



ANZ BANKING GROUP

RECONCILIATION ACTION PLAN 2016 - 2019



RECONCILIATION
ACTION PLAN

STRETCH

ACKNOWLEDGEMENT OF COUNTRY AND TRADITIONAL OWNERS

ANZ acknowledges the Traditional Owners as the Custodians of Australia. We recognise their connections to the land, waters, territories and resources and pay respects to Australia's First Peoples and their Elders, past, present and future.

CULTURAL AWARENESS TRAINING

In support of Aboriginal and Torres Strait Islander cultural awareness and reconciliation, ANZ is proud to make available our online cultural awareness training for general use at www.indigenousculturalawareness.anz.com

ARTWORK

ANZ would like to acknowledge Emily Anyupa Napangardi Butcher who was commissioned to produce the original artwork used in this document. The symbolism depicts a future where people and communities thrive by coming together, with ANZ's core values at the centre.

TERMS USED

Throughout this Reconciliation Action Plan, the terms Aboriginal and Torres Strait Islander and Indigenous Australian peoples are used interchangeably. For the purpose of this Reconciliation Action Plan, both terms refer to Aboriginal and Torres Strait Islander peoples of Australia. These terms, however, do not reflect the diversity of Indigenous people and ANZ acknowledges that many Indigenous people prefer to be known by other cultural names.

TIMELINE

ANZ Banking Group's Reconciliation Action Plan will run from 1st October to 30th September for three years beginning 1st October 2016, and ending 30th September 2019.

FEEDBACK

ANZ welcomes feedback and comments on our Reconciliation Action Plan. Please contact us at InclusionAustralia@anz.com or alternatively connect with us on Facebook (ANZ Australia), LinkedIn (ANZ Banking Group) or Twitter (@ANZ_au).

ABOUT ANZ

ANZ's history of expansion and growth stretches over 185 years. We have a strong franchise in Retail, Commercial and Institutional banking in our home markets of Australia and New Zealand and we have been operating in Asia Pacific for more than 30 years.

ANZ operates in 34 markets. We are the third largest bank in Australia, the largest banking group in New Zealand and the Pacific, and among the top 20 banks in the world.

ANZ employs 47,000 people of which 18,000 are in the Australia as at September 2016.

MESSAGE FROM RECONCILIATION AUSTRALIA

Reconciliation Australia congratulates ANZ on its past successes and ongoing commitment to reconciliation as they implement their fourth RAP.

In adopting a Stretch RAP ANZ are demonstrating their commitment to reconciliation through effective strategies and measurable targets.

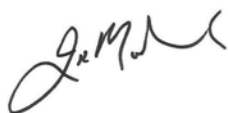
Since the development of their first RAP in 2007, ANZ has achieved a number of outcomes that promote and practice respect, relationships and opportunities with Aboriginal and Torres Strait Islander peoples.

Respect and understanding of Aboriginal and Torres Strait Islander peoples has been promoted via ANZ's cultural awareness training programs, which are available to staff, as well as their focus on celebrating Aboriginal and Torres Strait Islander successes, histories and cultures through involvement in National Reconciliation Week and NAIDOC Week. I particularly commend ANZ for making their online cultural awareness training available to the general public and encourage everyone to take the time to complete this training.

Building new relationships and maintaining existing relationships are top priorities for ANZ, who are highly dedicated to forming business relationships with specialist Aboriginal and Torres Strait Islander recruitment agencies, as well as working with Australian universities to attract graduates.

ANZ are dedicated to developing opportunities for Aboriginal and Torres Strait Islander peoples in partnership with community organisations and the federal government, such as through their money management and financial literacy program, MoneyBusiness. To date, the program has been delivered to approximately 55,100 Aboriginal and Torres Strait Islander peoples nation-wide.

ANZ's Stretch RAP signifies their deep commitment to reconciliation within their organisation. On behalf of Reconciliation Australia, I commend ANZ on their Stretch RAP and look forward to following their ongoing reconciliation journey.



