpose. This consolidation will create a more consistent governance and accountability framework and will enable us to identify important gaps or opportunities across our business requiring particular attention.

Fundamental to our approach is the recognition and promotion of all internationally recognised human rights as the universal foundation for dignity and equality for all. Our human rights statement, *Respecting People and Communities: ANZ's Approach to Human Rights*, provides a framework for decision-making that embeds developments in human rights, including the UN Guiding Principles on Business and Human Rights and the Sustainable Development Goals, into our everyday business activities, as they relate to our employees, customers, suppliers and the communities in which we operate.

All commitments commence in the reporting year October 2018–September 2019, and are ongoing unless otherwise indicated. ANZ reports progress against commitments as part of our annual **Sustainability Review**. Progress against FIAP commitments are also reported on the FIAP program website [www.fiap.org.au](http://www.fiap.org.au)

## Financial wellbeing

Financial wellbeing contributes significantly to overall health and wellbeing and community connectedness, leading to greater economic and social participation. This in turn enables communities to thrive and economies to grow. An individual's financial wellbeing is influenced by:

- financial behaviours – such as actively saving and not borrowing for everyday expenses
- psychological factors – such as confidence in money management skills and locus of control
- financial knowledge and experience – such as financial product experience and understanding of risk
- social factors – such as home ownership, age, education, health and cultural status
- economic factors – such as household income, income variation, substantial falls in income<sup>2</sup>.

Further information on ANZ's financial wellbeing research can be found at [www.bluenotes.anz.com/financialwellbeing](http://www.bluenotes.anz.com/financialwellbeing)

1. <http://www.anz.com/about-us/corporate-sustainability/reporting-performance/sustainability-reporting/>

2. ANZ (2018), *Financial Wellbeing: a survey of adults in Australia*, April 2018. <http://www.anz.com/resources/2/f/2f348500-38a2-4cfe-8411-060cb753573d/financial-wellbeing-aus18.pdf?MOD=AJPERES>

# LINKING OUR ACTIONS TO ANZ'S PURPOSE



## CUSTOMERS

Our focus is on improving customer experience and building trust through serving our customers fairly and responsibly, particularly customers experiencing difficulty or hardship



## STAFF

We support the backgrounds, perspectives and life experiences of our people through a vibrant, diverse and inclusive workforce



## COMMUNITY

We partner with community organisations and government to help build financial wellbeing in the communities where we operate



## SUPPLIERS

We manage the social and environmental impact of our procurement decisions and work in partnership to influence the performance of our supply chain

# OTHER ACCESSIBILITY AND INCLUSION INITIATIVES

## National Financial Capability Strategy 2018

ANZ is an active supporter of the strategy, which is led and coordinated by the Australian Securities and Investments Commission (ASIC). The strategy is a long-term framework for collaboration across the government, business, community, education and research sectors to support strong financial capabilities in individuals, families and communities. For more information:

[www.financialcapability.gov.au](http://www.financialcapability.gov.au)

## Industry initiatives

ANZ actively participates in a range of industry initiatives through our membership of the Australian Banking Association (ABA) and other cross-industry partnerships, which aim to achieve greater inclusion and wellbeing for under-represented and vulnerable groups. These include:

- **Banking of Code Practice** – The 2019 Banking Code of Practice represents a stronger commitment by Australian banks to ethical behaviour, responsible lending, greater financial protection and increased transparency. It extends provisions focused on inclusive and accessible banking and vulnerable customers, highlighting specific circumstances which can lead to vulnerability. For more information: [www.ausbanking.org.au](http://www.ausbanking.org.au)

