



ANZ Disability Action Plan

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ANZ understands how disability affects every aspect of its business – customers, staff, markets, communities, suppliers and key stakeholders.

Our Disability Action Plan (DAP) represents our ongoing commitment as a leading Australian bank and one of the country's largest employers - to make it easy for people with disabilities to use our products and services. Additionally, the Plan describes our commitment to making ANZ an open and accessible employment choice for people with disabilities and a workplace that supports all staff to be successful.

Aligned to our new global values the DAP is designed to help us build relationships of integrity, respect and trust among all people with disabilities.

More broadly, we believe that building long-term employment opportunities for people with disabilities goes hand-in-hand with boosting productivity and strengthening the capacity for human innovation within both the Australian and global context.

While ANZ's DAP is aligned with Australian Federal Government policy it also reflects our global approach to disability.

ANZ's commitments:

- Ensure that our branches and workplaces are accessible and support our employees and customers with disabilities.
- Ensure that our products and services take into account the needs of people with disabilities.
- Continue to actively employ people with disabilities, and create an inclusive and supportive culture that enables development and progression.
- Continue to champion and promote the contributions of people with disabilities both internally and externally.
- Ensure that our Disability Action Plan commitments are regularly monitored and updated to ensure continued relevance and effectiveness.

Our business

ANZ is one of four major Australian-based banks, the largest bank and company in New Zealand, the largest Australian bank in Asia and is a leading bank in the South Pacific. ANZ is also listed as a top 10 company on the ASX. ANZ began operation in 1835. Our world headquarters is located in Melbourne, Australia.

ANZ's strategic aspiration is to create a leading super regional bank and we're

undertaking a significant program to connect our staff to this strategy and support them in delivering it. As part of this we have released of a new set of values and a Group-wide Code of Conduct to help ANZ people arrive at consistent, responsible and ethical decisions in all aspects of their work.

ANZ Values

Integrity – Do what is right
 Collaboration – Work as one
 Accountability – Own your actions
 Respect – Value every voice
 Excellence – Be your best

Fast facts

External

- Approximately 20 percent (3.9 million) of the Australian population has a disability (ABS, 2003).
- In 2003, the labour force participation rate of people with a disability aged 15 to 64 years was 53.2 percent and the unemployment rate was 8.6 percent, compared to 80.6 percent and 5 percent, respectively, for those without disability (ABS, 2004).
- Australia has the seventh lowest employment rate for people with disabilities in the Organisation for Economic Cooperation and Development (OECD). In 2003, nearly two thirds of the OECD countries measured had better employment rates than Australia for people with disabilities (OECD Employment outlook: towards more & better jobs 2003).
- Job retention rates of employees with a disability of five years or more (as well as average job tenure) are higher than for other employees (OECD Sickness disability work: Breaking the Barriers Vol 2. 2007).
- Studies in Australia and overseas have shown that people with a disability are very reliable, and have comparably low rates of sick leave and accidents in the work place across the entire workforce (Employer benefits and costs of employing people with disability, Journal of Vocational Rehabilitation (17) 251, 2002).
- In 2006, an estimated 666,300 New Zealanders reported a disability, representing 17 percent of the total population (Statistics NZ, 2006).
- In 2006, close to one in every six people of working age (15 years and over) in New Zealand had a disability (17%). This translates to 539,000 people, of whom less than half were in the labour force, compared with over three quarters of non-disabled people of working age.
- In 2006, three quarters of disabled people in the defined population reported that they did not require any special equipment, or other modifications or support to work (Statistics NZ, 2006).

ANZ snapshot

A 2007 global ANZ employee survey showed the following.

- Three percent of Australian staff identify as having a disability (29% sensory, 31% physical, 35% mental/psychiatric, 8% neurological, and 5% learning/ intellectual).
- Forty-eight percent of employees with a disability either 'agree' or 'strongly agree' that they are able to use their experience as a person living with a disability to enhance their contribution to ANZ.
- Eighty-eight percent of employees are comfortable discussing their current or potential disability with their line manager.
- The degree of support given by managers and team members is a defining factor in the retention of employees with disabilities.

“Vision Australia would like to congratulate ANZ on an excellent DAP. The document demonstrates a true commitment to systemic change within ANZ towards disability and it also shows leadership on the same front to the sector and the community at large.”

Extract taken from Vision Australia's feedback to ANZ's DAP 2010 - 2012.
Submission: www.visionaustralia.org

Genuine care - Going beyond banking

ANZ staff are committed to understanding the needs of our customers better than anyone else. One particular branch staff member demonstrated this commitment recently by going the extra length to help a customer through a time of personal distress.

The customer, who suffers severe depression, had gone into her ANZ branch one day when she was feeling particularly unwell.

This customer has since told ANZ that after speaking to the branch consultant she was shown genuine care, warmth and understanding. She says that the branch

member assisted her not only with her financial wellbeing but with her emotional wellbeing as well.

The customer says this branch consultant, is "a real gem, ...very rarely do people go out of their way to help people."

