

STATEMENT OF COMMITMENT TO FINANCIAL INCLUSION

MESSAGE FROM FRED OHLSSON
ANZ GROUP EXECUTIVE, AUSTRALIA



I am pleased to present ANZ's statement of commitment to financial inclusion through the Financial Inclusion Action Plan (FIAP) program.

We are taking this opportunity to draw together customer and community initiatives that promote and support financial inclusion. Our focus is on those vulnerable to financial exclusion, such as customers who experience financial hardship, people who live on low incomes and people with low levels of money management capabilities and confidence.

We have a strong foundation on which to build.

Thanks to the outstanding work of our community partners, more than 390,000 Australians from disadvantaged backgrounds have benefitted from our money management and savings programs MoneyMinded and Saver Plus, which was developed in partnership with the Brotherhood of St Laurence. More control over their finances, higher savings and increased confidence are among the positive outcomes for people who participate. Importantly, these positive outcomes for individuals have been shown to result in wider benefits for their families and the communities in which they live.

The ANZ Survey of Adult Financial Literacy in Australia, conducted regularly since 2003, assists us and others in understanding the nationwide picture: the groups at risk, the issues and changes over time. We recognise the responsibility we have to ensure our customers have access to fair products and services that are appropriate for their circumstances. We also remain committed to conducting and publishing research which provides information and insights that contribute to the collective effort to lift money management capabilities and support financial inclusion.

I congratulate Good Shepherd Microfinance and their partners on the development of this initiative. Together with the other FIAP organisations, we look forward to continuing to play our part in building financial inclusion across Australia.

A handwritten signature in black ink, consisting of a stylized 'F' and 'O' intertwined, with a vertical line extending downwards from the 'O'.

Fred Ohlsson

ANZ Group Executive, Australia

OUR COMMITMENT

ANZ will develop and launch a Financial Inclusion Action Plan to commence in October 2016. Our high level commitments accord with the FIAP focus areas as outlined below.

Focus Area	Our commitment
Relationships	<p>We will maintain open and respectful relationships with our staff, our customers and the communities in which we operate. Specifically, we will focus on:</p> <ul style="list-style-type: none">• Investment in partnerships which are underpinned by accountability, transparency and trust• Consultation with our customers and key community stakeholders about financial inclusion and their expectations of our role• Engagement with our staff to build their understanding of financial inclusion and their connection with customers and the local community.
Impact	<p>We will continue to invest in initiatives with demonstrated positive outcomes for customers and participants. This will include:</p> <ul style="list-style-type: none">• Exploring opportunities to build scale and accessibility of our flagship programs Saver Plus and MoneyMinded• Maintaining measureable program outcomes for participants• A focus on supporting customers faced with hardship or adversity (for example family violence or natural disaster).
Learning	<p>We will continue to build an evidence base upon which to lead and participate in dialogue about issues related to financial inclusion in Australia. We will ensure:</p> <ul style="list-style-type: none">• Continued investment in our regular adult financial literacy survey of financial skills and behaviours in the Australian community• Rigorous evaluation and continuous improvement across our programs.
Reporting	<p>We will be accountable for our commitments and performance across a range of financial inclusion themes. This will include:</p> <ul style="list-style-type: none">• Communications which provide context and a clear framework for our commitments and draw together activities in the community and across different parts of ANZ's business• Disclosure of commitments and performance in our annual Corporate Sustainability Review, which is prepared in accordance with the Global Reporting Initiative (GRI G4) and independently assured.

We look forward to building on our work to date, and joining the growing community of organisations taking action on financial inclusion in Australia.



Fred Ohlsson

ANZ Group Executive, Australia



Adam Mooney

CEO Good Shepherd Microfinance

Contact:

ANZ Group Financial Inclusion
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MoneyMinded@anz.com



www.anz.com/financialliteracy