- **ABA Accessibility Principles for Banking Services** – ANZ was an active participant in the review of the ABA Accessibility Principles in 2018, which were revised to reflect the significant changes in technology and delivery of banking services since the 2002 Standards. The consultation involved representatives from across the banking sector, as well as peak Australian disability organisations and a number of technology companies. The new Principles, which are founded on Principles of Universal Design, are wide-ranging, and cover all banking products and services, including ATMs, digital and voice channels, payment devices, communications, authentication methods and branch design.
- **Australian Network on Disability (AND) Access & Inclusion Index** – In 2017, ANZ participated for the first time in the AND Access & Inclusion Index. The Index enables Australian organisations to understand their current level of maturity for access and inclusion practices across their business, identifying areas of strength and areas for improvement, to ultimately build greater disability confidence. ANZ was delighted to rank #3 of 28 participating organisations, and was commended in the Index Report as a “role model for access and inclusion for its whole of organisation approach to advancing inclusion for people with disability”. We have drawn on the recommendations from the Index Report to formulate the commitments in this Plan.

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**“INCLUSIVE DESIGN FOR EVERYONE  
LEADS TO BETTER OUTCOMES FOR  
ALL USERS, NOT JUST PEOPLE WITH  
DISABILITY.”**

**ABA ACCESSIBILITY PRINCIPLES  
FOR BANKING SERVICES**

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# FINANCIAL INCLUSION COMMITMENTS

The FIAP program was designed to mobilise action across all sectors to improve financial inclusion and resilience for people at risk of financial exclusion. The FIAP Partnership Group, led by Good Shepherd Microfinance, supports organisations to develop meaningful actions across key stakeholders and measure their social and economic impact.

As a 'trailblazer' since 2016, we have built on many years of investment in research and community programs to support financial inclusion in Australia. This year we refreshed our commitments to reflect a deeper understanding of financial wellbeing, its links to financial inclusion and the role we can play in strengthening both. In addition to the outcomes below, we have mapped our commitments to the FIAP 'Theory of Change'<sup>3</sup> outcomes, to support impact measurement at the FIAP program level.

## FIAP ACTION AREA: PRODUCTS AND SERVICES

Develop and offer products or services that clearly identify and meet one or more needs (affordable, accessible & relevant) of vulnerable groups and directly influence financial inclusion or resilience.

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>A consistent, bank-wide approach to <b>vulnerable customers</b> to identify customers at risk, improve support provided, and develop staff capability and understanding of customer needs</p> <p>Customers Staff</p> 	<ul style="list-style-type: none"> <li>Vulnerable Customer Policy, including focus on specific cohorts aligned with the Banking Code of Practice, developed and embedded across Australia Division &amp; Wealth</li> <li>Mandatory training on vulnerable customers for frontline staff</li> <li>Mandatory training on vulnerable customers provided to our senior leaders</li> <li>Develop an approach to considering impacts on vulnerable customers for product development, reviews and processes</li> <li>Participation in industry and cross-industry groups to share experiences, address common issues and improve approaches to supporting vulnerable customers</li> </ul>	<p>Recognition of and appropriate support for vulnerable customers</p>	<p>MD Retail Distribution</p> <p>Operational Excellence Lead</p>
<p>Provide enhanced support for customers experiencing <b>financial difficulty</b> and hardship</p> <p>Customers Staff</p> 	<ul style="list-style-type: none"> <li>Provide specialist contact for financial counsellors working with ANZ customers</li> <li>Engage regularly with financial counsellors from all States and Territories</li> <li>Refer vulnerable customers in hardship to CareRing in partnership with Uniting, with the introduction of employment services to address the prevalence of underemployment in hardship cases</li> <li>Extend MoneyMinded financial literacy delivery into the CareRing model for ANZ and other members</li> <li>Support for mortgage customers showing signs of difficulty through increased pre-delinquency contact</li> </ul>	<p>Customers experiencing financial difficulty and hardship supported to resolve their financial difficulties</p>	<p>Unsecured and Hardship Lead</p> <p>Operational Excellence Lead</p>
<p>Build <b>financial wellbeing</b> into our products, services and customer engagement through helping customers address key drivers of financial wellbeing:</p> <ul style="list-style-type: none"> <li>creating an active saving habit</li> <li>not borrowing for everyday expenses</li> <li>paying down debt</li> </ul> <p>Customers</p> 	<ul style="list-style-type: none"> <li>Create a savings habit through digitally-enabled goal-based savings capability; nudges to encourage regular saving; and tools and training to first home coaches to help customers create a home deposit savings plan</li> <li>Provide tips and education on sustainable credit card use to new credit card customers and existing customers who persistently revolve their credit card balance</li> <li>Provide nudges for customers to take opportunities to pay down debt</li> </ul>	<p>Improved financial wellbeing for our customers</p>	<p>Customer Engagement Lead</p>