Justin Mohamed
Chief Executive Officer
Reconciliation Australia



GROUP CEO MESSAGE

I am proud to launch ANZ's 2016 – 2019 Reconciliation Action Plan (RAP), my first as the CEO of ANZ.

Being a positive influence on the communities in which we operate is important to us. The ANZ RAP outlines the specific commitments we will make over the next three years in the areas of Indigenous employment, cultural recognition, financial and social participation as well as building capacity in areas that are directly related to our business, our people and the communities in which we operate.

ANZ was the first major Australian company to register a Reconciliation Action Plan in 2007 and it's pleasing to see that today, more than 750 organisations have created a RAP. I commend Reconciliation Australia for their achievements in bringing the RAP initiative to life and applaud all business, political and community leaders who have embraced the model and put their own commitments to paper.

Our own journey over the past decade has been challenging, compelling and rewarding for both our people and our business. We are proud to have employed 1,000 Aboriginal and Torres Strait Islander employees, delivered MoneyBusiness to more than 55,000 Aboriginal and Torres Strait Islander peoples and developed an online cultural awareness module which has been made freely available to the public.

Despite these advances, we recognise there is still much to be done and ANZ's 2016 – 2019 RAP includes some refinements as a result of our learnings. For example, in response to feedback from our stakeholders, we have introduced new employee retention and supplier engagement targets to better address some of the issues facing the community.

Many people have contributed to the creation and delivery of the RAP and I would like to take this opportunity to thank our employees, partners and the RAP community for their commitment and hard work.

I look forward to working with our stakeholders to implement the commitments outlined in our RAP and to sharing our progress with you along the way.



Shayne Elliott
Chief Executive Officer
ANZ Banking Group



VISION FOR RECONCILIATION

“Our vision for Reconciliation is an Australia that stands for equality and embraces the unity between Aboriginal and Torres Strait Islander people and non-Indigenous Australians.”

At ANZ, we understand the important role our business plays in the lives of our employees, customers, suppliers and the communities in which we operate.

Our purpose is to shape a world where people and communities thrive. That’s why we strive to create a balanced, sustainable economy in which everyone can take part and build a better life.

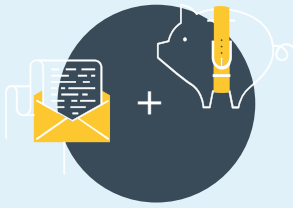
Considering the vast amount of work still to be done in closing the gap between Indigenous and non-Indigenous Australians, we realise that we would not make a meaningful contribution unless we directed our efforts to those areas where we could, and should, be making a difference.

Therefore our focus is on creating employment opportunities, nurturing our staff and supporting their career progression, enabling social and financial participation of Aboriginal and Torres Strait Islander peoples and building the capacity of Aboriginal and Torres Strait Islander organisations.

Most importantly, we want to continue to promote and foster an environment of awareness, acceptance and cohesion in order to step closer to a truly equal society between Aboriginal and Torres Strait Islander peoples and non-Indigenous Australians.



HIGHLIGHTS



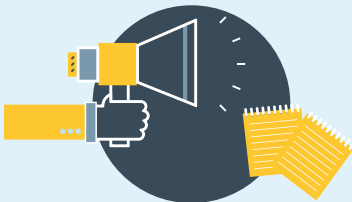
Delivered MoneyBusiness, a program designed to build money management skills and confidence to **55,100** Aboriginal and Torres Strait Islanders.

Provided **714** Aboriginal and Torres Strait Islanders with traineeships.



95 families participated in Saver Plus, our matched savings program that assists individuals and families on lower incomes to develop long-term saving habits and reach a savings goal.

160 Aboriginal and Torres Strait Islanders currently working at ANZ.



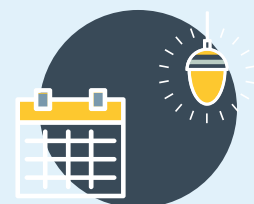
Trained **576** employees through ANZ's online cultural awareness training.