ANZ is proud to have employees that demonstrate high levels of care that go beyond banking and who take the opportunity to have a really positive impact on the lives of our customers.

Below: ANZ Docklands Branch, Vic, Aust.



Responsible business practice - Going beyond banking

Our DAP commitments are consistent with ANZ's brand and our Corporate Responsibility priorities.

The DAP supports ANZ's commitment to growing a strong network for our customers globally and providing a seamless, consistent banking experience. We are working hard to ensure our products and services are inclusive, convenient, simple and accessible to

everyone, and that our workplace welcomes, supports and celebrates the unique contributions of all our people.

While our DAP is aligned to the Australian Federal Government's 1992 Disability Discrimination Act, our approach to disability carries across to all regions where we do business, and our commitment is to foster diversity in all parts of ANZ.

Our Disability Action Plan is consistent with ANZ's Corporate Responsibility priorities



- Long-term employment opportunities for people with disabilities.
- Accessible branches and workplaces.
- Products and services that take into account the needs of people with disabilities.
- Tailored financial education programs.
- Creating a more inclusive community for people with disabilities.

Governance and our progress

ANZ has established a DAP Steering Committee which is responsible for the implementation and monitoring of the Disability Action Plan. The DAP Steering Committee includes senior business leaders who each sponsor specific categories of commitment.

We have also established a comprehensive framework that enables us to review and adjust our DAP activities in response to employee and customer requirements and feedback.

Some of our previous commitments have been transitioned to 'Business as Usual' which ensures they are ongoing, consistent and effective.

Key achievements from ANZ's 2007 – 2009 DAP

Customer

- In partnership with McDonalds and the Australian Employers Network on Disability, ANZ developed and distributed to all customer-facing staff across Australia an information booklet: 'Welcoming Customers with a Disability'.
- ANZ has in excess of 2000 audio-enabled ATMs and has installed audio enabling branch ticketing machines.
- Nine of our most commonly used product documents are now available to our customers in Braille, large prints and audio CD format.
- Best practice Australian Bankers Association (ABA) accessibility standards and guidelines have been incorporated into the development of anz.com, Internet Banking and all new ANZ services.
- ANZ's Property team has been trained in the Disability Discrimination Act requirements, Building Council Australia standards, and ABA accessibility standards. A Disability Discrimination Act audit of all ANZ's facilities was completed in October 2009.

Employee

- ANZ has introduced a Reasonable Accommodation policy to ensure all staff with disabilities have the equipment and resources they require to successfully perform their role.
- An Accessibility Hotline dedicated to employee technology accessibility concerns has been established.
- ANZ achieved its disability employment target via an abilities recruitment initiative.
- All new online training modules are now tested to ensure they meet accessibility requirements. Additionally, an accessibility training course has been developed to provide training developers with an introduction to accessibility requirements.

Community

- In partnership with Vision Australia, ANZ's online MoneyMinded financial literacy course has been adapted and is now accessible to people with a vision impairment.
- ANZ contributed to the development of the Federal Government's National Mental Health and Disability Employment Strategy discussion paper.

Raising awareness of disability and employment

Stuart Minotti is a Business Analyst with the Australia Operations team and works on business improvement projects and initiatives. He has cerebral palsy and uses an electric wheelchair for mobility.

Stuart joined ANZ as part of the ANZ Graduate Program. "My decision to apply for the Graduate Program was based on ANZ's reputation as an employer of choice for people with disabilities."

"Right from the start, everyone at ANZ has made sure that I have everything that I need to do my job to the best of my abilities, from providing specialised voice recognition software, to ensuring that my work area is wheelchair accessible," said Stuart.

"I also appreciate having the freedom to work flexible hours so I can beat the peak hour traffic to and from work."

"Through my role at ANZ I've had the opportunity to give people a greater understanding of the issues facing people with disabilities. I've been able to do this by being an example for people in the way that I've overcome challenges in my life and through not being afraid to speak up about how we can improve the way we treat people with disabilities in ANZ and the wider community," added Stuart.

Stuart was nominated by his team for an ANZ Abilities Star Award in 2009 and won in the category of 'Outstanding contribution to raising internal awareness on disability'.

Below: Stuart Minotti receives his ANZ Abilities Star Award from (left) Darren Baird, ANZ Abilities Employee Network Chair.



Responding to our stakeholders

ANZ's DAP is a focused and practical response to the Federal Government's new National Mental Health and Disability Employment Strategy. Through the DAP ANZ has committed to employing people with disabilities and promoting social inclusion through specific and measurable steps.

Our new DAP has been developed through an internal and external consultation and review process including feedback from employee focus groups, employee surveys and disability and diversity representative groups before lodgement with the Australian Human Rights Commission.

ANZ would like to acknowledge the contribution made by the following organisations and networks to our Disability Action Plan.

- ANZ's Abilities Employee Network
- Australian Employers Network on Disability
- Vision Australia
- Department of Families, Housing Community Services and Indigenous Affairs
- Australian Human Rights Commission
- The Diversity Council of Australia

"Disability Discrimination Commissioner Graeme Innes commended ANZ on setting itself a real and measurable recruitment target."