3. <https://goodshepherdmicrofinance.org.au/researchreports/fiap-theory-change/>

## FIAP ACTION AREA: CAPABILITY, ATTITUDE AND BEHAVIOUR

Specific steps taken by an organisation to:

- Foster an organisational culture that enhances financial inclusion and wellbeing
- Improve internal capabilities, attitudes and behaviours to better service vulnerable groups
- Improve overall capabilities (knowledge, skills, attitudes & behaviours) of vulnerable groups, directly impacting their financial inclusion and resilience through a more informed decision-making process.

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Expand the reach and accessibility of Saver Plus for eligible participants</p> <p>Community and partners</p> 	<ul style="list-style-type: none"> <li>• 3350<sup>4</sup> participants recruited to Saver Plus</li> <li>• Over 400 ANZ branches involved in community engagement to support Saver Plus</li> </ul>	<p>Increased savings, financial skills and resilience for lower-income Australians</p>	<p>Head of Financial Inclusion</p>
<p>Support community organisations to integrate financial literacy into their service delivery with MoneyMinded</p> <p>Community and partners</p> 	<ul style="list-style-type: none"> <li>• Funding, training and materials provided to 6 MoneyMinded partners to conduct facilitator training and deliver direct to clients</li> <li>• Reviews of practice outlined in regular MoneyMinded reporting</li> </ul>	<p>Improved capacity for community sector to support their clients with money issues</p>	<p>Head of Financial Inclusion</p>
<p>Support lower-income Australians to build financial skills and capability with MoneyMinded</p> <p>Community and partners</p> 	<ul style="list-style-type: none"> <li>• 50,000<sup>5</sup> participants reached through a community partnership model</li> <li>• Survey of accredited MoneyMinded facilitators to demonstrate reach</li> <li>• Publication of MoneyMinded impact report with RMIT University</li> </ul>	<p>Increased financial skills and resilience for lower-income Australians</p>	<p>Head of Financial Inclusion</p>
<p>Lead and fund research into financial wellbeing in Australia</p> <p>Community and partners</p> 	<ul style="list-style-type: none"> <li>• Flagship financial wellbeing survey published every 2-3 years</li> <li>• Additional 'deep dive' research conducted into specific demographics (financial wellbeing of older people in FY19)</li> <li>• Publication of research results for discussion with stakeholders involved in financial services, regulation and policy-setting</li> </ul>	<p>Data to inform and influence financial inclusion and financial wellbeing policy and programs</p>	<p>Head of Financial Inclusion</p>
<p>Support the financial counselling sector in Australia through funding for professional development and State Associations</p> <p>Community and partners Suppliers</p> 	<ul style="list-style-type: none"> <li>• \$75,000<sup>5</sup> funding provided to State Associations under head agreement with Financial Counselling Australia (FCA)</li> <li>• Participation in State and Territory Association conferences and the FCA National conference</li> <li>• Support for rural financial counselling to assist people affected by drought</li> </ul>	<p>Professional and well-resourced financial counselling sector to support clients in hardship</p>	<p>Head of Financial Inclusion</p>
<p>Support Aboriginal and Torres Strait Islander people to develop financial skills and resilience through MoneyBusiness</p> <p>Community and partners</p> 	<ul style="list-style-type: none"> <li>• MoneyBusiness facilitator training and materials provided to money workers specifically working with Aboriginal &amp; Torres Strait Islander clients</li> <li>• MoneyBusiness facilitator training and materials provided to community workers in Victoria in partnership with Berry Street</li> </ul>	<p>Increased savings, financial skills and resilience for Aboriginal &amp; Torres Strait Islander people</p>	<p>Head of Financial Inclusion</p>