\$155,000 of grant funding distributed to Aboriginal and Torres Strait Islander organisations promoting education and employment opportunities.



ANNUALLY celebrated National Reconciliation Week and NAIDOC Week with hundreds of employee events, activities and volunteering across the country.

Welcome to Country and Acknowledgements **STANDARD PRACTICE** at AGM of Shareholders and key events.



OUR RECONCILIATION JOURNEY

ANZ was the first major company in Australia to launch a Reconciliation Action Plan in 2007. Our first RAP featured a successful and growing Indigenous school-based traineeship program and a new partnership with the Australian Government to pilot the MoneyBusiness financial literacy program in remote Indigenous communities. We reported on our early experiences in 2008, before launching our second RAP which built on the initial commitments as well as supporting new initiatives like the Australian Employment Covenant (AEC).

By the time of our third RAP in 2009, the focus for ANZ had shifted to transitioning our long-standing programs to 'business as usual'. From 2011-2014 we maintained an Indigenous Action Plan to implement and oversee key initiatives.

In 2015, ANZ's Corporate Sustainability and Diversity Committee recognised the importance of formally re-joining the RAP program to demonstrate our accountability and performance and to be visible in supporting the goals of reconciliation in Australia. We acknowledge the important role we have to play in supporting Aboriginal and Torres Strait Islander people in the communities in which we operate, and in publicly supporting Reconciliation Australia in its aims through the Reconciliation Action Plan program.

Along the way we have learnt many valuable lessons. These insights have formed the basis of our thinking for our refreshed Reconciliation Action Plan as we continue to evolve and improve our approach.

Employment and career development

We found it a continuing challenge to increase our recruitment of Aboriginal and Torres Strait Islander peoples. We are seeking to address this through building relationships with specialist Aboriginal and Torres Strait Islander recruiters, working with our procurement team to brief panel providers on our recruitment goals and leveraging partnerships with key universities and community partners to attract graduates via non-traditional channels.

We recognize that retention is just as important as recruitment so from 2017 we will be focusing on career development for existing Aboriginal and Torres Strait Islander employees to build a pipeline of future leaders.

"I've had the opportunity to spend good part of ten years moving around New South Wales in different roles and regions and I've been exposed to various opportunities."

Sinoma Gilbert, Sales and Governance Manager, NSW / ACT

Cultural awareness and recognition

A lack of time and mobile delivery method were the main impediments to delivering cultural awareness training to our employees at scale. Although we had a high level of engagement from employees, work obligations and disparate geographical locations meant that often we weren't able to capitalise on this interest. In response, we have developed an online cultural awareness training which provided employees with an interactive thirty minute training module that can be completed anywhere and anytime. Overwhelmingly positive response has encouraged us to make it accessible to the general public via our website: www.indigenousculturalawareness.anz.com.

To ensure we stay updated with the issues and concerns of Aboriginal and Torres Strait Islander peoples, we will be implementing an engagement plan with Aboriginal and Torres Strait Islander stakeholders, leaders and communities. This involves consulting at least one local Aboriginal and Torres Strait Islander organisation per state to develop guiding principles for engagement.

"ANZ have a strong focus on supporting staff and the communities with such things as promoting our cultural awareness training. We are helping our staff understand the differences in cultures which will go a long way in building stronger relationships."

Rian Boney proud Kamilaroi Woman, Branch Manager, Mount Gravatt





Social and economic participation

We faced challenges in the sustainability of financial literacy programs in Indigenous communities that have been supported by the Australian Government. Changes in the policy landscape and various Commonwealth funding programs have affected our capacity to deliver MoneyBusiness training to financial counsellors and money workers, and have required us to review and reconsider our approach for the future.