The Australian Human Rights Commission

ANZ Centre – open and accessible

ANZ Centre, ANZ's new global headquarters in Melbourne's Docklands, is one of the world's most sustainable and modern buildings. The building officially opened in November 2009.

During the design and construction of ANZ Centre, the property developer and architects, on behalf of ANZ, consulted with Morris Goding Access Consulting (MGAC) to ensure the Centre's facilities would be fully compliant with Disability Discrimination Act (DDA) standards.

ANZ Centre's public entries have DDA compliant lifts including audible destination announcements and displays and information in Braille. Automatic door openers have been installed on all entry, exit and terrace sliding and swing doors and colour changes have been incorporated into the foyer stairs for people with a vision impairment. Additionally, all security card swipe points have been installed at an accessible height.

The main reception desk incorporates an extended section that allows reception staff to easily engage with people in wheelchairs. Additionally, ANZ Centre meeting suites have been equipped with access ramps and some rooms have hearing loop facilities.

Accessibility was also critical in the design of the employee workspace. Wide circulation paths have been incorporated into the floor plan to allow wheelchairs to move easily throughout the workspace. Additionally, all workstation partitions are set at a height that allows visibility of people in wheelchairs. While in staff kitchens and lunch areas, appliances are installed at accessible heights and facilities such as coffee machines, can be operated with one hand. Hot/cold water taps are also located within the universal height and reach zones for accessibility.

Accessible unisex toilets are available on all floors, including in the building's foyer and accessible unisex toilets, showers and lockers are also available in the basement.

ANZ Group Property will continue to consult with disability experts on all matters relating to DDA standards and general accessibility across ANZ's property portfolio.

Right: ANZ Centre is leading the way



ANZ's 2010 – 2012 DAP commitments and actions

Commitments	Actions	Timing
Premises and Facilities: We will ensure that our branches and workplaces are accessible for our employees and customers with disabilities.	Ensure 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
	Ensure that our workplace technologies support staff with a disability where possible.	Sep-10
	Review and enhance ANZ's reasonable accommodation process to provide a more flexible and individualised approach to workplace modifications.	Sep-10
Products and Services: We will ensure that our products and services take into account the needs of people with disabilities.	Update our new product design and approval processes to include accessibility criteria for customers with a disability.	May-10
	Continue to improve existing ANZ products to ensure broadened accessibility and exploration of new product opportunities which meet the needs of customers with a disability.	Ongoing
	Improve customer accessibility to electronic banking services and online systems including anz.com, ATMs, internet banking, EFTPOS and ensure compliance with appropriate accessibility standards.	Ongoing

Commitments	Actions	Timing
Products and Services:	Continue to provide access to our financial literacy and inclusion programs to people delivering disability services and people with disabilities.	Ongoing
	Continued provision of information to keep customers informed of accessible ANZ branches, products and services.	Sep-10
	Review ANZ's procurement criteria to include provision/consideration to purchasing from Australian Disability Enterprises or suppliers that support disability and equal opportunity.	Mar-12
Employment and Support: We will continue employing people with disabilities, and create an inclusive and supportive culture that enables development and progression.	Review ANZ's flexibility policies and practices to ensure they reflect the needs of employees with disabilities and employees who are careers.	Dec-10
	Ongoing improvement and availability of mental health and wellbeing information, services and education.	Sep-10
	Review and enhance ANZ's employment processes and practices to successfully recruit, onboard, promote and support people with a disability and their line managers.	Ongoing
	Ensure ANZ communication tools, templates and presentations meet accessibility requirements.	Ongoing
	Improve internal technology systems and platforms to ensure they are accessible to employees.	Sep-10
	Partner with an external body to provide mentoring opportunities for university students with a disability.	Dec-10

Commitments	Actions	Timing
Leadership and Awareness: We will continue to champion and promote the contributions of people with disabilities both internally and externally.	Increase awareness among ANZ staff of the DAP and its benefits to ANZ.	Sep-11
	Increase employee awareness of disability related issues, information, resources and toolkits via a 'one stop' online information portal.	Jul-10
	Greater profile and support for ANZ's Disability Network to increase disability awareness and ensure strategic contribution.	Ongoing
	Support external national disability agenda and awareness campaigns and share our experience with other employers to encourage more private sector jobs for people with a disability.	Sep-12
Monitoring and Evaluation: We will ensure that our DAP commitments are regularly monitored and updated to ensure continued relevance and effectiveness.	Review centralised processes for capturing, escalating and monitoring all employee and customer issues and complaints relating to disability access.	Aug-10
	Report DAP progress regularly to ANZ's Diversity Council, ANZ's Corporate Responsibility team and to all staff.	Ongoing
	Engage a DDA consultant to review DAP progress to ensure continued relevance and effectiveness for the organisation.	May 2011 Oct 2012
	DAP Steering Committee to regularly monitor and track progress on commitments and add new commitments as required.	Ongoing
	Monitor previously implemented DAP activities classified as BAU to ensure continued effectiveness.	Ongoing