4. Relates to the period July 2018–June 2019.

5. Relates to the period October 2018–September 2019.

# FIAP ACTION AREA: AWARENESS AND UNDERSTANDING OF FINANCIAL VULNERABILITY

Specific initiatives to increase awareness and understanding of financial vulnerability, including understanding cultural values, diversity, life events, digital exclusion, economic disadvantage, and associated barriers that can hinder financial inclusion and resilience of vulnerable groups and individuals. This also includes understanding the needs, desires and opportunities for increased financial inclusion.

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Develop and implement an approach to provide central oversight of all action plans and initiatives that support the accessibility, diversity and inclusion of our customers, communities and employees</p> <p>Customers Community and partners Staff Suppliers</p> 	<ul style="list-style-type: none"> <li>Establish a cross-functional Steering Committee for more consistent governance and reporting</li> <li>Escalate shared issues and decisions to Financial Wellbeing Sponsors and the Ethics &amp; Responsible Business Committee, as required</li> </ul>	<p>Improved efficiency, consistency and accountability for progress of public commitments</p>	<p>Financial Wellbeing Sponsors</p>
<p>Support our customers to build their digital literacy skills, with a focus on older customers</p> <p>Customers Staff</p> 	<ul style="list-style-type: none"> <li>Provide face-to-face Tech Talk sessions in branches for older customers on using their own digital device for banking</li> </ul>	<p>Improved digital literacy for older Australians</p>	<p>General Manager, Retail Distribution Network</p>
<p>Identify if there are opportunities for ANZ to promote its commitment to greater accessibility, diversity and inclusion through its procurement spend</p> <p>Suppliers Staff</p> 	<ul style="list-style-type: none"> <li>Review suppliers and social enterprises which support and employ people from under-represented groups, including Aboriginal &amp; Torres Strait Islander people, people with disability and refugees</li> </ul>	<p>Improved awareness within ANZ of the opportunities to support people from under-represented groups through our suppliers</p>	<p>Chief Procurement Officer</p>



**“COMING TO AUSTRALIA WAS NOT A CHOICE FOR ME, IT WAS THE ONLY OPTION I HAD. I CAME TO A FOREIGN LAND WITH NO LOVED ONES, NO JOB, AND A LIFE ON PAUSE. GIVEN THE CHANCE HAS OPENED DOORS FOR ME AS I FEEL I HAVE RE-DISCOVERED MYSELF. I HAD LOST MY PERSONAL POWER AND CONFIDENCE. NOW I FEEL LIKE I’M READY TO ROCK THE WORLD!”**

*ANZ EMPLOYEE, OLIVIA, IS ONE OF MORE THAN 200 PEOPLE FROM REFUGEE BACKGROUNDS WHO HAVE BENEFITED FROM THE GIVEN THE CHANCE PROGRAM AT ANZ, DELIVERED IN PARTNERSHIP WITH THE BROTHERHOOD OF ST LAURENCE SINCE 2007.*

# FIAP ACTION AREA: ECONOMIC PARTICIPATION AND STATUS

Specific steps an organisation could take to encourage meaningful economic participation through employment conditions, self-employment, asset building, and to improve economic status of vulnerable groups.