“After the [MoneyBusiness] workshop, my wife and I opened an Internet savings account and we’re slowly, slowly saving money now. At the start we were saving for a car, but now we’ve decided to use the money for holidays and Christmas.”

“Since the workshop, I’ve started telling my cousins they should be making their money last and budgeting. I’m proud of the money I’ve worked for, when people ask for money I tell them I’ve worked for this money.”

Atila Blumberg, MoneyBusiness participant, APY Lands

Partnerships and capacity building

In response to stakeholder feedback and community engagement we have also added a new target for 2016-2019 to increase spend with Aboriginal and Torres Strait Islander suppliers by at least 50% over the coming years. In 2016, we have become a Supply Nation member, which is an important first step for us.

“One of the key ways ANZ can contribute to the financial independence of Aboriginal and Torres Strait Islander peoples is by sourcing strategically. We hope this will build capacity, create wealth and lead to further opportunities for other Aboriginal and Torres Strait Island companies and peoples. ANZ will continue to look for additional opportunities to drive positive outcomes.”

Piero Curcio, ANZ’s Chief Procurement Officer, Melbourne.

RELATIONSHIPS



We believe that banking isn't only about finance; it's about building relationships that unlock value. That's why we connect people. We understand that respectful and reciprocal relationships are a pre-requisite for success, and we aim to maintain and leverage mutually beneficial relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations to support positive outcomes.

COMMITMENT	PERFORMANCE TARGETS	RESPONSIBILITY	TIMELINE
1. RAP Governance Committee actively monitor RAP development, including implementation of actions and tracking progress	<ul style="list-style-type: none"> Ensure there are Aboriginal and Torres Strait Islander representatives on the RAP Governance Committee Meet at least four times per year to monitor and report on RAP implementation Appoint internal RAP Champion/s from senior management Established Terms of Reference for the RAP Governance Committee 	Reconciliation Action Plan Executive Sponsor	September 2017 September 2018 September 2019
2. Celebrate National Reconciliation Week (NRW) to strengthen and maintain relationships between Aboriginal and Torres Strait Islander staff and other staff	<ul style="list-style-type: none"> Organise at least one National Reconciliation Week event in each State and Territory per year and encourage senior leaders to organise regional and local events Provide opportunities for all Aboriginal and Torres Strait Islander staff to participate in National Reconciliation Week events Register National Reconciliation Week events via Reconciliation Australia's website 	Reconciliation Network Committee Chair Inclusion Program Manager	May 2017 May 2018 May 2019
3. Strengthen and leverage relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations to support positive outcomes	<ul style="list-style-type: none"> Implement and review an engagement plan to work with our Aboriginal and Torres Strait Islander stakeholders Strengthen partnerships with Group Training Organisations, financial counselling organisations and Supply Nation members by sharing experiences and seeking opportunities to develop new projects Establish one formal partnership per year to build capacity in Aboriginal and Torres Strait Islander organisations and/or communities in which we operate Hold annual Engagement Forum between ANZ RAP Governance Committee and senior Aboriginal and Torres Strait Islander leaders and business partners 	Chief Procurement Officer Head of Financial Inclusion Inclusion Program Manager Reconciliation Action Plan Executive Sponsor	September 2017 September 2018 September 2019