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Provide opportunities for employment and development of people from underrepresented groups (Aboriginal &amp; Torres Strait Islander people, people with disability and refugees)</p> <p>Staff Community and partners</p> 	<ul style="list-style-type: none"> <li>Expand Given the Chance program in partnership with the Brotherhood of St Laurence to provide employment opportunities for refugees</li> <li>Attract, engage, retain and develop people with disability as outlined in ANZ's Accessibility commitments</li> <li>Provide employment opportunities to Aboriginal &amp; Torres Strait Islander people as outlined in ANZ's Reconciliation Action Plan</li> </ul>	<p>Greater employment opportunities and pathways to economic participation for underrepresented groups in Australia</p>	<p>Head of Financial Inclusion</p> <p>Senior Manager, Diversity, Inclusion &amp; Flexibility</p>
<p>Support the financial inclusion of Aboriginal &amp; Torres Strait Islander people</p> <p>Customers Staff Community and partners Suppliers</p> 	<ul style="list-style-type: none"> <li>Reconciliation Action Plan in place for 2017-2019</li> <li>Identify gaps and opportunities to better assist Aboriginal &amp; Torres Strait Islander customers</li> </ul>	<p>Improved economic and social participation for Aboriginal &amp; Torres Strait Islander people</p>	<p>General Manager, Retail Distribution Network</p>

# ACCESSIBILITY COMMITMENTS

Our commitment to strengthening the financial wellbeing of all Australians is reflected in our ongoing work to build a more accessible and inclusive bank for our customers, our staff and the community.

Members of our passionate and proactive community of accessibility champions, drawn from all areas of ANZ, collaborate to identify and address barriers to independent, convenient and dignified banking, and to foster an inclusive workplace culture which embraces diversity and all abilities. Through innovation and ongoing consultation with a wide range of community stakeholders, we strive for greater economic and social participation for people with disability.

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Endorse and implement the ABA Accessibility Principles across ANZ products, services, digital channels and technology</p> <p>Customers Staff</p> 	<ul style="list-style-type: none"> <li>• Develop ANZ Accessibility Standards which reflect legal requirements, codes, guidelines, community standards and best practice</li> <li>• Embed ANZ Accessibility Standards. Reference Human Centred Design Principles</li> <li>• Accessibility Champions organisation-wide support positive change, promote learning and awareness of ANZ Accessibility Standards</li> </ul>	<p>New ANZ products, services, digital channels and technology are accessible and inclusive of customers and staff</p> <p>Action taken where there are opportunities to improve accessibility in existing products, services, digital channels and technology</p> <p>Greater employment opportunities and pathways to economic participation for people with disability</p>	<p>Group Executive, Technology</p> <p>Group Executive, Digital Banking</p> <p>Customer Engagement Lead</p> <p>Customer Operations Lead</p>



“AS A TENANT OF THE NEW PREMISES AT 839 COLLINS STREET (DOCKLANDS) WE SOUGHT TO ENSURE THE BUILDING FIT-OUT REFLECTED BEST PRACTICE IN ACCESSIBILITY AND INCLUSIVE DESIGN. EXTERNAL SPECIALISTS AND OUR COLLEAGUES WITH DISABILITY PROVIDED INSIGHTS AND SUGGESTIONS TO MAKE THE EXPERIENCE OF WORKING AT ANZ EASIER AND MORE INDEPENDENT FOR EVERYONE.”

KATE LANGAN, GROUP GENERAL MANAGER, PROPERTY

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Continue to raise awareness of ANZ's commitment to the Design with Dignity Guidelines, which go beyond compliance with building regulations, and support more accessible and inclusive branches and workplaces</p> <p>Customers Staff</p> 	<ul style="list-style-type: none"> <li>All new branch and workplace fit outs adhere to Design with Dignity Guidelines</li> <li>Engage on a regular basis with expert consultants, disability organisations and our staff to capture feedback to continually improve the accessibility of ANZ branches and workplaces</li> </ul>	<p>Customers and staff with accessibility requirements can access ANZ branches and workplaces independently, conveniently and with dignity</p>	<p>Head of Retail Property</p> <p>Head of Commercial Workplace</p>
<p>Continually improve our customer channels (digital, contact centre and ATM) to ensure they are accessible and inclusive, and there are multiple ways to bank with us</p> <p>Customers</p> 	<ul style="list-style-type: none"> <li>Provide disability confidence training to customer-facing staff, and review staff resources</li> <li>Consult with disability organisations and our staff to understand barriers to independent banking and design practical measures to address these</li> <li>Establish a dedicated internal feedback channel for accessibility-related enquiries</li> </ul>	<p>Staff are better equipped to welcome and support our customers with disability</p> <p>Customers with accessibility requirements can bank with ANZ independently, conveniently and with dignity</p> <p>Efficient and effective resolution of accessibility-related issues</p>	<p>General Manager, Retail Distribution Network</p> <p>Customer Experience Lead</p> <p>Customer Operations Lead</p> <p>General Manager, Contact Centre</p> <p>Head of Accessibility</p>
<p>Continually improve our communications to ensure they are accessible and inclusive</p> <p>Customers Staff Community and partners</p> 	<ul style="list-style-type: none"> <li>Consult with disability organisations to understand preferred alternative formats for everyday banking documents, and refresh ANZ's approach to raising awareness and making these available to customers with accessibility requirements</li> <li>Raise awareness among staff of digital accessibility, including web content, training materials and captioning/transcripts/audio description for video content</li> </ul>	<p>Customers can communicate with ANZ securely, conveniently and with dignity</p> <p>Everyday hard copy banking documents are available in alternative formats</p> <p>Everyday digital communications and marketing collateral are accessible</p> <p>Staff have easy and convenient access to information and there are no barriers to their participation in communication channels and forums</p>	<p>General Manager, Retail Distribution Network</p> <p>Customer Experience Lead</p> <p>Customer Engagement Lead</p> <p>Head of Strategic Communications</p> <p>Head of Accessibility</p>

Committed Action Statement and Stakeholders	Output	Outcome	Responsibility
<p>Attract, engage, retain, and develop people with disability</p> <p>Staff Suppliers Community and partners</p> 	<ul style="list-style-type: none"> <li>• Continue to grow AND's disability confidence training</li> <li>• Refreshed staff awareness campaign in relation to resources and information available to support inclusive recruitment and workplace adjustments</li> <li>• Review how we collect data about the diversity (including disability) of our workforce and seek to better understand the retention, engagement and professional development of diverse groups and support continuous improvement</li> <li>• Support individuals participating in ANZ's Autism Spectrum Program to build their skills and develop thriving careers</li> <li>• Grow Abilities Network membership and harness staff insights to better inform design and development of ANZ processes, products and services</li> <li>• Grow disability mentoring and paid university internship programs for students with disability</li> </ul>	<p>Greater employment opportunities at ANZ for people with disability</p> <p>Greater disability confidence and awareness of unconscious bias, inclusive language, behaviours and attitudes among ANZ staff</p>	<p>Senior Manager, Diversity, Inclusion &amp; Flexibility</p> <p>Head of Resourcing Delivery</p> <p>Head of Wellbeing &amp; Safety</p>
<p>Raise awareness of ANZ's commitment to more accessible banking and disability inclusion with staff, customers and suppliers, and across the wider community</p> <p>Staff Customers Community and partners Suppliers</p> 	<ul style="list-style-type: none"> <li>• Build an ANZ international network of accessibility champions to promote awareness and celebrate inclusion, including through internal and external events, social media and communications</li> <li>• Participate actively in external commentary, forums and build relationships with community and research organisations to enhance ANZ's understanding of the barriers to greater economic and social participation for people with disability, and help to drive change</li> <li>• Reflect the diversity of the community through our advertising and marketing strategies</li> <li>• Report progress to ANZ's Ethics and Responsible Business Committee, and externally as part of ANZ's Corporate Sustainability reporting</li> <li>• Participate in AND's Access and Inclusion Index on a regular basis</li> </ul>	<p>Greater awareness and support for accessibility and inclusion across ANZ</p> <p>ANZ shares best practice and challenges, and influences other organisations to work towards greater accessibility and inclusion</p> <p>Regular reporting, review and benchmark of ANZ's progress in relation to increased accessibility and inclusion</p>	<p>Executive Sponsor, Accessibility</p> <p>Head of Accessibility</p> <p>Head of Financial Inclusion</p> <p>Centre of Excellence Lead, Marketing</p>