COMMITMENT	PERFORMANCE TARGETS	RESPONSIBILITY	TIMELINE
4. Raise awareness of our RAP to promote reconciliation across our business and sector	<ul style="list-style-type: none"> Implement and review communications strategy to promote our RAP to all internal and external stakeholders Promote reconciliation through ongoing active engagement with all stakeholders, including the Australian Division Diversity Council Engage senior leaders in the delivery of RAP outcomes Encourage our stakeholders to develop a RAP via activities such as our sourcing and tendering process 	<p>RAP Governance Committee</p> <p>Chief Procurement Officer</p>	<p>September 2017</p> <p>September 2018</p> <p>September 2019</p>
5. Support Reconciliation Australia and play an advocacy role in external forums	<ul style="list-style-type: none"> Strengthen relationship with Reconciliation Australia Build cross sector engagement by incorporating ANZ RAP activities with Reconciliation Australia communications and events Participate and play a key advocacy role in external forums such as Business Council of Australia's - Indigenous Network 	Inclusion Program Manager	<p>September 2017</p> <p>September 2018</p> <p>September 2019</p>
6. Promote Place Based Aboriginal and Torres Strait Islander Action Plans	<ul style="list-style-type: none"> Implement five Local Aboriginal and Torres Strait Islander Action Plans over three years 	Reconciliation Network Committee Chair	September 2019
7. Promote and increase uptake of skilled volunteering opportunities at Aboriginal and Torres Strait Islander organisations	<ul style="list-style-type: none"> Publish specific list of Aboriginal and Torres Strait Islander organisations with volunteering opportunities and promote to staff via intranet Explore employee secondment opportunities through the Jawun Indigenous Corporate Partnerships Program 	<p>Head of Corporate Sustainability</p> <p>General Manager HR</p>	<p>September 2017</p> <p>September 2018</p> <p>September 2019</p>
8. Build an inclusive culture by expanding the ANZ Reconciliation Network	<ul style="list-style-type: none"> Expand and build the membership of the ANZ Reconciliation Network of 360 staff members by 15% year on year 	Reconciliation Network Committee Chair	<p>September 2017</p> <p>September 2018</p> <p>September 2019</p>

RESPECT



We respect and promote individual differences and human rights as the universal foundation for dignity and equality for all. Our employees are encouraged to improve their understanding of, and respect for, Aboriginal and Torres Strait Islander cultures through our cultural awareness training. We also create opportunities for employees to connect with their local community and celebrate important Aboriginal and Torres Strait Islander events such as NAIDOC Week.

COMMITMENT	PERFORMANCE TARGETS	RESPONSIBILITY	TIMELINE
9. Support constitutional recognition	<ul style="list-style-type: none"> Continue to support the Recognise Campaign 	Reconciliation Action Plan Executive Sponsor	September 2017 September 2018 September 2019
10. Increase staff knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements	<ul style="list-style-type: none"> Implement and review a cultural awareness training strategy for all staff 100% of Australia Leadership team, RAP Governance Committee and the Australian Division Council to undertake formal face to face Cultural Awareness Training 100% Australia Inclusion Team to undertake Cultural Immersion Learning yearly Increase Australian Division staff completion of the online cultural awareness training by 15% year on year 	General Manager HR Inclusion Australia	September 2017 September 2018 September 2019
11. Ensure Australian Contact Centre staff provide culturally aware and responsive service	<ul style="list-style-type: none"> 100% of Contact Centre staff completing online cultural awareness training in 2017 Build cultural awareness training into induction program for all new contact centre staff in Australia 	General Manager ANZ Contact Centre	September 2017 September 2018 September 2019
12. Demonstrate respect to Aboriginal and Torres Strait Islander peoples and communities by embedding cultural protocols	<ul style="list-style-type: none"> Develop, implement and communicate a protocol document for Welcome to Country and Acknowledgement of Country and ensure both are relevant to State/Territory and specific local communities Ensure Acknowledgement of Country is delivered at the commencement of all significant events hosted by ANZ staff Maintain and review a list of key contacts for organising a Welcome to Country Invite a local Traditional Owner to provide a Welcome to Country to at least one significant event in each State and Territory per year 	Chief Procurement Officer Reconciliation Action Plan Executive Sponsor Inclusion Program Manager	September 2017 September 2018 September 2019
13. Celebrate NAIDOC Week and provide opportunities for Aboriginal and Torres Strait Islander staff to engage with culture and community during NAIDOC Week	<ul style="list-style-type: none"> Review HR policies and procedures to ensure there are no barriers to staff participating in NAIDOC Week Support all staff to participate in NAIDOC Week events in the local community Hold at least one NAIDOC morning tea in each state and Territory per year Provide opportunities for all Aboriginal and Torres Strait Islander staff to participate in local NAIDOC Week events Hold at least one NAIDOC Week event 	General Manager HR Australia	July 2017 July 2018 July 2019

OPPORTUNITY



We create opportunities, promoting financial well-being, and enabling sustainable growth for individuals, businesses and industry. We are committed to facilitating employment opportunities and enabling social and financial participation of Aboriginal and Torres Strait peoples, as well as building the capacity of Aboriginal and Torres Strait Islander businesses.

COMMITMENT	PERFORMANCE TARGETS	RESPONSIBILITY	TIMELINE
14. Continue to recruit, retain and develop Aboriginal and Torres Strait Islander people	<ul style="list-style-type: none"> Employ an additional 300 Aboriginal and Torres Strait Islander peoples over 3 years <ul style="list-style-type: none"> - 60 School Based Trainees per annum - 20 Fulltime Trainees per annum - 20 Direct Hires / Work Placements per annum Maintain a 60% annual retention rate of permanent Aboriginal and Torres Strait Islander employees Increase the number of Aboriginal and Torres Strait Islander staff in management roles by 60% over three years Implement an Aboriginal and Torres Strait Islander professional mentoring network Achieve same engagement scores for Aboriginal and Torres Strait Islander peoples and non-Indigenous staff in the annual employee engagement survey Implement, review and update Aboriginal and Torres Strait Islander employment and retention strategy with particular focus on professional development Ensure Aboriginal and Torres Strait Islander staff are actively engaged in any employment strategy development process and feedback is captured and implemented 	General Manager HR Australia Inclusion Program Manager Reconciliation Action Plan Executive Sponsor	September 2017 September 2018 September 2019
15. Continue to roll out financial capability programs in partnership with government and local community service providers	<ul style="list-style-type: none"> Provide materials and MoneyBusiness facilitator training to financial counsellors and community workers in Aboriginal and Torres Strait Islander communities Overall participation in MoneyMinded and MoneyBusiness in Australia of 36,000 participants per year (with 3% self-identifying as Aboriginal or Torres Strait Islander heritage) Build participation of Aboriginal and Torres Strait Islander peoples in Saver Plus 	Head of Financial Inclusion	September 2017 September 2018 September 2019
16. Improve the capability of Aboriginal and Torres Strait Islander businesses by increasing ANZ's supplier diversity	<ul style="list-style-type: none"> Maintain membership with Supply Nation Implement, review and update an Aboriginal and Torres Strait Islander procurement strategy Increase spend with Aboriginal and Torres Strait Islander suppliers by 50% per annum, with year 1 being our base Develop at least two commercial relationships per annum with Aboriginal and Torres Strait Islander businesses Encourage our suppliers to make use of Aboriginal and Torres Strait Islander business in the provision of goods and services to ANZ Cultural Awareness training made available to all ANZ recruitment suppliers and other ANZ service providers 	Chief Procurement Officer General Manager HR Australia	September 2017 September 2018 September 2019
17. Promote grant opportunities to Aboriginal and Torres Strait Islander community organisations	<ul style="list-style-type: none"> Actively identify projects and Indigenous organisations which may benefit from a financial grant from the ANZ Staff Foundation or Seeds of Renewal Allocate one third of Staff Foundation grants to Aboriginal and Torres Strait Islander community groups based on merit Help build grant writing capability of Aboriginal and Torres Strait Islander organisations 	Staff Foundation National Advisory Board Seeds of Renewal Executive Sponsor	September 2017 September 2018 September 2019

“I would encourage any Aboriginal and Torres Strait Islander peoples considering a career in banking to join ANZ because they have a fantastic traineeship program, support network and the great opportunities to gain exposure to a multitude of career options.”

I have been working at ANZ since December 2012 and originally joined via the Full Time Trainee program. Prior to joining, I was working at a mine site with 12 hour shifts and no work life balance. Prior to being approached by a District Manager, I had no real understanding or experience in the finance sector and had never considered a career in banking. I came in for an interview anyway and was offered a 2 year full time traineeship.

I was made to feel welcome immediately and was provided with so much support throughout my traineeship. I was guided by a mentor, my line manager and field officer, so much so that I was able to complete my traineeship 6 months ahead of schedule. With the support of my line manager and the training provider, I obtained my certification early and was offered a permanent role as a Personal Banker with ANZ.

I believe ANZ have come a long way and continue to do great things in contributing to closing the gap for Aboriginal and Torres Strait Islander peoples. I was surprised by how ANZ made cultural awareness training so readily available to all staff and they even have a dedicated Aboriginal and Torres Strait Islander Employment Assistance program!

I'm now a proud member of the ANZ Reconciliation Network and play an active role in providing peer to peer support and guidance to new Aboriginal and Torres Strait Islander ANZ staff. I would encourage any Aboriginal and Torres Strait Islander peoples considering a career in banking to join ANZ because they have a fantastic traineeship program, support network and the great opportunities to gain exposure to a multitude of career options.

And for those that haven't considered a career in banking, I was once in their shoes but have had such a great experience so far, I would encourage them to consider the full time traineeship if for no other reason but to give them a really good understanding of working for a corporate and as ANZ is so big, there are so many types of roles they can move into once they are here.

Fallon Wanganeen – proud Narungga man of Yorke Peninsula, Personal Banker, South Australia



Credit: ruby gaile - the emerald lens photography



Geraldton Resource Centre (WA) was one of the first organisation to pilot MoneyBusiness in the local community Credit: Wayne Quilliam Photography/Geraldton Resource Centre

“After the workshop, my wife and I opened an Internet savings account and we’re slowly, slowly saving money now.”

My parents came from two whole different worlds when it comes to money. My father is non-Indigenous and came to Australia when he was 25 years old. He was always good at managing money and saw coming to Australia as an opportunity to make a better life for himself. My mother was Aboriginal and grew up in a remote community. She never learnt how to budget, how to save money. She didn’t work either, and money didn’t really bother her.

I watched my father save his money. He gave me and my brother bank savings books when we were little, to encourage us to save. And I watched my Mum sharing money like it was lollies. But both parents were a strong influence on me, I feel like I got the best of both worlds. And I learnt that really, when it comes down to it, you need to eat, you need to be able to buy something.

I did a workshop about budgeting and making your money last until payday with MoneyMob Talkabout. I did the workshop last year through Skillhire [Atila’s employer], with another [Aboriginal] worker from Skillhire.

In the workshop, we looked at where your money’s going and how to budget. I found out where my money is really going, and I looked at how much I was spending on smokes and alcohol. I realised I have trouble saving, that I like to spend money like anyone else.

After the workshop, my wife and I opened an Internet savings account and we’re slowly, slowly saving money now. At the start we were saving for a car, but now we’ve decided to use the money for holidays and Christmas.

Since the workshop, I’ve started telling my cousins they should be making their money last and budgeting. I tell them when they spend all their money at once and come here and ask for food. I’m proud of the money I’ve worked for, when people ask for money I tell them I’ve worked for this money.

Atila Blumberg

MoneyBusiness participant
Amata Community in APY Lands

ANZ developed MoneyBusiness in partnership with the Australian Government in 2005 to build the money management skills and confidence of Aboriginal and Torres Strait Islanders and develop a stronger savings culture in remote communities.

TRACKING PROGRESS AND REPORTING



COMMITMENT	PERFORMANCE TARGETS	RESPONSIBILITY	TIMELINE
18. Participate in external reporting and impact measurement surveys	<ul style="list-style-type: none"> Participate in Reconciliation Australia's RAP Impact Measurement Questionnaire Continue to participate in Reconciliation Australia Barometer 	Inclusion Program Manager	September 2017 September 2018 September 2019
19. Report RAP achievements, challenges and learnings	<ul style="list-style-type: none"> Publicly report progress against target via anz.com and Corporate Sustainability Review Investigate and Develop systems and capabilities to track, measure and report on RAP activities Report to the Corporate Sustainability and Diversity Committee (half yearly) and Australian Division Diversity Council (quarterly) Develop a scorecard to track progress against commitments Publish scorecard to report on progress half yearly via anz.com 	RAP Governance Committee Inclusion Program Manager Corporate Sustainability and Diversity Committee Head of Corporate Sustainability	September 2017 September 2018 September 2019
20. Review, refresh and update RAP	<ul style="list-style-type: none"> Liaise with Reconciliation Australia to develop a new RAP based on learnings, challenges and achievements Send draft RAP to Reconciliation Australia for formal feedback and endorsement 	RAP Governance Committee Inclusion Program Manager Corporate Sustainability and Diversity Committee Head of Corporate Sustainability	March 2019

GOVERNING OUR APPROACH

Our purpose is to shape a world where people and communities thrive. Sustainability and financial performance are inextricably linked. Issues such as climate change and human rights directly affect a company's reputation and risk profile, ultimately impacting the ability to attract and retain the best people and customers. That directly impacts the value we create for our shareholders.

Fundamental to our approach is the recognition and promotion of internationally agreed human rights as they relate to our employees, customers, suppliers and the communities in which we operate.

Our Corporate Sustainability Framework supports the delivery of ANZ's business strategy, driving improvements in the way we operate and in the way we create opportunities, connect people, earn trust and create value over the longer term. The Framework has three key areas of focus:

- **Sustainable growth:**
Create opportunities for all of our customers and enable sustainable growth for individuals, businesses and industry
- **Social and economic participation:**
Build strong customer relationships and connect with our communities, supporting a diverse and inclusive society in which everyone can participate.
- **Fair and Responsible Banking**
Earn trust by keeping pace with the changing expectations of our stakeholders, maintaining high standards of conduct and understanding the social and environmental impacts of our business decisions

Recognising the role we can play in collective actions to support an inclusive society, we have developed the following specific action plans:

- Our Reconciliation Action Plan (RAP): outlines our commitments to addressing Indigenous disadvantage in Australia
- Our Financial Inclusion Action Plan (FIAP): outlines our commitments to financial inclusion in Australia
- Our Accessibility & Inclusion Plan (A&IP): outlines our group-wide commitments to create a diverse and inclusive society in which people with a disability are supported and able to progress

Further details on ANZ's approach are available in the 2016 Corporate Sustainability Review published on anz.com in December 2016.

Corporate Sustainability and Diversity Committee

The Corporate Sustainability and Diversity Committee chaired by the Chief Executive Officer, reports to the Executive Committee and is responsible for leading the development of ANZ's group wide corporate sustainability framework.

Australia Division Diversity Council

The Australia Division Diversity Council is responsible for promoting and endorsing diversity and inclusion focused strategies, goals, targets and initiatives. Along with ensuring there is consistency and alignment to ANZ's group diversity and inclusion agenda.

RAP Governance Committee

The RAP Governance Committee is made up of nine ANZ leaders and are responsible for executing and championing the RAP both internally and externally.

Inclusion Australia Division

The Inclusion Australia Division team are responsible for all diversity and inclusion programs across ANZ Australia.

Reconciliation Network Committee

The Reconciliation Network Committee is responsible for increasing awareness, advocacy and delivery of some of ANZ's RAP commitments.

Reconciliation Network

Reconciliation Network is a group of ANZ employees with a specific interest in the Reconciliation Action Plan and the advocacy and promotion of Aboriginal and Torres Strait Islander people's affairs.



We are proud to have partnered with Indigenous owned Deadly Design, certified by Supply Nation, to design and produce our Reconciliation Action Plan.